



# CVC JOURNAL OF HOPE

## WELCOME READERS

Susan A. Sudduth, Program Manager

Over the years, Missourians have faced many challenges, however, what we've encountered during the first six months of 2011 will undoubtedly be recorded in the annals of history. From the extreme frigid temperatures and winter blizzards to torrential downpours, devastating tornadoes and floods, we have witnessed the resiliency of our citizenry that embodies the human spirit...the same resiliency seen in survivors of violent crime who tenaciously move forward while clinging on to faith and hope for justice.

Highlights in this issue of the *CVC Journal of Hope* include the announcement of an interactive state map for the SAFE Program, fiscal year-end statistics for both CVC and SAFE, an article on how the Program processes funeral claims and our ever-

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popular question and answer section.

Please note that if you have any questions regarding either the Crime Victims' Compensation Program or Sexual Assault Forensic Examination Program, feel free to call us at 573-526-6006, E-mail us at [cvc@dps.mo.gov](mailto:cvc@dps.mo.gov) or visit our website at [www.dps.mo.gov](http://www.dps.mo.gov).

### SAFE PAYOUTS AND INTERACTIVE MAP

During FY 2011, the SAFE Program paid \$2,684,907.13 on 3,365 claims to both medical providers and child advocacy centers. Statistics indicate that the SAFE Program paid \$1,199,743.10 on 1,395 adult SAFE claims and \$1,485,164.03 on 1,970 child SAFE claims.

The SAFE Program now has an interactive state map on its website that provides information showing claims paid to various providers in Missouri counties during any given fiscal year beginning in FY 2009. Just click on any county to view county-specific payment information. Visit [www.dps.mo.gov](http://www.dps.mo.gov) and click SAFE Program.

### CVC AWARDS FOR FY 2011

The CVC Program awarded \$6,809,031.17 this past fiscal year, with \$3,703,985.06 going toward assault claims and murder claims coming in second with awards at \$1,313,247.84. The murder claims include funeral expenses as well as loss of support for minor children or spouses in instances where the victim was gainfully employed at the time of the crime. Robbery with injury comes in third with a payout of \$681,327.02. The Program received 2,116 applications and awarded 1,118 claims with an average award of \$6,090.37 per claim.

Cumulative FY 11 county statistics will soon be available on the CVC interactive map.

## THE NUTS AND BOLTS OF PROCESSING FUNERAL CLAIMS

Coping with the aftermath of having been a victim of violent crime is difficult by any stretch of the imagination, however, when a person dies as a result of violence, surviving family members are left picking up the pieces while trying to cope with funeral expenses, the loss of a loved one and the senseless crime itself.

In an effort to lessen the financial burden, the Missouri Crime Victims' Compensation Program (CVC) can pay up to \$5,000 for crime-related funeral expenses reasonably incurred for the preparation and burial of the victim. Items that the Program can cover: funeral, headstones, transportation of the body, flowers and the victim's burial clothing.

Processing funeral claims can be quite challenging because of all the different scenarios staff encounter. Several investigative steps must be taken in order to process the claim, and the Program makes every effort to obtain the following documents which are needed before any payments can be considered. Those documents include:

- Police report (from claimant if requested by the Program)
- Victim's and claimant's birth certificate (or other acceptable documents proving legal residency in the U.S.)
- Death certificate
- Funeral bill and paid funeral expense receipts
- Life insurance settlement and/or beneficiary documents (if applicable)

Memorials: Memorial money or donations received by the victim's family are considered a collateral source and are deducted when calculating the amount to pay for funeral expenses. The collateral source is deducted from the claimant's total cost, not from the maximum allowable award and is not reimbursable.

The Program never presumes that the claimant filing the application for the funeral expense is the same person who paid for or is financially responsible for the funeral. And under no circumstances will the Program pay on a funeral claim if the contract is not signed by the claimant. If there are multiple signatures on a contract, CVC will contact the claimant and request in writing the address of all parties who signed for financial responsibility because all involved parties must be made aware that a claim has been filed. This ensures that CVC is not inadvertently compensating the wrong person or persons.

Also, the Program **cannot** reimburse any claimant, family member or the victim's friends for funeral expenses without a paid receipt from the funeral home. Although these individuals might get angry and upset with our Program, office policy dictates that CVC will not consider payment if they cannot produce and submit a paid receipt with the purchaser's name as well as the name of the supplier of service. Common sense dictates that a person should get a receipt anytime you pay for a product or service, whether it's by check, credit card or cash. And if you're not given one, then ask for one. Please note that check or cash contributions given as donations or memorials are not reimbursable, even with a paid receipt.

Naming a beneficiary does not mean that the life insurance company is automatically going to pay the funeral bill. Companies only pay the funeral home when benefits have been assigned. When reviewing claims involving life insurance, CVC staff requires documentation indicating that the claimant filing for compensation is indeed the beneficiary and that the policy or part of the policy was signed over to the funeral home to cover the bill. Without proper paperwork indicating such, the Program will not accept the word of the funeral home or the claimant as to who paid the funeral bill or who owns the policy.

We need a receipt from the life insurance company to know if the benefits were signed over to the funeral home. In most cases the insurance companies send a letter to the beneficiary informing them what has been paid to the funeral home and what remaining balance, if any, has been sent to the beneficiary.

### FREQUENTLY ASKED QUESTIONS

- Q: Can a person who witnesses a violent crime such as a shooting or brutal assault seek compensation for counseling expenses?
- A: Yes. If a person witnesses the crime, the Program can consider counseling expenses if they are listed as a witness in the police report.
- Q: Are there any expenses the Program will not cover?
- A: Yes. Losses **not covered** by the Program include, but are not limited to: stolen or damaged property; pain and suffering; crime scene clean-up or relocation; rent, mortgage payments or utilities; food and/or clothing costs; tuition reimbursement; monetary losses from investment schemes or identity theft.
- Q: Can providers bill the Program directly for medical or counseling services?
- A: No. The Program is a payor of last resort and not an insurance company, therefore providers must bill the victim/claimant or their health insurance company first for services rendered. Since CVC does not guarantee payment until the investigative process is complete and a signed offer of settlement received, victims need to know exactly what they owe the providers.
- Q: What are acceptable methods for filing an application with the CVC Program?
- A: The **one and only acceptable** method is via mail. CVC will not accept applications that have been faxed because the Program requires an original signature that has been notarized.

E-mail your questions about the CVC Program or the SAFE Program to [cvc@dps.mo.gov](mailto:cvc@dps.mo.gov).



### In Their Words

*"I would like to thank you for everything you have done for me. I want you to know that I really appreciate your help and all the hard work you put in my case. Your kindness will bring some justice and closure into my life." – Ana*

*"Your thoughtfulness means so much more than words can ever say. The family greatly appreciates what you have done for us. Thank you all so much." – Cathy*

*"I just wanted to express my appreciation to you and whoever established the fund. Dealing with the murder of my father has been and will continue to be a burden. However, this financial assistance has greatly reduced the overwhelming heartache. Again, thank you." – Christopher*