Funeral Arrangements

- In Massachusetts there is no law permitting you to name an agent for body disposition if you want someone other than your next-of-kin to be in charge, but case law usually sides with the written wishes of the deceased.
- It is legal for a family or designated agent to handle everything without a funeral director. The Dept. of Health has info. Search for “Burial & Cremation”:
  - http://www.mass.gov/eohhs/To find a home funeral guide, check:
  - http://homefuneraldirectory.com/
- If you will be using a funeral home, prices must be given over the telephone. You must be given a General Price List (GPL) if you visit in person and before discussing any services.
- You must be shown a Casket and Outer Burial Container Price List before selecting either.
- You must be given a Statement of Funeral Goods and Services Selected with the total cost before any services are provided.
- Several of the Funeral Consumers Alliance groups do periodic price surveys in this state:
  - www.funerals.org

Do not sign any contract for more than you can afford to pay. If the deceased was indigent, the funeral director can apply for state funds of $1,100. The family may contribute $400 more. There is no other organization that assists with costs.

Embalmment and Other Requirements

- There are no embalming requirements in this state.
- A body that is not embalmed must have all orifices packed with cotton, must be washed and wrapped in a sheet, an unnecessary procedure that some funeral homes routinely ignore.
- Airlines prefer that a body be embalmed, but an airtight container may make that optional.
- Many funeral homes have a policy that requires embalming for a public viewing. Embalming does not protect the public health. It merely delays decomposition.

Caskets and Vaults

- Neither is required by state law for burial. A rigid combustible container is required for cremation.
- A casket will not prevent natural decomposition.
- You may build your own or purchase from a casket retailer. Vault dealers rarely sell to the public.

The purpose of a vault is to keep the ground from caving in. It facilitates maintenance for the cemetery. It has no preservative qualities regardless of how much you spend.

Burial

- The Board of Health in each town regulates burial grounds both private and public. A good practice is 150 feet from a water supply and 25 feet from a power line with two or three feet of earth on top. Draw a map of the land showing where the family cemetery is and have it recorded with the deed once you have approval.
- There are also non-academic companies that accept whole bodies for research and education. Various body parts will likely be shipped around the country and possibly internationally. The state has no laws regulating these companies. Note that this is an entirely different category of body donation from the traditional cadaver donation to a medical school.
- To find the nearest body donation option, the cost if any, and the reasons for body rejection check:
  - www.finalrights.org

Veterans and Their Dependents

- You will need a copy of the DD214 discharge papers for gaining benefits.
- The VA cemetery in Bourne has space for both casketed and cremated remains. There are also state-run veterans cemeteries in Agawam and Winchendon. Interment and marker are free of charge for the veteran, spouse, and certain dependents in the VA cemetery. In the state cemeteries, there’s a $300 charge for a non-veterans spouse or dependant.
- The U.S. Department of Veterans Affairs (VA) provides markers for veterans no matter where they are interred. Markers can be upright or flat, and they come in bronze, marble, and granite: (800) 697-6947.
- A free flag can be ordered through the U.S. Postal Service.
- A comprehensive list of veterans benefits can be found here:
Prepaying for a Funeral

- If the contract guarantees the price, the interest is supposed to cover funeral inflation. But many investments do not appreciate as fast as the prices climb. You have a right to insist on no extra charges if it is clearly identified in the contract as "price guaranteed." Any substitutions should be of equal quality to that described in the contract.
- Prices for third-party items such as the crematory fee or obituary usually cannot be guaranteed.
- Arrangements may not be altered after death when a prepaid contract is in effect.
- Setting aside assets for Medicaid eligibility is the one time it makes sense to prepay for a funeral. There is no limit to the amount in an irrevocable preneed account. Be sure to ask if you will be getting an annual report of your prepaid funds and let those who will be handling your affairs know that you have prepaid and where.

You are entitled to a full refund with interest if you request it.

Social Security Death Benefit

- There is a $255 death benefit for a surviving spouse. There is no similar benefit when that spouse dies.
- Dependent children are entitled to survivor benefits when a parent dies.

Prepaying the Funeral Home

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<th>Pros</th>
<th>Cons</th>
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| Pay on Death Savings Account or Bank CD | You have total control of the funds.  
You must declare interest on tax return.  
Penalty to cash CD prior to death. |
| Qualified Funeral Trust | If irrevocable, it won’t be an asset for Medicaid.  
The trust pays taxes on the interest.  
There is no guarantee fund to protect against embezzlement.  
Taxes may be paid on interest that otherwise wouldn’t be taxed if you are low-income. |
| Master or Simple Trust | If irrevocable, it won’t be an asset for Medicaid.  
You are supposed to receive an annual report of the interest earned which will serve as reassurance your funeral funds are safe.  
No guarantee fund to protect against embezzlement.  
You will have to declare the interest on your tax return.  
Can be converted to insurance without your permission. (See below.) |
| Funeral or Life Insurance | Easily portable.  
If the funeral home is the beneficiary, it won’t be considered an asset for Medicaid eligibility.  
The insurance company pays the taxes.  
If you need to cancel, you may not get back more than half you paid.  
If paying over time, you may pay twice the face value.  
There may be a 30-day delay in receiving funds for which the funeral home may charge an extra fee. |

Complaints

- Valid complaints include dishonesty, misrepresentation, unprofessional conduct, negligence, breach of contract, violation of state or federal laws. For how to file a complaint, see: www.funerals.org/your-legal-rights/complaint
- The Board of Registration of Embalming and Funeral Directing: http://www.mass.gov/ocabr/licensee/dpl-boards/em/

Much of the information for this brochure was taken from Final Rights: Reclaiming the American Way of Death (Upper Access, 2011) www.finalrights.org

Additional information may be found at www.funerals.org