Funeral Arrangements

- You may name an agent for body disposition in a power of attorney 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. To find a home funeral guide, check: [http://homefuneraldirectory.com/](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.
- The Funeral Consumers Alliance of Kansas City does a price survey periodically. [www.funerals.org](http://www.funerals.org)
- Do not sign any contract for more than you can afford to pay. If the deceased was indigent, there may be county funds, but services will be limited. There is no other organization that assists with 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.
  - Be sure to pick the funeral home of your choice without pressure to use the coroner’s funeral home.
- Organ, Body, and Tissue Donation
  - If death occurs in the 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 long bones may be considered. Ask the hospital social worker or the funeral director about this.
  - Whole body donation to a medical school is one way to lower costs although the family must pay for transportation. After study, the school will cremate the body and 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. 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](http://www.finalrights.org)
- Embalming and Other Requirements
  - Regulations, not statutes, require embalming or refrigeration after 24 hours. This would not apply to home funeral folks, only licensees.
  - When death is due to an infectious disease, burial or cremation must occur within 24 hours if the body has not been embalmed, the worst possible time to embalm.
  - If shipping by common carrier, the body must be embalmed or in a sealed container.
  - Many funeral homes have a policy that requires embalming for a public viewing. Embalming does not protect the public health. It merely delays decomposition.
  - A sturdy capsule with the name of the deceased, social security number, and dates of birth and death must be placed in each casket or container for cremated remains.
- 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
  - Home burial is permissible in Missouri. Land, not to exceed one acre, must be deeded in trust to the county commission and the deed filed with the county court within 60 days. Check local zoning laws first. A sensible guideline is 150 feet from a water supply and 25 feet from a power line or boundary.
  - If you purchase a lot in a commercial, town, or religious cemetery, you will 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.
  - A disinterment permit may be obtained from the local Health Department.
  - The county coroner or medical examiner and next-of-kin must be notified prior to a disinterment.
- Veterans and Their Dependents
  - You will need a copy of the DD214 discharge papers for gaining benefits.
  - The VA cemetery in Springfield has space for cremated remains only. Jefferson Barracks in St. Louis has space for both casketed and cremated remains interment. There are state-run veterans cemeteries in Higgingsville, Springfield, Bloomfield, Waynesville, and Jacksonville. 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.
Prepaying for a Funeral

Pros
- You have total control of the funds.
- You can easily change plans or use for emergencies.
- You can make time payments easily.

Cons
- If irrevocable, it won’t be an asset for Medicaid.
- The trust pays taxes on the interest.
- If the funeral home is the beneficiary, it won’t be considered an asset for Medicaid eligibility.
- The insurance company pays the taxes.

Pay on Death Savings Account or Bank CD

Pros
- You have total control of the funds.
- You can easily change plans or use for emergencies.
- You can make time payments easily.

Cons
- If irrevocable, it won’t be an asset for Medicaid.
- The trust pays taxes on the interest.
- You have to declare interest on tax return.
- Penalty to cash CD prior to death.

Qualified Funeral Trust

Pros
- If irrevocable, it won’t be an asset for Medicaid.
- The trust pays taxes on the interest.

Cons
- The funeral home may keep 5% plus interest if you move or cancel.
- There is no guarantee fund to protect against embezzlement.
- Taxes paid on interest that wouldn’t be taxed if you’re low-income.

Master or Simple Trust

Pros
- 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.

Cons
- The funeral home may keep 5% plus interest if you move or cancel.
- You will have to declare the interest on your tax return.
- Can be converted to insurance without your permission. (See below.)
- No guarantee fund to protect against embezzlement.

Funeral or Life Insurance

Pros
- 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.

Cons
- 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.

Social Security Death Benefit

Pros
- 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.

Cons
- There is no guarantee fund to protect against embezzlement.

Pay on Death

~ Asset for Medicaid purposes.
~ You must declare interest on tax return.
~ Penalty to cash CD prior to death.
~ If irrevocable, it won’t be an asset for Medicaid.

Savings Account

~ Can easily change plans or use for emergencies.
~ You must declare interest on tax return.
~ If irrevocable, it won’t be an asset for Medicaid.

or Bank CD

~ Can make time payments easily.
~ Penalty to cash CD prior to death.
~ If irrevocable, it won’t be an asset for Medicaid.

Qualified Funeral Trust

~ The trust pays taxes on the interest.
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