

## Funeral Arrangements

- You may name an agent for body disposition in your advance directives if you want someone other than your next-of-kin to be in charge.
- It is legal for a family or designated agent to handle everything without a funeral director. Or look for a home funeral guide: <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.
- Funeral Consumers Alliance of Maryland does a price survey periodically: [www.mdfunerals.org](http://www.mdfunerals.org)
- **Do not sign any contract for more than you can afford to pay.** Social services can make available \$650 for indigent cases. Families may contribute only \$850 more. There is no other organization that assists with funeral costs.

## Autopsy

- If the death was unexpected or the cause of death uncertain, the state will probably require an autopsy.
- If you have questions about the death, you may request and pay for a private autopsy.
- If a viewing is planned, there will likely be extra charges to repair the body for embalming.

## Organ, Body, and Tissue Donation

- If death occurs in a hospital, you are likely to be asked about organ donation. Only about 1% of the deaths are eligible for major organ donation. The organ procurement organization (OPO) will pay for any extra body preparation needed if you plan a viewing. Decline any such charge you might find on the GPL.
- After-death donation of eyes, skin, and bones may be considered. Ask a hospital social worker about this.

- Whole body donation to a medical school is one way to lower costs. After medical study, the school will pay for cremation and can return the cremated remains to the family if requested. You should have back-up funeral plans if your body cannot be accepted for any reason.
- 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. This 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](http://www.finalrights.org)

## Embalming and Other Requirements

- Embalming is not required by state law under any circumstance.
- Airlines prefer to have a body embalmed, but a sealed container can usually 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, Liners, and Vaults

- Neither is required by state law for burial. A rigid combustible container is required for cremation.
- The least expensive casket must be displayed.
- 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 slumping as the casket decays. It facilitates maintenance for the cemetery. It has no preservative qualities regardless of how much you spend.

## Burial

- There are no laws that specifically permit or prohibit burial on your own land; check with local zoning and local health departments. A

- burial site should be 150 feet from a water supply and 25 feet from a power line with two or three feet of earth on top. It is a good practice to draw a map of the land showing where the family cemetery is and have it recorded with the deed.
- If you purchase a lot in a town or religious cemetery, you will also have the opening and closing costs in addition to the cost of the plot.
- Some cemeteries have restrictions on the kind of monuments or plantings and adornment allowed at the grave site.
- A disinterment permit must be obtained from a state or local health officer.

## Cremation

- There is a 12-hour wait prior to cremation.
- A pacemaker must be removed.
- The body must be identified prior to cremation. If this is done at the place of death, you can avoid extra funeral home charges.
- Some crematories will let the family witness the cremation.
- The cremation process takes about two-and-a-half hours for an average adult.
- The crematory will remove any metal fragments and pulverize the cremated remains to small particles, similar to white or gray coarse sand, about 5-10 pounds.
- Cremated remains may be kept at home, scattered or buried on private land with the land-owner's permission, interred in a cemetery or memorial garden, or placed in a mausoleum niche. If scattering on public land or water, don't ask, don't tell. Park service people are concerned that some may want to create a little shrine at the site and would prefer not to know your plans. Be discreet. The Environmental Protection Agency (EPA) says they must be scattered three miles out to sea. That's because the federal agency has no jurisdiction over the first three miles; the bordering state does. Most states (except for California and South Dakota) have no restrictions on the disposition of cremated remains, and there are no "cremains police" even in those two states. Do as you wish.

- If flying with cremated remains, be sure they are in a non-metal container to pass through the scanner.
- Cremated remains may be sent only by U.S. Postal Service. Use Priority Mail Express with delivery confirmation. FedEx and UPS will not knowingly accept cremated remains.

The Maryland Board of Morticians has eleven members. Five are consumer representatives, and six are funeral directors. The Office of Cemetery Oversight regulates cemeteries including preneed sales. Its Advisory Council has eleven members, five of whom are consumer representatives. The Morticians Board regulates crematories that are owned by mortuary licensees. All others are regulated by OCO.

## Veterans and Their Dependents

- You will need a copy of the DD214 discharge papers for gaining benefits.
- The four national VA cemeteries in Maryland are closed to new interments. There are, however five state-run veterans cemeteries: in Cheltenham, Crownsville, Hurlock, Owings Mills, and Flintstone. Interment and marker are free of charge for the veteran, spouse, and certain dependents.
- 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: <http://www.funerals.org/faq/60-veterans-funeral-and-burial-benefits>

### 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 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.
- Warehousing can avoid the trusting requirements for cemetery merchandise, making a refund impossible.
- Setting aside assets for Medicaid eligibility is the one time it makes sense to prepay for a funeral. There is no limit to 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.

### 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](http://www.funerals.org/your-legal-rights/complaint)
- Office of Cemetery Oversight: [www.funerals.org/your-legal-rights/complaint](http://www.funerals.org/your-legal-rights/complaint)
- Board of Morticians: [www.dhmv.state.md.us/bom/](http://www.dhmv.state.md.us/bom/)

Much of the information for this brochure was taken from *Final Rights: Reclaiming the American Way of Death* (Upper Access, 2011) [www.finalrights.org](http://www.finalrights.org)  
Additional information can be found at [www.funerals.org](http://www.funerals.org)

# Your Funeral Consumer Rights in Maryland

## Prepaying the Funeral Home

### Pros

### Cons

	Pros	Cons
<b>Pay on Death Savings Account or Bank CD</b>	<ul style="list-style-type: none"> <li>❖ You have total control of the funds.</li> <li>❖ Can easily change plans or use for emergencies.</li> <li>❖ Can make time payments easily.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Asset for Medicaid purposes.</li> <li>❖ You must declare interest on tax return.</li> <li>❖ Penalty to cash CD prior to death.</li> </ul>
<b>Qualified Funeral Trust</b>	<ul style="list-style-type: none"> <li>❖ If irrevocable, it won't be an asset for Medicaid.</li> <li>❖ The trust pays taxes on the interest.</li> <li>❖ There is a Family Security Trust Fund to protect against embezzlement.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Taxes may be paid on interest that otherwise wouldn't be taxed if you are low-income.</li> </ul>
<b>Master or Simple Trust</b>	<ul style="list-style-type: none"> <li>❖ If irrevocable, it won't be an asset for Medicaid.</li> <li>❖ You are supposed to receive an annual report of the interest earned which will serve as reassurance your funeral funds are safe.</li> <li>❖ There is a Family Security Trust Fund to protect against embezzlement.</li> </ul>	<ul style="list-style-type: none"> <li>❖ You will have to declare the interest on your tax return.</li> <li>❖ Can be converted to insurance without your permission. (See below.)</li> </ul>
<b>Funeral or Life Insurance</b>	<ul style="list-style-type: none"> <li>❖ Easily portable.</li> <li>❖ If the funeral home is the beneficiary, it won't be considered an asset for Medicaid eligibility.</li> <li>❖ The insurance company pays the taxes.</li> </ul>	<ul style="list-style-type: none"> <li>❖ If you need to cancel, you may not get back more than half you paid.</li> <li>❖ If paying over time, you may pay twice the face value.</li> <li>❖ There may be a 30-day delay in receiving funds for which the funeral home may charge an extra fee.</li> </ul>

Funeral Ethics Organization  
87 Upper Access Rd.  
Hinesburg, VT 05461  
<http://www.funeraethics.org>