

ARKANSAS DEPARTMENT OF HUMAN SERVICES
DIVISION OF DEVELOPMENTAL DISABILITIES SERVICES
DDS DIRECTOR'S OFFICE POLICY MANUAL

Policy Type	Subject of Policy	Policy No.
Administrative	Burial Insurance	1088

1. **Purpose:** The purpose of this policy is to ensure that burial insurance is offered to any person residing in a Human Development Center (HDC) and to ensure that affected DDS community providers are informed about the existence of burial insurance when an individual moves from an HDC to the community.
2. **Scope:** This policy applies to all employees of DDS.
3. **Definitions:**
 - A. Burial Insurance – An insurance policy purchased by or for an individual specifically for the purpose of providing funds for burial expenses.
 - B. Consent – Written permission from the decision-maker approving the purchase of a specific benefit amount of burial insurance.
 - C. Designated staff member – The employee of an HDC who has been specified by the HDC administrator to perform tasks related to burial insurance.
 - D. Decision maker – The individual with the legal authority to consent to or refuse the expenditure of funds. This may be an adult individual receiving services, the parent(s) of a minor child receiving services, or an adult individual's legal guardian.
4. **Procedures:**
 - A. Prior to or upon admission, the designated staff member will request from the individual, the parent(s), a responsible party, or the legal guardian copies of any burial and/or life insurance policies that are in effect for the individual being admitted.
 - B. Prior to or upon admission, a designated staff member will discuss with the decision maker burial insurance options that are available.
 - C. If the decision maker decides to purchase burial insurance, the designated staff member will obtain written consent to purchase burial insurance for the individual and will notify the funeral home chosen by the decision maker. Refusal of burial insurance by the decision maker will also be documented.
 - D. The cost of the burial insurance will be the responsibility of the decision-maker.

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- E. Information about burial insurance will be presented to the decision maker at least annually, if burial insurance appears to be warranted and the purchase of burial insurance has previously been refused.
- F. The funeral home that sells the burial insurance will normally be named as the beneficiary. If the funeral home that sold the policy will not be the funeral home to conduct the burial, and a transfer of benefits from the former funeral home to the latter is not an option, the designated staff member will ask the decision maker to name another beneficiary.
- G. Upon the discharge of an individual from an HDC, the designated staff member will provide information for the continuation of burial insurance to the decision maker, the individual's DDS Service Specialist, and to the DDS community provider who will be providing the individual's services.

5. **Record Keeping:**

Written consent forms for the purchase of burial insurance will be completed and placed in the individual's Master File within 15 days of admission, or at the time of signing if the burial insurance is purchased at a later date. Copies of all policies will be maintained in the Master File.

Reviewed: Arkansas Legislative Council Administrative (Rules and Regulations)
Subcommittee _____ 2003