



Wisconsin Funeral and Cemetery Aids Program (WFCAP)

Division of Medicaid Services

Protecting and promoting the health and safety of the people of Wisconsin



Agenda

- What Is WFCAP?
- WFCAP Payment Policy and Process
- Program Changes Effective October 3, 2016
- Reminders

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What Is WFCAP?

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WFCAP Introduction

- WFCAP is governed by Wis. Stat. § 49.785.
- WFCAP is an assistance program to service providers who offer funeral, cremation, and cemetery services to deceased Medicaid members, and whose services are not fully compensated by the decedent's estate, family, or other resources.
- WFCAP is the payer of last resort.

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Program Administration

WFCAP is administered by the Department of Health Services (DHS).

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Program Administration

Contact WFCAP:

- To check a deceased individual's eligibility for WFCAP benefits
- To submit an application
- To check the status of an application

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Program Administration

Contact information:

- Telephone: 888-859-0611
- Fax: 608-266-8317
- Email: DHSWFCAPApplications@wi.gov

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Who Is Eligible

Services rendered to decedents who, on the date of death, was any one of the following individuals:

- W-2 participant (paid placement only)
- Child for whom a Caretaker Supplement (CTS) or Kinship Care benefit was being made on their behalf
- Categorically needy Elderly, Blind, or Disabled (EBD)-related Medicaid recipient (does not include a person eligible through meeting a deductible)

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Who Is Eligible

- Child receiving foster care or adoption assistance
- Child certified for Katie Becket Medicaid
- Categorically or medically needy institutional Medicaid recipient
- All Home and Community-Based Waivers and Family Care recipients
- Tuberculosis (TB)-related Medicaid recipient
- Supplemental Security Income (SSI) or State SSI recipients who reside in Wisconsin

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Who Is Eligible

- Decedents eligible for BadgerCare Plus are also eligible for WFCAP benefits if they meet any of the following criteria:
 - Parent or caretaker relative with income not more than 50% of the Federal Poverty Level (FPL)
 - Child younger than age 6 or a pregnant woman with family income that does not exceed 185% of the FPL

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Who Is Eligible

- Child age 6 through 18 with income not more than 100% of the FPL
- Unborn child of a woman in a WFCAP-eligible program

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Who Is Eligible

- If the decedent was not enrolled, but was eligible for a WFCAP-qualifying program at the time of death, the family can apply for Medicaid benefits on behalf of the decedent through the decedent's income maintenance agency.
- Eligibility for a qualifying program must be established prior to consideration for WFCAP payment.

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Potential Eligibility Inquiries

- Upon the death of the decedent, service providers are encouraged to contact WFCAP about a decedent's potential program eligibility before submitting an application.

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Potential Eligibility Inquiries

- Potential eligibility is based on the decedent's Medicaid eligibility at the time of contact. Actual program eligibility and the amount of payment that may be approved is determined at the time the request is processed.

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WFCAP Payment Policy and Process

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Payment Policy

WFCAP payment limits.

- For unmet funeral and burial expenses where these total expenses do not exceed \$4,500
 - Up to \$1,500
- For unmet cemetery expenses where these total expenses do not exceed \$3,500
 - Up to \$1,000

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Payment Policy

WFCAP is the payer of last resort.

Payment should be requested only when the decedent's estate and other sources are insufficient to pay for goods and services rendered.

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Requests for Payment

- Requests must come from a funeral home, cemetery, or crematory.
- Requests cannot be accepted from family members or providers who are not a funeral home, cemetery, or crematory.
- Requests will not be considered before goods and services are rendered.

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Reimbursement Form

- The Wisconsin Funeral and Cemetery Aids Program Reimbursement Request (F-10141) is the only form of request that will be accepted.
- The application can be found at dhs.wisconsin.gov/forms/F1/F10141.pdf.
- Total funeral and cemetery expenses must be reported by the funeral home, cemetery, or crematory on the application.

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Reimbursement Form

- Service providers are encouraged to submit a single application covering both funeral and cemetery expenses for an individual.
- However, the application must be signed by each service provider requesting payment, and payment will be issued to the appropriate service provider.

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Reporting Total Expenses

"Total funeral and cemetery expenses" are defined as actual charges, not estimates, for all funeral and cemetery goods or services provided (that is, sold) by the funeral home, cemetery, or crematory, whether provided before or after death.

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Determining Expense Type

Determining whether a good or service is a funeral and burial expense or a cemetery/crematory expense hinges on who actually provided the service.

- Goods or services provided by a funeral home (including cremation) are funeral expenses.
- Goods or services provided by a cemetery or stand-alone crematory are cemetery expenses.

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Determining Expense Type

There is one exception to the Who Provides the Service policy (Section 2.4.1 WFCAP Manual):

If a **small, rural** cemetery relies on a funeral home to provide certain required goods and services on their behalf (vault, opening or closing of the grave, etc.), those goods and services are counted as cemetery expenses.

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Funeral and Burial Expenses

- Total funeral expenses are reported by attaching the Statement of Funeral Goods and Services Selected to the application.
- The funeral home must report the total actual charges associated with the goods and services that it, or other funeral homes in the same corporation, provided, whether those goods and services were provided before or after death.

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Funeral and Burial Expenses

The funeral home must also report total actual charges associated with goods and services provided by others, but for which the funeral home pays (also known as cash advances).

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Cash Advances

- Cash advances are goods and services obtained by a funeral home from a third party that are paid for by the funeral home on behalf of and subject to reimbursement from a person purchasing services from the funeral home.
- Adequate verification of all cash advances is required.

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Cash Advances

When the funeral home charges the same amount as the cash advance:

- This must be identified on the Statement of Funeral Goods and Services Selected
- The expense is not counted toward the \$4,500 funeral expense cap
- The amount is not eligible for reimbursement

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Cash Advances

When the funeral home charges an amount greater than the cash advance (adds a service fee):

- This must be identified on the Statement of Funeral Goods and Services Selected
- The cash advance plus the service fee is counted against the expense cap
- The amount can be included in the reimbursement

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Verification of Cash Advances

Acceptable forms of verification of a cash advance include:

- A receipt from the third party vendor (preferred)
- Attestation on the Statement of Funeral Goods and Services Selected
- Attestation on a separate document

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Verification of Cash Advances

The itemized statement or receipt must provide:

- Vendor name
- Vendor telephone number
- Amount of cash advance
- Date of purchase
- Service fee, if any is charged by the funeral home

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Cemetery Expenses

- Cemeteries and crematories must report total actual charges associated with the goods and services that they provide, whether those goods and services are provided before or after death.
- Total cemetery expenses are reported by attaching itemized statements to the application.

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Special Circumstances

- Under certain circumstances (for example, an oversized casket, or transporting the deceased over long distances), the total expense caps as well as the payment limits may be exceeded.
- Special circumstances must be documented and submitted with the application.

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Special Circumstances

DHS determines whether circumstances justify exceeding these limits on an individual case basis.

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Executor or Family Representative Signatures

- The application must be signed by the person representing the deceased with whom the funeral home, cemetery, or crematory is working to arrange the funeral and burial.
- The representative must also sign any modifications to the final bill or to the application.

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Executor or Family Representative Signatures

In signing the application, the representative certifies that the paid by estate/other amounts indicated represent the total funds available from the estate and other funding sources to cover the decedent's funeral and cemetery expenses.

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Service Provider Signatures

All service providers requesting payment must sign the application.

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Service Provider Signatures

- In signing the application, the service provider certifies that:
 - The charges indicated represent the total actual charges for goods and services provided, including cash advances and fees, if applicable.
 - Any available funds that he or she is entitled to are indicated on the paid by estate/other line on the reimbursement request form.

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Service Provider Signatures

Paid by estate/other must include, but is not limited to, burial trusts, burial insurance, life insurance funded burial contracts, and burial funds.

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Time Limits

- DHS must receive a WFCAP application no later than the end of the 12th calendar month following the month of the decedent's date of death.
- Claim adjustments made within this time frame will be considered for payment, subject to existing payment policy.

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Service Provider Appeals

- Service providers may appeal the outcome of their reimbursement request.
- Family members do not have appeal rights under the program.

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Service Provider Appeals

- Requests for a fair hearing must be made in writing to:
 Division of Hearings and Appeals
 P.O. Box 7875
 Madison, WI 53707-7875
- Requests should not be sent to DHS.

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Service Provider Appeals

- Requests for a hearing should include:
- Service provider’s name and mailing address
 - A brief description of the problem
 - Which state agency took the action
 - Service provider’s Social Security number and signature

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Program Changes Effective October 3, 2016

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Program Changes

Under 2015 Wisconsin Act 55, two policy changes will be effective October 3, 2016, related to:

- How life insurance will be considered when determining WFCAP payments
- Exemption from certain fees assessed by coroners, medical examiners, and counties

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Life Insurance

Payments will be reduced for decedents whose lives are insured for more than \$3,000.

Wis. Stat. § 49.785(1m)(d) If the recipient, or the recipient's spouse or another person, owns a life insurance policy insuring the recipient's life and the face value of the policy is more than \$3,000, any amount that the department would be obligated to pay under sub. (1) shall be reduced by one dollar for every dollar by which the face value of the policy exceeds \$3,000.

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Life Insurance

- A life insurance benefit amount of more than \$3,000 must be used to pay for the decedent's final expenses first, with WFCAP payment available only for remaining unmet amounts.
- Applies to cases where:
 - Decedent's date of death is on or after October 3, 2016, and
 - The life insurance policy was issued on or after October 3, 2016.

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Life Insurance

Disclosure and Verification

The WFCAP application will request disclosure and verification of life insurance policies insuring the decedent's life.

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Life Insurance Verification

- Verification must include:
 - Insurance company name
 - Policy number
 - Face value
 - Issue date
- If not submitted with the reimbursement request, a verification checklist will be sent to the service provider, who should work with the family to collect and submit the required verification.

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 Department of Health Services 

Life Insurance Payment Reduction

- A reduction applies to WFCAP payments for life insurance policies that are more than \$3,000.
- The reduction applies proportionally to funeral and cemetery applicants based on two possible application scenarios.

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 Department of Health Services 

Life Insurance Payment Reduction

Application scenarios:

1. When funeral and cemetery expenses are submitted in **separate** WFCAP applications, the reduction is proportionate to the **total available funding**.
2. When funeral and cemetery expenses are submitted in a **single** WFCAP application, the reduction is proportionate to the **total requested funding**.

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 Department of Health Services 

Life Insurance Payment Reduction

Scenario 1:

The reduction proportion is based on the total funding available.

WFCAP Total Funding Available

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

*Current policy limits

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 **Department of Health Services** 
Life Insurance Payment Reduction

Scenario 1:

- The percentages of 60/40 are a result of the maximum amount of funding available by service provider type.
- These percentages will always be 60/40 when applied to the reduction method for this scenario.

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 **Department of Health Services** 
Life Insurance Payment Reduction

Scenario 1: example of reduction method based on a \$4,000 life insurance policy

WFCAP Applications Submitted Separately

Service Provider Type	Amount of Life Insurance Over \$3K	Percentage Reduction	Amount of Reduction	WFCAP Request Amount	Net Funding Available
Funeral Home Cemetery	\$ 1,000	60%	\$ (600)	\$ 1,000	\$ 400
		40%	\$ (400)	\$ 1,000	\$ 600

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 **Department of Health Services** 
Life Insurance Payment Reduction

Scenario 2:

- The reduction proportion is based on the total requested funding.
- The percentages will vary based on the amount each service provider requests.

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Exemption From Certain Fees

WFCAP service providers are exempt from certain fees for WFCAP-eligible decedents.

– Wis. Stat. § 49.785(1r) A funeral home, cemetery, or crematorium that receives payment under sub. (1) shall be exempt from paying any of the following fees:

- (a) Fees for services rendered by a coroner or medical examiner.
- (b) Fees assessed for the signing of a death certificate by a coroner or medical examiner.
- (c) Fees assessed by a county related to transportation services.

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Exemption From Certain Fees

If these fees are included in the application for decedents with a date of death on or after October 3, 2016:

- WFCAP will deny these fees
- WFCAP will not apply these fees to the funeral or cemetery expense caps

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Notification of Program Changes

- Service providers are encouraged to sign up for email notifications of program updates at dhs.wisconsin.gov/em/signup.htm.
- A service provider update will be shared electronically 30–45 days prior to the effective date.

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Reminders

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Reminders

WFCAP is the payer of last resort.

- Payment is limited to unmet final expenses.
- Under no circumstances should WFCAP funds be requested in order to reimburse a party that has already paid an expense.

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Reminders

The Statement of Funeral Goods and Services Selected must be an identical copy of that given to the executor/representative and must accurately reflect the goods and services provided and the amount charged to the decedent's family.

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Reminders

- Crematories owned by a funeral home must have a different tax ID number in order to receive a cemetery/crematory payment.
- Only funeral home, cemetery, and crematory service providers may submit requests or appeal WFCAP decisions.

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Questions?

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Contact Information

Wisconsin Funeral and Cemetery Aids Program
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DHSWFCAPApplications@wi.gov

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