



WISCONSIN DEPARTMENT  
*of* HEALTH SERVICES

P-10097 (05/2022)

# Wisconsin Funeral and Cemetery Aids Program (WFCAP) Manual

**Release 22-01**

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## WFCAP Terminology

**Confirmed date of death** – Date of death provided by and confirmed by the medical examiner, hospital, etc.

**Decedent** – A person who has died.

**Death benefit** – The amount that is paid out from a life insurance policy upon the decedent's death.

**Fetus** – An unborn baby more than eight weeks after conception.

**Live birth** – A birth at which a child is born alive. For WFCAP purposes, the baby would have their own eligibility.

**Other funding sources** – Funds that are contributed toward the total funeral, cemetery, and/or crematory expenses. Other funding sources include but are not limited to: Burial trusts, burial insurance, estate assets, and fundraisers.

**Other payment sources** – Payments that were made toward the total funeral, cemetery, and/or crematory expenses. Other payment sources include, but are not limited to: Burial trusts, burial insurance, estate assets, and fundraisers.

**Payer of last resort** – WFCAP is the payer of last resort because all other payment sources must be exhausted prior to a WFCAP payment being requested. Other payment sources include but are not limited to: Burial trusts, burial insurance, estate assets, and fundraisers.

**Potentially eligible** – At the confirmed date of death, the decedent met at least one of the criteria identified in Section 1.3. Potential eligibility can change at any time.

**Provided** – Who provided the service. Example: funeral home, cemetery, crematorium, or a third party.

**Purchased before date of death** – Any good or service that was purchased or acquired before the decedent passed away. Any good or service that was purchased or acquired before the decedent passed away must be counted toward the total expenses. Example: a burial plot or casket

**Purchased after date of death** – Any good or service that was purchased or rendered after the decedent passed away. These goods or services must be counted towards the total expenses.

**Service providers** – Funeral homes, cemeteries, and crematoriums.

**Stillborn** – Not alive at birth. For WFCAP purposes, potential eligibility would be determined by the mother's eligibility.

# 1 ADMINISTRATION AND ELIGIBILITY

## 1.1 Introduction

*The WFCAP program is authorized under Wis. Stat. § 49.785*

The Wisconsin Funeral and Cemetery Aids Program (WFCAP) is a voluntary assistance program for service providers who offer funeral, cemetery, and cremation services to certain decedents (reference Section 1.3 Potentially Eligible Decedents), and whose services are not fully compensated by the decedent's estate, family, or other resources. WFCAP is the payer of last resort. Therefore, service providers are required to make a reasonable effort to exhaust all other funding sources before submitting a WFCAP Application. Other funding sources include, but are not limited to: Burial trusts, burial insurance, estate assets, and fundraisers.

**\*\*Any suspected fraud will be referred to the Office of the Inspector General.\*\***

## 1.2 Program Administration

The Wisconsin Department of Health Services (DHS), Division of Medicaid Services administers WFCAP. Administration includes paying funeral, cemetery, and crematory service providers in accordance with the payment policies in this manual.

### 1.2.1 Contact Information

Telephone: 888-859-0611

Fax: 608-710-6712

Email: [dhs-wfcapapplications@wi.gov](mailto:dhs-wfcapapplications@wi.gov)

Address:

Department of Health Services

Division of Medicaid Services

Bureau of Operations Management

ATT: Wisconsin Funeral and Cemetery Aids Program

PO Box 309

Madison, WI 53701-0309

**Note:** Fax or email are the preferred methods for application and documentation submission.

## 1.3 Potentially Eligible Decedents

DHS may issue WFCAP payments for the unmet funeral, cemetery, and crematory expenses of a person who on the confirmed date of death, met at least one of the following criteria:

1. The decedent was a Wisconsin Works (W-2) participant (paid placement only).
2. The decedent was a child for whom a Caretaker Supplement (CTS) or Kinship Care benefit was being made on their behalf.
3. The decedent was an Elderly Blind Disabled categorically needy EBD-related Medicaid individuals, except for Medicaid Purchase Plan (MAPP).
4. The decedent was a parent or caretaker relative receiving BadgerCare Plus with family income that does not exceed 50% of the [federal poverty level](#).
5. The decedent was a child receiving foster care or adoption assistance.
6. The decedent was a child under age six or was a pregnant woman receiving BadgerCare Plus with family income that did not exceed 185% of the federal poverty level.
7. The decedent was a child at least age six, but not yet 19, receiving BadgerCare Plus with family income that did not exceed 100% of the federal poverty level.
8. The decedent was a person eligible for categorically or medically needy institutional Medicaid at the time of death.
9. The decedent participated in one of Wisconsin's Home and Community-Based Waiver Programs, including IRIS (Include, Respect, I Self-Direct), or community waiver Medicaid Purchase Plan Waiver (MAPW).
10. The decedent was a member of Family Care.
11. The decedent was a Tuberculosis-Related (TB-Related) Only Medicaid recipient.
12. The decedent was the fetus of a woman in a WFCAP-qualifying Medicaid or BadgerCare Plus category as identified in Section 1.3 Potentially Eligible Decedents.
13. The decedent was a participant in the Katie Beckett Program.
14. The decedent was a Supplemental Security Income (SSI), SSI State Supplement (SSI-SSP), or SSI Medicaid recipient who was a Wisconsin resident.
15. The decedent was an individual who met a Medicaid deductible and qualified for a home-based program.

**Note:** There may be additional conditions that the decedent must have met on the confirmed date of death within the above programs in order to be considered potentially eligible.

Funeral, cemetery, and crematory expenses will not be paid for any individual who did not meet at least one of the above criteria on confirmed the date of death.

**Note:** When requesting payment for a stillborn of a Medicaid member, or live birth of a Medicaid member, service providers must provide all required demographic information for the Medicaid member on the application. In addition, the mother's name, Social Security number, and date of birth are required.

## 1.4 Confirming Potential Eligibility

Providers are encouraged to contact WFCAP after the confirmed date of death by phone, fax, or email to check for **potential** program eligibility before submitting an application. This potential eligibility query is only for determining if the decedent met at

least one of the criteria identified in Section 1.3 Potentially Eligible Decedents. Letters for potential eligibility will not be provided by WFCAP. WFCAP payment eligibility is determined after review and processing of the complete [WFCAP Application, F-10141](#).

## **1.5 Pre-planning**

WFCAP will not provide any information about potential eligibility to providers regarding individuals who are still alive. A confirmed date of death is required in order to check for potential program eligibility.

## **1.6 Posthumous Health Care Application**

If a decedent was not enrolled in one of the programs identified in Section 1.3 Potentially Eligible Decedents at the time of death, the service provider may still qualify for a WFCAP payment for the decedent's expenses if at the time of death or due to the cause of death, the decedent was eligible for Medicaid. Prior to the service provider submitting a WFCAP application, the decedent's representative or family must contact the decedent's [income maintenance agency](#) for a posthumous application to determine if the decedent was eligible for Medicaid. WFCAP does not determine income maintenance eligibility. Therefore, WFCAP cannot answer any questions regarding eligibility for decedents beyond stating "potentially eligible" or "not eligible."



## 2 GENERAL PROGRAM REQUIREMENTS

### 2.1 WFCAP Application

Total funeral, cemetery, and crematory expenses must be reported by the funeral home, cemetery, or crematorium using the most recently published [WFCAP Application, F-10141](#). Only this form is accepted. WFCAP applications not submitted on the proper form will be denied payment.

Funeral homes, cemeteries, and crematories are required to submit a combined application form covering both funeral and cemetery/crematory expenses for a decedent when requesting a qualified payment (reference Section 2.6 Qualified Payments).

**Note:** If a funeral home requesting a qualified payment does not submit a combined application form covering both funeral and cemetery/crematory expenses, the application will be denied.

### 2.2 Who May Apply for WFCAP Payments

Only funeral homes, cemeteries, and crematoriums may submit a WFCAP application. These entities are referred to as service providers in this manual. Family members and other non-providers cannot submit a WFCAP application (reference Section 5.1 Denying or Reducing Payments).

### 2.3 General Price List

It is WFCAP's policy to have an updated general price list (GPL) on file every 12 months in order to accurately verify the goods and services of providers. WFCAP understands effective dates for goods and services on the GPL may carry over from year to year, but also understands providers may change those goods and services at any time. Since WFCAP is not privy to providers' internal policy changes in regard to the GPL, we request an updated GPL when necessary if the GPL we have on file is outdated by over a year or does not contain pertinent information to verify goods and services.

**Note:** If a package price listed on the Final Itemized Funeral Home Billing Statement with Payment Sources does not match the package price listed on the GPL, a written explanation explaining the discrepancy is required.

### 2.4 Total Expenses

Total funeral, cemetery, and crematory expenses are defined as actual goods and services provided prior to any price reductions or payments. Estimates (the Statement of Funeral Goods and Services Selected) will not be considered and will delay the application review process.

**Note 1:** Throughout this manual, provided means sold.

**Note 2:** Payments will not be approved or issued if the goods or services have not yet been provided.

**Note 3:** Any price reductions or mark downs will be counted toward the total expenses.

**Note 4: Federal Trade Commission (FTC) — Government Agencies:**

As stated in the FTC Handbook:

Some funeral providers enter into agreements with government agencies to provide funeral arrangements for indigent persons (or other persons entitled to a government benefit). When entering into such arrangements, you must follow all Rule requirements, including giving price lists to the government agent at the time you make or discuss such arrangements. You can add the prices for these special situations to your regular price list or prepare a separate price list for these arrangements. If you prepare a separate price list, you need not make it available to anyone except the government agency or persons who qualify for the special arrangements.

Some government agencies choose to contract for funeral arrangements on a package basis. You can offer funeral arrangements to anyone — including a government agency — on a package basis, as long as the funeral packages are offered in addition to, not in place of, itemized prices.

When qualifying persons inquire about these package funeral arrangements, you still should provide the GPL, with itemized prices and disclosures, and comply with all other Rule requirements at this time.

Note: You should check your state laws to determine whether arrangements handled as part of an agreement with a government agency can be supplemented or modified by qualifying persons.

Source: [www.ftc.gov/system/files/documents/plain-language/565a-complying-with-funeral-rule\\_2020\\_march\\_508.pdf](http://www.ftc.gov/system/files/documents/plain-language/565a-complying-with-funeral-rule_2020_march_508.pdf)

### 2.4.1 Reporting Total Funeral Expenses

Whether goods or services are provided before or after death, the funeral home must report the total actual charges associated with the goods or services that it or other funeral homes provide (refer to examples 1 and 2 below).

The funeral home must also report total actual charges associated with goods or services provided by others, but for which the funeral home pays. Such cash advances with a total over the amount of \$500 are counted toward the total funeral expense cap

and must be clearly identified as third-party cash advances on the Final Itemized Funeral Home Billing Statement with Payment Sources (refer to examples 1 and 2 below). Cash advances may include, but are not limited to: Flowers, obituaries, clergy, music/choir/soloist, meals, death certificates, pallbearers, church aides/helpers, videos/DVDs/picture boards, body shipping containers, vaults, and shipping charges for cremains.

**Exception:** WFCAP will allow for \$500 in third party cash advances that will not count toward the total funeral expense cap. However, verification for all third-party cash advances is required.

If more than one funeral home provides goods or services and submits separate applications, the combined total funeral expenses are subject to the total funeral expense cap of \$4,500.

**Example 1:** On behalf of the family of the deceased, Funeral Home A purchases flowers for \$350, pays \$250 for the obituary notice, pays the pastor \$100, and purchases copies of the death certificate for \$40 for a total of \$740 in cash advanced items. Funeral Home A must report these expenses as a cash advance and provide the supporting receipts. \$500 of the third-party cash advances will not be counted toward the \$4,500 total funeral expense cap. Total third party cash advances of \$740 less \$500 (exception) equals \$190 of third-party cash advances that will be counted towards the total funeral expenses cap of \$4,500.00.

**Example 2:** Mr. and Mrs. Davis purchase their coffins from Funeral Home A. Mr. Davis passes away. Funeral Home A provided the coffins and therefore, must report:

- The actual expense for the coffin as part of the total funeral expenses.
- The amount paid for the coffin in the "Amount Available from Estate" or "Amount Available from Other Sources" section(s).

#### 2.4.2 Reporting Total Cemetery/Crematory Expenses

Cemeteries and crematories must report total actual expenses for the goods or services they provide, whether those goods or services are provided before or after death (refer to examples 3 and 4 below).

**Note:** Burial plots must be accounted for on the Final Itemized Cemetery Statement with Payment Sources, as well as in Section 8 of the WFCAP application. This also includes burial plots that were gifted or donated. If a burial plot is not accounted for, the application will be denied.

**Example 3:** Mr. and Mrs. Davis purchase their burial plots from Cemetery A. Mr. Davis passes away and is buried at Cemetery A. Cemetery A provided the burial plot and therefore must report:

- The actual expenses for the plot as part of the total cemetery/crematory expenses.
- The amount paid for the plot in the "Amount Available from Estate" or "Amount Available from Other Sources" section(s).

**Example 4:** Mr. Davis purchases his cremation (\$900) and urn (\$200) through the crematory. Mr. Davis passes away. The crematory must report:

- The actual expenses for the cremation and urn as part of the total cemetery/crematory expenses.
- The amount paid for the cremation and urn in the "Amount Available from Estate" or "Amount Available from Other Sources" section(s).

## 2.5 Determining Qualified Payments

Accurate payment depends on knowing whether an expense is a funeral home, cemetery, or crematory expense.

- Funeral home expenses are subject to the total funeral expense cap (including third party cash advances with the exception of \$500) of \$4,500 and payment limit of \$1,500.
- Cemetery/crematory expenses are subject to the total cemetery/crematory expense cap of \$3,500 and payment limit of \$1,000.

If the funeral home sets up a crematory as a standalone business, then the goods or services provided by the crematory may be counted as a cemetery/crematory expense. To be considered a standalone business eligible to receive a cemetery/crematory payment, the crematory must have a different tax ID number than any funeral home.

**Note:** This standalone requirement only pertains to funeral homes looking to receive payments for both funeral expenses and cremation expenses. In this instance, WFCAP will allow the funeral home the \$4,500 funeral expense cap and the \$3,500 cemetery/crematory expense cap.

### 2.5.1 Who Provides the Service

If the good or service is provided by a funeral home (including cremation), the expense is considered a funeral expense. If the good or service is provided by a cemetery or a standalone crematory, the expense is considered a cemetery/crematory expense.

**Note:** To be considered a standalone crematory, the crematory must meet the definition as stated by the WFCAP Program.

### 2.5.2 Required But Not Provided

Some cemeteries cannot provide certain goods or services but require them. Those cemeteries that cannot provide the required goods and services rely on a funeral home to provide those goods or services. Only under this circumstance can the goods or services be counted as a cemetery expense and be considered a qualified payment, even though the goods or services are provided by a funeral home (refer to example 5 below). The funeral home should document this circumstance on the Final Itemized Funeral Home Billing Statement with Payment Sources and complete the Qualified Payment Form for the Cemetery Required but not Provided (attached to the WFCAP application).

**Example 5:** The funeral home expenses are \$2,500 for basic services. The funeral home pays the following:

Plot	\$500
Opening/closing of grave	\$450
<u>Vault</u>	<u>\$900</u>
Total	\$1,850

The funeral home indicates on the application that the cemetery requires a vault and the opening/closing of the grave, however, the cemetery does not provide these services. The Qualified Payment Form for the Cemetery Required but not Provided is also completed. Once the qualified payment status is verified, the \$900 for the vault and \$450 for the opening/closing are considered cemetery expenses even though the funeral home provided these services. The total funeral expenses are \$2,500, and the total cemetery expenses are \$1,850 (see the above equation). The funeral home would be eligible for the lesser of \$1,500 or any amount for which the estate of the deceased is insufficient to pay and that is not paid by other sources. The funeral home would also be eligible for the lesser of \$1,000, or any amount for which the estate of the decedent is insufficient to pay and that is not paid by other sources for cemetery expenses (reference Section 2.8.2 Cemetery and Crematory Expense Payment Limit). Qualified payments made by the funeral home for cemetery/crematory expenses must still be counted toward the \$3,500 cemetery/crematory cap.

**Note:** If the Qualified Payment Form is not completed, signed, and dated by the funeral home, cemetery, and executor or family representative, the WFCAP application will be denied.

### 2.5.3 Required and Provided

There are cemeteries that can provide certain goods or services that they require. Under this circumstance, the funeral home is not eligible for a qualified payment and cannot utilize a third-party vendor for such goods or services. In addition, the providers would be required to submit a joint application.

**Note:** If WFCAP does not receive a joint application (funeral home and cemetery), the application will be denied.

## **2.6 Payment of Funeral Expenses**

### **2.6.1 Total Funeral Expense Cap**

If the total funeral expenses exceed \$4,500 (including third party cash advances after \$500), payment will not be approved for any of the funeral expenses unless special circumstances have been approved (reference Section 2.9 Special Circumstances).

### **2.6.2 Funeral Expense Payment Limit**

WFCAP payment for funeral expenses is limited to the lesser of either:

- \$1,500.
- Any amount for which the estate of the deceased is insufficient to pay and that is not paid for by other sources. This includes, but is not limited to: Burial trusts, burial insurance, estate assets, and fundraisers.

### **2.6.3 Cash Advances**

#### **2.6.3.1 Third Party Cash Advances**

Third party cash advances are goods or services obtained by a funeral home from a third party. Third party cash advances are counted toward the total funeral expense limit after \$500. Cash advances may include, but are not limited to: flowers, obituaries, clergy, music/choir/soloist, meals, death certificates, pallbearers, church aides/helpers, videos/DVDs/picture boards, body shipping containers, vaults, and shipping charges for cremains.

**Exception:** Third party cash advances up until the amount of \$500 are not counted toward the total funeral expense cap. Third party cash advances beyond \$500 will be counted toward the total funeral expense cap. Verification for all third-party cash advances are required.

**Note:** A receipt from the vendor is required for all third-party cash advances listed on the Final Itemized Funeral Home Billing Statement with Payment Sources. If a receipt is not available, a written statement from the third-party vendor will be acceptable. The written statement must include the third party's name and phone number, along with the purchase date and amount. In addition, the third party must sign and date the statement.

### 2.6.3.2 Cemetery/Crematory Cash Advances (Provider to Provider)

Cemetery/crematory cash advances are goods or services obtained by a funeral home from a cemetery and/or crematory. These expenses are provided by the cemetery and/or crematory but paid for by the funeral home (refer to example 6).

For cash advances from the funeral home to the cemetery and/or crematory to be considered for WFCAP payment, the goods or services must be provided by the cemetery and/or crematory, rendered, and paid in full (reference Section 3.2.2 Crematory Cash Advances (Provider to Provider)).

**Note:** The cemetery and/or crematory must provide the goods or service for the cash advance to be considered provider to provider.

**Example 6:** The funeral home expenses are \$2,000 for basic services. The funeral home cash advances the following:

Opening/closing of grave	\$450
<u>Cemetery plot</u>	<u>\$200</u>
Cash advance total	\$650

The funeral home indicates on the application that the cemetery was cash advanced for their services. Since the cemetery provided the goods and services of opening/closing of grave and cemetery plot, the funeral home would be eligible for the cemetery payment. The funeral home would be eligible for the lesser of \$1,500 or any amount for which the estate of the deceased is insufficient to pay and that is not paid by other sources for the funeral. The funeral home would also be eligible for the lesser of \$1,000, or any amount for which the estate of the decedent is insufficient to pay and that is not paid by other sources for cemetery expenses (reference Section 2.8.2 Cemetery/ Crematory Expense Payment Limit).

**Note 1:** The funeral home must check the box on the application for cash advance (refer to Sections 3, 4, and 8 of the application) and provide the service provider's initials.

**Note 2:** Cash advances made by the funeral home for cemetery and/or crematory expenses must still be counted toward the \$3,500 cemetery/crematory expense cap

## 2.7 Payment of Cemetery/Crematory Expenses

### 2.7.1 Total Cemetery/Crematory Expense Cap

If the total cemetery/crematory expenses exceed \$3,500, payment will not be approved for any of the cemetery/crematory expenses.

### 2.7.2 Cemetery/Crematory Expense Payment Limits

WFCAP payment for cemetery or crematory expenses is limited to the lesser of either:

- \$1,000.
- Any amount for which the estate of the deceased is insufficient to pay and which is not paid by other sources. This includes, but is not limited to: Burial trusts, burial insurance, estate assets, and fundraisers.

### 2.8 Special Circumstances

Under special circumstances, the funeral expense cap for total funeral expenses, as well as the funeral payment limit, may be exceeded. It will be determined on an individual case basis whether special circumstances exist to justify exceeding these limits.

**Note:** Payment for approved special circumstances will be capped at \$500 and are subject to WFCAP approval.

Unless it is determined that special circumstances exist:

- Payment will never be approved when the total expense caps have been exceeded.
- Payment will never be approved above the specified payment limits.

The service provider must document special circumstances and submit verifying documentation with the application.

**Note:** The provider must provide a written statement regarding the special circumstances and the receipt(s) for the good(s) or service(s) provided.

### 2.9 County Fees

Under [Wis. Stat § 49.785\(1r\)](#), service providers receiving WFCAP payments are exempt from paying fees for services rendered by a coroner or medical examiner. This includes fees assessed for the signing of a death certificate by a coroner or medical examiner. Service providers are also exempt from paying fees assessed by a county related to transportation services.

These fees will be denied and not applied to the funeral or cemetery/crematory expense caps. WFCAP's Notice of Decision approving payment is proof that the funeral home, cemetery, and/or crematory will receive payment.

### 2.10 Life Insurance

If a decedent is named as the insured on a life insurance policy and the death benefit of the policy is more than \$3,000, the life insurance benefit amount that exceeds \$3,000 must be used to pay for the decedent's funeral, cemetery, and/or cremation expenses.



WFCAP payment is available only for remaining unmet amounts. A service provider's payment amount will be reduced by one dollar for every dollar by which the death benefit of the policy exceeds \$3,000 (reference Section 4.1 Life Insurance Reduction).

This policy applies to any life insurance policy issued on or after October 3, 2016, where the decedent is named as the insured, regardless of who owns the life insurance policy or who is named as the beneficiary. With the assistance of the executor or family representative, service providers are expected to disclose on the application all life insurance policies insuring the decedent's life, and submit verifying documentation (reference Section 3.3 Verification of Life Insurance) for these policies.

## **2.11 Time Limit**

A WFCAP application must be received no later than the end of the 12<sup>th</sup> calendar month following the month of the decedent's date of death. An application received after that time period will be denied.

### **2.11.1 Time Limit for Application Adjustments**

Adjustments to the WFCAP application must be made within 12 months of the date of death. Application adjustments are subject to existing payment policy.

## 3 VERIFICATIONS

### 3.1 Verification of Total Expenses

#### 3.1.1 Verification of Funeral Expenses

A Final Itemized Funeral Home Billing Statement with Payment Sources is required with the WFCAP application. In addition, the Final Itemized Funeral Home Billing Statement with Payment Sources must be signed by the executor or family representative.

**Note:** WFCAP no longer accepts the Statement of Funeral Goods and Services Selected as verification for total funeral expenses. Applications submitted without the Final Itemized Funeral Home Billing Statement with Payment Sources will be denied.

#### 3.1.2 Verification of Cemetery/Crematory Expenses

A Final Itemized Cemetery and/or Crematory Statement with Payment Sources indicating all goods and services provided and identifying the corresponding expense is required with the WFCAP application. In addition, the Final Itemized Cemetery and/or Crematory Statement must be signed by the executor or the family representative.

**Note:** If a burial space is not accounted for on the Final Itemized Cemetery Statement with Payment Sources, the application will be denied. If the plot has a monetary value, it should also be accounted for on the WFCAP application in section 8. If the plot was donated, or has no charge, a written statement with explanation is required.

### 3.2 Verification of Cash Advances

#### 3.2.1 Third Party Cash Advances

A receipt from the third-party vendor is the required method of verification. If a receipt is not available, a written statement from the third-party vendor will be acceptable. The written statement must include: the third party's name, phone number, and amount, along with the purchase date. In addition, the third-party vendor must sign and date the statement.

**Note:** Applications submitted without receipts or proper documentation will be delayed.

#### 3.2.2 Cemetery Cash Advances (Provider to Provider)

A Final Itemized Cemetery Statement with Payment Sources from the cemetery is required. The statement must include the following:

- The cemetery's name, address, and telephone number
- The purchase date
- The amount of the cash advance

- Verification that the goods and services have been paid in full and that services have been rendered
- The cemetery service provider's signature
- The executor or family representative's signature

### **3.2.3 Crematory Cash Advances (Provider to Provider)**

A Final Itemized Crematory Statement with Payment Sources from the crematory is required. The statement must include the following:

- The crematory's name, address, and telephone number
- The purchase date
- The amount of the cash advance
- Verification that the goods and services have been paid in full and that services have been rendered
- The crematory service provider's signature
- The executor or family representative's signature

### **3.2.4 Required but Not Provided**

A receipt from the third-party vendor showing payment has been made is the required method of verification. A written statement in place of a receipt will no longer be accepted.

### **3.2.5 Required and Provided**

A Final Itemized Cemetery Statement with Payment Sources is the required method of verification. The statement must include the following:

- The cemetery's name, address, and telephone number
- The purchase date and amount
- A description of the good(s) and service(s) provided
- The cemetery service provider's signature and date
- The executor or family representative's signature and date
- Verification that the good(s) or service(s) has occurred

**Note:** The provider is required to submit a joint WFCAP application.

## **3.3 Verification of Life Insurance**

Adequate verifying documentation for all life insurance policies insuring the decedent's life is required.

Applications will be denied when life insurance policies insuring the decedent's life are identified, but adequate verifying documentation is not provided.

Documentation must include a copy of the life insurance policy that states the following:

- Face value

- Verifying documentation showing the death benefit amount payment
- Insurance company name
- Issue date
- Policy number

Service providers should work with the decedent's executor or family representative to obtain the required verifying documentation.

**Note:** WFCAP will accept a copy of check(s), or letter from the insurance company(s) verifying the amount(s) received.

**Note:** Life insurance funds received must be accounted for in section 8 of the WFCAP application.

### **3.3.1 Verification of Burial Trusts/Burial Insurance**

Adequate verifying documentation for all burial trusts/burial insurance for the decedent is required.

Applications will be denied when burial trusts/burial insurance are identified, but adequate verifying documentation is not provided.

Documentation must include a copy of the following:

- The pre-need
- A copy of the check or verification showing the amount received from the burial trust/burial insurance

**Note:** Burial trust/burial insurance funds received must be accounted for in section 8 of the WFCAP application.

## **3.4 Certifying Signatures**

### **3.4.1 Executor or Family Representative**

In signing the application, the executor or family representative certifies that the amount available from estate and amount available from other sources represent the total funds available from the estate and other funding sources to cover funeral, cemetery, and crematory expenses.

The amount available from estate and amount available from other sources must include the following:

- Burial trusts
- Burial insurance
- Life insurance funded burial contracts
- Burial funds designated as exempt burial assets during the Medicaid application process

- Any other payment sources (including but not limited to: Bank accounts, refunds to the estate, sale of personal belongings, or fundraisers)

In addition, if the decedent is named as the insured on a life insurance policy with a death benefit of more than \$3,000, the amount exceeding \$3,000 must be used to pay for the decedent's unmet funeral and cemetery/crematory expenses.

The executor or family representative must sign for each category of services the provider(s) have applied for on the WFCAP application. The executor or family representative must also sign any modifications to the application. Further, if any modifications are made to the Final Itemized Funeral Home Billing Statement with Payment Sources, or the Final Itemized Cemetery and/or Crematory statement with Payment Sources, the executor or family representative must sign the modified statement(s).

The application must be signed by the person representing the decedent with whom the funeral home, cemetery, or crematory is working to arrange the funeral and burial. If the service provider is working with an out-of-state person to make the arrangements, then the out-of-state family member is the person who must sign the form. If there is no one to represent the decedent, the application should be submitted with a written statement indicating there is no one representing the decedent.

### **3.4.2 Service Provider**

In signing the application form, the service provider certifies both of the following:

- The expenses indicated represent the total actual expenses for goods and services provided, including cash advances and service fees, if applicable.
- Funds to which the service provider is entitled—including but not limited to: Burial trusts, burial insurance, life insurance funded burial contracts, burial funds, life insurance exceeding \$3,000, and any other payment sources—are included in the amount available from estate and amount available from other sources.

### **3.4.3 Life Insurance Declaration**

#### **3.4.3.1 Service Provider**

By signing the life insurance declaration section of the WFCAP application, the service provider certifies an inquiry was made of the executor or family representative of any life insurance policies, created on or after October 3, 2016, insuring the life of the decedent.

#### **3.4.3.2 Executor or Family Representative**

By signing the life insurance declaration section of the WFCAP application, the executor or family representative certifies that an inquiry was made by the service provider as to the existence of any life insurance policies, created on or after October 3, 2016, insuring the life of the decedent and has disclosed all known policies on the application.

## 4 LIFE INSURANCE REDUCTION

### 4.1 Life Insurance Reduction

*The WFCAP program is authorized under Wis. Stat. § 49.785(1m) (d)*

WFCAP payments will be reduced for decedents who are insured by a policy(ies) with a face value of more than \$3,000 issued on or after 10/3/2016. An eligible WFCAP payment will be reduced by one dollar for every dollar the death benefit of the policy exceeds \$3,000. The reduction is applied proportionately to funeral and cemetery/crematory expenses based on two possible application scenarios, discussed in sections 4.1.1 and 4.1.2 below.

#### 4.1.1 Reduction for WFCAP Applications Submitted Separately

When funeral home and cemetery/crematory expenses are submitted in separate applications, the reduction is proportionate to the total available funding (\$2,500). Total available funding is the percentage of the maximum policy limits. The funeral home payment will be reduced by 60 percent, and the cemetery/crematory payment 40 percent (refer to example 1).

#### WFCAP Total Available Funding

Service Provider Type	Total WFCAP Available Funding*	Percentage of WFCAP Available Funding
Funeral Home	\$1,500	60%
Cemetery/Crematory	\$1,000	40%
<b>Total</b>	<b>\$2,500</b>	<b>100%</b>

\*Maximum policy limits

#### WFCAP Applications Submitted Separately

For a \$4,000 Life Insurance Policy

Service Provider Type	Amount of Death Benefit Over \$3K	Percentage Reduction	Amount of Reduction	WFCAP Amount Applied for	WFCAP Amount Approved
Funeral Home	\$ 1,000	60%	\$ (600)	\$ 1,000	\$400
Crematory		40%	\$ (400)	\$ 1,000	\$600

**Example 1:** Mr. Smith is named as the insured on a life insurance policy with a death benefit of \$4,000. The total WFCAP payment will be reduced by \$1,000 because that is the amount that exceeds \$3,000. The service providers submitted separate WFCAP applications, so the reduction applies proportionately based on the total available WFCAP funding (60 percent for funeral homes and 40 percent for cemeteries/crematories).

The funeral home applied and was approved for a WFCAP payment of \$1,000 for unmet funeral expenses. After reducing the funeral home’s payment by 60 percent of the excess life insurance amount of \$1,000, the funeral home is eligible for a \$400 WFCAP payment.

The cemetery applied and was approved for a WFCAP payment of \$1,000 for unmet cemetery expenses. After reducing the cemetery’s payment by 40 percent of the excess life insurance amount of \$1,000, the cemetery is eligible for a \$600 WFCAP payment.

#### 4.1.2 Reduction for Combined WFCAP Applications

When funeral home and cemetery/crematory expenses are submitted on one combined WFCAP application, the reduction is proportionate to the total application amount funding for each service provider. Therefore, the percentage reduction will vary based on the amount each service provider applies for (refer to example 2).

**Example 2:** Mr. Smith is named as the insured on a life insurance policy with a death benefit of \$3,500. The total WFCAP payment will be reduced by \$500 because that is the amount that exceeds \$3,000.

When service providers submit one combined application, the reduction is proportionate to the total requested funding. Each of the service providers requested and were approved for a WFCAP payment of \$1,000 for unmet expenses, resulting in a total WFCAP payment application request of \$2,000. Each service provider requested 50 percent of the total requested funding. Therefore, each service providers’ WFCAP payment will be reduced by \$250, which is 50 percent of the excess life insurance amount.

#### Combined WFCAP Applications

For a \$3,500 Life Insurance Policy

Service Provider Type	WFCAP Amount Applied for	Percentage Reduction	Amount of Death Benefit Over \$3K	Amount of Reduction	Net Available Funding
Funeral Home	\$1,000	50%	\$ 500	\$(250)	\$ 750
Cemetery/Crematory	\$1,000	50%		\$(250)	\$ 750

## 5 PAYMENTS

**Note:** Payments will not be approved or issued if the good(s) or service(s) have not been provided.

### 5.1 Denying or Reducing Payments

WFCAP payments can be denied and/or reduced for reasons including, but not limited to the following:

- The application for payment was not submitted on the proper form.
- The decedent does not qualify for WFCAP benefits.
- The decedent information is incomplete.
- The application was received more than one year after the confirmed date of death.
- The date of service is a future date.
- A date of service for each category of payment being requested was not provided.
- The service provider's information is incomplete.
- The application was submitted by an entity other than a funeral home, cemetery, or crematory.
- Payment for funeral expenses was requested, but the signed Final Itemized Funeral Home Billing Statement with Payment Sources was not submitted.
- Payment for cemetery/crematory expenses was requested, but the signed Final Itemized Cemetery and/or Crematory Statement with Payment Sources was not submitted.
- Total funeral expenses are unclear.
- Total cemetery/crematory expenses are unclear.
- Total funeral expenses exceed the cap of \$4,500 and no special circumstances are indicated.
- Total cemetery/crematory expenses exceed the cap of \$3,500.
- A burial plot was not accounted for on the Final Itemized Cemetery Statement with Payment Sources.
- Special circumstances were requested, however, verifying documentation was not provided.
- Special circumstances were requested, however, upon review, the special circumstances were not approved.
- Payment for funeral expenses was requested, however, the funeral home service provider and/or the executor or family representative has not signed and dated the form.
- Payment for cemetery and/or crematory expenses was requested, however, the cemetery and/or crematory service provider and/or the executor or family representative has not signed and dated the form.
- There is a life insurance policy insuring the decedent's life, however, adequate verifying documentation was not submitted.



- The life insurance declaration section of the application was not signed and dated by both the service provider and the executor or family representative.
- There is a life insurance policy insuring the decedent's life, therefore payment has been reduced by one dollar for every dollar by which the death benefit of the policy exceeds \$3,000.
- The Final Itemized Funeral Home Billing Statement with Payment Sources indicates that the total expenses on the application include fees for services rendered by a coroner or medical examiner, fees assessed for the signing of a death certificate by a coroner or medical examiner, and/or fees assessed by a county related to transportation services.
- The funeral home and crematory have the same Tax ID number.
- The total funeral payment request exceeds \$1,500.
- The total cemetery/crematory payment request exceeds \$1,000.
- The executor or family representative information is incomplete in Section 9.
- New signatures and dates from the provider and/or executor or family representative were requested but were not provided.
- There was no response to the Verification Checklist within 15 calendar days.

If the reason for denial is for incomplete or insufficient information, or lack of verifying documentation, service providers will be sent a WFCAP Verification Checklist. This notice will identify any missing items or documents and the service provider will be given 15 calendar days to submit the requested items or documents. If the requested items or documents are not received by WFCAP by the stated due date, the application will then be denied.

**Note:** Providers will have 10 calendar days from the date of the denial to resubmit the requested verification items. After the 10<sup>th</sup> calendar day, an entirely new application will be due, including new signatures and dates from the service provider(s) and the executor or family representative.

## 5.2 Payment Summary

A Payment Summary will be mailed or emailed to the executor or family representative upon final review of the WFCAP application. The Payment Summary will inform the executor or family representative of the total reported expenses, payments, payment amount(s) applied for, approved or denied payment amount(s), and if denied, the WFCAP reason for denial.

**Note:** Only providers have appeal rights. Family members do not have appeal rights.

## 5.3 Discretion in Approving Payments

Prior authorization is not required (such as approval prior to the funeral) as a condition of payment or that the services of a particular funeral home, cemetery and/or crematory association be used.

There is no requirement that a funeral home, cemetery, or crematory bill for expenses at a wholesale amount, including those for outer burial containers, vaults, or urns. The funeral home, cemetery, or crematory may bill wholesale or retail for expenses. Regardless of the choice, the total expense caps will apply subject to the policies documented here.

## 5.4 Required Forms for Payments

In order to receive WFCAP payments, the following forms must be on file with the DHS Division of Enterprise Services for each funeral home, cemetery, or crematory:

- Form W-9, Request for Taxpayer Identification Number and Certification
- DOA-6460: New Supplier Form. This is the form any supplier needs to complete in order to receive payment. This form should always be submitted with a W-9 and Bank Verification.
- DOA-6456: Authorization for Direct Deposit. This form is meant to add or update automatic clearing house (ACH) or direct deposit information for existing suppliers. Required bank verification: a copy of a current voided check or a bank letter on bank letterhead, signed by a bank representative. Each must include the individual or company name, routing, and account numbers.
- DOA-6457: Existing Supplier Address Change/Update Form. This form is intended for existing suppliers to request changes to their current location(s), such as a change in address or addition of new location.
- DOA-6458: Change of Supplier Name. This form is intended for when a business or individual has a legal name change. This includes part of a name being removed, a name being added, or a change to a new name altogether.

**Note:** Copies of the required forms listed above can be obtained by emailing [DHSDLDESBFSVendorVAL@dhs.wi.gov](mailto:DHSDLDESBFSVendorVAL@dhs.wi.gov) or by contacting WFCAP.

The above forms should be completed and emailed to [DHSDLDESBFSVendorVAL@dhs.wi.gov](mailto:DHSDLDESBFSVendorVAL@dhs.wi.gov), or faxed to 608-710-6712. If service providers have questions about the forms, they should contact the Division of Enterprise Services, Bureau of Fiscal Services, by email at [DHSDLDESBFSVendorVAL@dhs.wi.gov](mailto:DHSDLDESBFSVendorVAL@dhs.wi.gov).

## 6 SERVICE PROVIDER APPEALS

### 6.1 Fair Hearing Requests

If a service provider does not agree with the decision regarding their application, the service provider may request a fair hearing by sending a letter to the Division of Hearings and Appeals, PO Box 7875, Madison, WI 53707-7875 within 45 days of the notice of decision.

Hearing requests should include the service provider's name, mailing address, signature, decedent's case number, a brief description of the issue, and which state agency took the action.

**Note:** [Wisconsin Admin. Code § HA 1.04\(3\)](#) states that “All appeals shall be filed within the time specified by statute or administrative code or, where no time is specified, within 30 days of the date of the order or decision to be reviewed. Appeals shall be filed and served in accordance with § [HA 1.03](#).” The 45-day time period is a legacy timeframe that still applies.

**Note:** Only providers have appeal rights. Family members do not have appeal rights.