

SENIOR INFORMATION & ASSISTANCE

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Things to Consider When Working with a Funeral Home

Your final arrangements may be your third largest purchase after your house and your car. The cost of a funeral varies from \$750 to many thousands. A well-educated consumer usually spends less, and gets more for the funeral dollar. It's your choice whether to have a very simple disposition or a more elaborate funeral. Your taste, beliefs, and budget should dictate the type of funeral you arrange. This handout may help you educate yourself and your loved ones about the decisions that need to be made.

Pre-planning your funeral means ...

- You can plan the way you and your life will be remembered
- You spare your family the stress of making decisions while they are mourning
- You get the best value for your money
- You can set aside some dollars that are likely to be exempt from taxes and Medicaid

If you inquire about funeral arrangements in person or by phone, the funeral provider must offer you prices and other information up front. The required wording on any quote is: "Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use an item, we will explain the reason in writing below."

A basic services fee is included in the price of every funeral or cremation. The funeral director can charge for goods and services like picking up the death certificate, providing a guest registry, thank you notes, etc. If cost is an issue, consider providing some of these things yourself. For example, have a family member or friend write the obituary and submit it to the newspaper, instead of having the funeral director do it.

At the arrangements conference, the funeral director will want to know

- the individual's date and place of birth, veteran status and their SS number
- information on any membership in a memorial society, prepaid funeral plan, cemetery plot
- name of the guarantor for the contract
- basic services you wish to purchase, and what your budget is
- any religious dictates that must be honored

Considerations for Cremation

If you choose a direct cremation (without any ceremony with the body present) the funeral provider must offer an "alternative container" to hold the body – pressboard, cardboard or canvas. You may instead purchase an unfinished wood box, or a casket. You have a right to provide your own casket or box, without paying a "handling fee" to the funeral provider.

You may contact a funeral home or a memorial society. Memorial societies are cooperative, nonprofit consumer organizations that help members get simple, dignified and economical funerals – see Senior I & A handout “Low Cost Direct Cremations”. They may have contracts with local vendors. They do not offer funeral services, arrange funerals themselves, or collect payment for services.

Considerations for Burial

If you choose a burial, there are different considerations. Embalming is not required by law, except under certain circumstances. However, it may be desired if you want to have the body available for viewing and present for a funeral. You will also need to consider the following:

- Casket – this can range from a simple pine box to an elaborately decorated polished wood casket, lined with silk. Prices range according to style.
- Graveside service – If you opt for a graveside service you will need to consider pre-arrangement with the cemetery, transportation of the casket and of family, and possibly shelter in case of bad weather.
- Religious beliefs – the deceased person’s religious persuasion may have a bearing on the type of burial they prefer. Tell the funeral home and consult with the local faith community if you need help.

Considerations for Grave Markers

The site you choose may determine the type of grave marker. A marker or headstone can be chosen after the funeral, so you have time to make a considered choice. Shop around; look at other work by the provider; ask friends for recommendations.

Paying for the funeral

- Social Security provides a death benefit of only \$255.
- Medicaid does NOT pay anything for death-related expenses.
- Veterans – some veterans and their immediate family can be buried in national cemeteries. The plot is free but transportation is left to the family. To confirm eligibility, have the discharge papers ready and call 1-800-827-1000 or visit the website www.va.gov.
- Union or Fraternal Benefits – check with the union or past employers to see if they cover any funeral expenses.
- Washington State Law RCW 68.50.160 states that relatives of a deceased are responsible for the cost of disposal of remains in descending order from surviving spouse and adult children, unless otherwise arranged.
- Insurance Policies – death benefit policies or life insurances policies may be used to cover expenses. Make sure the person arranging the funeral has access to the policy.
- Trusts – a **Revocable Trust** is a savings account set up in your name “in trust for” the relative or friend you expect to make the arrangements when you die. An **Irrevocable Trust** is money set aside that can only be used for your funeral, and is exempt when applying for Medicaid.

A good source of nationwide information and protection of consumer rights is the Funeral Consumers Alliance, 33 Patchen Road, South Burlington, VT 05403
1-800-765-0107 www.funerals.org

Related handouts available from Senior I & A

Death Issues: Considerations Before & After
Low Cost Direct Cremations
Vital Statistics Helpful in Funeral Planning