



FEMA Financial Assistance for COVID-19-Related Funeral Expenses:

Medical Examiner and Coroner Implications

March 29, 2021

Starting in April 2021, FEMA will provide financial assistance for COVID-19-related funeral expenses incurred after January 20, 2020.

[Overview](#)

[Frequently Asked Questions](#)

This has implications for medical examiners and coroners (ME/C).

ME/Cs should anticipate receiving calls from families about why COVID-19 was not listed on a death certificate. ME/Cs also may receive calls from clinicians about amending a death certificate. Below are some key points to share with families and certifying clinicians. You may want to "customize" this to your own jurisdiction.

Who is Eligible and How to Apply?

- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia. The death certificate must indicate the death was attributed to COVID-19.
- The official death certificate must attribute the death to COVID-19 and shows that the death occurred in the United States. The death certificate must indicate the death "may have been caused by" or "was likely the result of" COVID-19 or COVID-19-like symptoms. Similar phrases that indicate a high likelihood of COVID-19 are considered sufficient attribution.
- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020. There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or qualified alien. Currently, there is no deadline.
- FEMA will set-up a dedicated toll-free number for applications. Applicants will need an official death certificate that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States.
- An applicant may receive Funeral Assistance for actual funeral costs up to \$9,000 for each COVID-19 related funeral.

Key Points:

1. Families who believe a death was due to COVID-19 but was not certified as such, should be referred to the person who certified the death. This person is responsible for any amendments. Funeral directors have been briefed on the assistance plan and are willing to help. Since they are aware of the rules and procedures in individual jurisdictions, they are a good resource to direct families to about specific reimbursement questions and death certificate procedures. Families will need a copy of the death certificate attributing the death to COVID-19, an itemized funeral expense receipt, and proof of other funds received ([Required Documents](#)).
2. As most non-ME/C death certifiers rarely amend death certificates, vital record offices (and ME/Cs) should anticipate calls from certifiers about how to amend a certificate and may want to prepare guidelines for assistance.
3. Families may not understand that just because a person tested positive for COVID-19 that this does not mean the person died from COVID-19. Viral COVID-19 RNA shedding has been detected for up to [3 months](#) after the initial infection.



4. For COVID-19 to be listed on the death certificate, the infection must have caused or contributed to death. There are circumstances in which “probable” may be used despite the absence of a positive COVID-19 test. ([CDC Guidelines](#)).
5. Delayed COVID-19 deaths can be challenging. This scenario is like the approach for the certification of delayed traumatic deaths. If there is a direct pathologic link between the original infection and death, then the infection is included on the death certificate. The "but for" question may be useful. But for the COVID-19 infection, would this person have died at this time?