

Plain Talk

From the Funeral Consumers Alliance of Maryland & Environs (FCAME)

Limited resources available to those who qualify to receive help with final expenses

FCAME gets contacted quite a lot by individuals requesting funds to help pay for the funeral of a recently deceased loved one.

Most of these individuals want more than they can afford, and aren't interested in cremation, which is the least expensive option if one avoids the unnecessary extras such as embalming, visitation or services at a funeral home, purchasing an expensive casket or urn, and burial of the remains in a public cemetery.

This issue of *Plain Talk* is devoted to summarizing what limited financial resources are available for after-death care to those who qualify for it.

Veteran benefits

All honorably discharged veterans are eligible for burial in a veterans cemetery. The family must have the veteran's DD214 discharge papers to qualify. Spouses of an eligible veteran as well as minor children may also qualify.

There are several state veterans cemeteries throughout Maryland, two in Delaware and none in DC. If a veteran is eligible for burial at a national or state veterans cemetery, his spouse and dependent children may be buried there as well.

In Maryland, veterans must be a resident of the state or have lived in the state for at least two years to qualify for burial in a Maryland state veterans cemetery.

In Delaware, veterans must be a

resident of the state or have lived for at least 10 years in the state to be buried in a Delaware state veterans cemetery.

The burial plot, a simple liner, a simple marker or headstone, a memorial flag, and opening and closing the grave are covered if a veteran is buried at a veterans cemetery. Other funeral expenses including preparation of the body or cremation, funeral services, caskets or urns, and other items must be

paid for by the family.

A burial allowance of up to a total of \$734 as of October 1, 2013 (with an annual increase in that amount after that), may be provided for burial expenses of a veteran if the veteran died at a VA facility or was eligible to collect a VA pension or disability benefits. This applies even if the burial occurs at a private cemetery. A list of requirements that must be met can be found at www.cem.va.gov. A veteran who died in Maryland may also be entitled to one free death certificate in the state.

If a death is service-related, up to \$2000 may be provided for burial. A family marker also is provided. See www.cem.va.gov for more specific information.

National veterans cemeteries

The Baltimore National Cemetery is still accepting cremated veterans' remains, but the other national veterans cemeteries in MD and DC are closed to new burials or interments except for eligible family members (spouse or minor child) in an existing gravesite. Reservations for burials were accepted before 1962 but not since then. There is no national veterans cemetery in DE.

Arlington National Cemetery in Virginia is still accepting in their columbarium the remains of veterans who had an honorable discharge, as well as the remains of spouses in a veteran's existing columbarium niche. Only retired career veterans or people who died in service may be buried there. Typically, interment or remains inurnment occurs

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You're invited to FCAME's Annual Meeting Oct. 19th

Topic - Tips on keeping funeral costs down

Join us for the FCAME 2014 Annual Meeting on Sunday, October 19, from 2 to 3:30 P.M. at Riderwood at 3140 Gracefield Road, Silver Spring, MD 20904. We'll meet in the classroom in the Town Center building there.

Driving directions: Riderwood is located north of the Beltway/495. Coming from DC, Bethesda or Silver Spring, take Route 29/Colesville Road north. Turn right from onto Cherry Hill Road (which is called E. Randolph Road until it crosses Rt. 29 and becomes Cherry Hill Road). At the 3rd traffic light, turn left onto Plum Orchard Drive. At the end of Plum Orchard Dr., you will be facing Riderwood. Follow that road until you see the Town Center on the right.

The meeting will also include a brief report on our activities during the past year and our plans for the future.

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several months after a death because of the high demand and volume of services there. For information about interment or cremains inurnment at Arlington National Cemetery, see www.arlingtoncemetery.mil or call 703-607-8000.

Details about veterans' death benefits can be found at the U.S. Department of Veterans Affairs website, www.cem.va.gov or by calling 1-800-827-1000.

Other U.S. government assistance

There is a one-time lump sum **Social Security survivor's benefit** paid to an eligible spouse or one child, if no spouse, of \$255, which may help with funeral expenses. Call **1-800-772-1213** to notify the SSA after the death. See www.ssa.gov/survivorplan/survivors.htm for more information.

A small benefit of between \$180 and \$1400 may be available as a lump-sum death payment to help defray the cost of a funeral from The Railroad Board, a government agency, for eligible **retirees from the railroad**, along with their spouses. Either this or the Social Security survivor's benefit may be paid, but not both. See www.rrb.gov/forms/PandS/rb21part1.asp# for more information.

Burial assistance in Maryland

A state burial assistance fund in Maryland may provide limited assistance to help with funeral expenses of deceased recipients of assistance programs when their families cannot afford funeral costs.

The fund may, under very limited circumstances, provide up to \$650 if total expenses do not exceed \$2500. The cost of burial plots, vaults, grave digging, and burial clothing contributed by family members and friends may be excluded when counting funeral expenses. Details can be found at <http://www.dhr.state.md.us/blog/?p=1261>

The state burial assistance program will provide the funds to the funeral director if the deceased individual was either receiving assistance or met the eligibility requirements of a program administered by the Department of Human Resources. Such programs may include – Foster Care, Temporary Cash Assistance (TCA), SSI recipients and Medical Assistance. A newborn child who was not a part of the TCA assistance and individuals receiving TDAP (Temporary Disability Assistance Program) may also be eligible.

An application for burial assistance must be filed on behalf of the deceased individual with the Department of Social Services in the county where the individual resided. For assistance in determining who to contact, see the Department of Human Services website at www.dhr.state.md.us/blog/?page_id=805 There is no separate state phone number to call. In Montgomery County, MD, call 240-777-4550 for the best local number for your area of the county.

If the deceased person is an innocent **victim of a homicide**, there are local and state resources available.

In Montgomery County, the Victim Assistance and Sexual Assault Compensation Program may provide low income eligible families up to \$2500 to help with funeral expenses. Call 240-777-1355.

The Maryland Criminal Injuries Compensation Board may provide up to \$5000 for funeral expenses if the deceased is determined to be an innocent victim in the state. There is no income eligibility requirement but the amount of any life insurance policy is taken into account in determining eligibility. Call 1-888-679-9347.

Body donation in Maryland

Another alternative when there are limited financial resources available for funeral expenses is to donate the body to the State Anatomy Board for use in the advancement of medical research and education. There is no cost to the

donating family and the Anatomy Board will arrange to have the body picked up if it's in Maryland. After the body has been used in a medical program, the body is cremated and the cremains may be returned to the family or interred in a dedicated gravesite in Sykesville, MD.

Arrangements for body donation should be made in advance with the Anatomy Board. An after-death donation may be authorized by the Board only if a body is "unclaimed," if a family cannot afford to pay for final arrangements, or if the Board determines the body is suitable for medical study. Call 410 547-1222 or see dhhm.maryland.gov/anatomy/SitePages/forms.aspx

Burial assistance in Delaware

Simple burial in one of three potter's fields (one in each county) is available for the indigent or for unclaimed bodies. Burial in the ground is at this time required. (In early 2014 legislation was passed that will allow cremation if family members are available to approve, once the required rules and regulations are formulated, which will take several months to possibly more than a year.)

Burial is in a plain pine particleboard box with a cement liner and only a numbered marker. No other services are provided. If the deceased is a veteran, he is entitled to burial in a veterans cemetery with a marker provided by the VA.

No certified death certificate copies are released to the family if the burial is paid for by the state, (except under limited circumstances). If there are any assets discovered later, the state must be reimbursed for burial expenses it incurred. There is a specific funeral home that has a contract with the state for these arrangements. The place to call for more information is the Delaware Division of Social Services at 302-255-9539.

Burial assistance in DC

The Economic Services Administration
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(ESA) in the DC Department of Human Services provides up to \$800 towards funeral services or \$450 towards the cost of cremation. Families receiving this assistance must use an undertaker that has a contract with ESA.

The total cost of the funeral must not be greater than \$2,000. ESA makes all payments directly to the funeral home. Families are not reimbursed for funeral expenses that they pay out-of-pocket or if they use a different funeral home.

A family may be eligible if the money available to the deceased on the date of death does not exceed \$800. This amount includes any remaining money from banking and checking accounts, final Social Security checks, life insurance payouts, final paychecks, etc.

Special rules may apply to spouses and to children under age 18. Applications are available from Office of Specialized Services, Burial Assistance Program, 645 H Street, NE, Washington, DC 20002, or by phoning (202) 698-4112.

Body donation in DC area

Medical schools in the DC area may accept body donations at no cost to the family if arrangements are made ahead of time. They will pick up bodies within a 25-mile radius of the school and deliver cremains to family within a year.

Contact: George Washington University Department of Anatomy at 202-994-3511; Georgetown University School of Medicine at 202-687-1219; Howard University Department of Anatomy at 202-806-9869, or the Uniformed Services University of the Health Sciences (USUHS) at 301-295-3334.

It should be noted that the medical schools may not accept bodies that have any of a number of conditions at the time of death (eg., if the body had recent major surgery, organ donation, autopsy, infectious disease, widespread cancer, etc.). Each school will specify what their requirements are.

There also are several private entities that accept body donation which may be located with an Internet search. FCAME has not vetted any of these entities so is not in a position to make any recommendations regarding them.

Assistance from religious entities

Some places of worship may be willing to help with burial expenses for those without sufficient financial resources, especially if the deceased individual attended services there.

The Hebrew Free Burial Society takes care of burial arrangements for indigent Jews who cannot afford a traditional Jewish funeral. Call 301-762-2825.

The Jewish Chaplaincy Services of the Jewish Social Service Agency (JSSA) serving Greater Washington provides Rabbinic coverage for these funerals, which are conducted at the Chesed Shel Emes Society's cemetery in Capital Heights, Maryland. The JSSA phone number is 301-838-4200

'Do your kids a favor' - plan your funeral now

The ad in the local newspaper was headlined, "Do your kids a favor" and had a large photo of a young woman hugging her middle-aged mother.

The ad copy read, "Making funeral, cemetery or cremation plans in advance is truly a gift to those you leave behind. Your children won't need to guess what you would have wanted or worry about many expenses at a difficult time."

Everything the ad said so far makes a lot of sense, and FCAME strongly encourages you to follow that advice.

However, the ad then encouraged the reader to either call a certain phone number or go to their website to fill out a form with your name, address, phone number and email address in order to receive a free 4-step planning guide.

Anyone who decided to request their planning guide would see Step 1 is to "register for a free account" that will enable you to write your final wishes online and receive a call or visit from an expert (sales representative) who can provide you a "complimentary consultation" to "assist you in tailoring" your final arrangements "to meet your personal and financial priorities."

Step 2 is "select a provider" from their national network of funeral, cremation and cemetery providers. Do you see where this is headed?

Let us suggest another 4-step funeral planning effort that will not involve your talking to a high pressure salesperson who undoubtedly will want you: to commit to using one or more of their providers, to sign up for lots of products and services you don't need, and to prepay his company for everything now.

FCAME recommends a far different, 4-step approach that we believe will better meet your needs and could save you and your family a lot of money and grief.

1. **Talk to your family** about what your initial thoughts are regarding your final arrangements. Listen to their views. And consider the views of the highly regarded Nobel peace laureate Archbishop Desmond Tutu. "It concerns me how people get into debt at funerals. My concern is not just about affordability; it's my strong preference that money should be spent on the living."

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Plain Talk is the newsletter of the Funeral Consumers Alliance of Maryland & Environs, the volunteer-run regional chapter of the national non-profit consumer education and advocacy organization, the Funeral Consumers Alliance (FCA). FCAME serves residents in Maryland, DC and Delaware.

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Your support is vital to FCAME's mission and success

To join or remain a member of FCAME, we encourage an initial contribution of at least \$25, plus a similar donation at least every other year to help support FCAME as well as our national organization, the Funeral Consumers Alliance, which is sent a portion of the donations we receive.

What you get for being a member of FCAME:

- Information and advice that enable you to make more informed choices when planning funerals, burials, cremation, memorial services and other options for after-death care.
- Periodic newsletters with current information and advice that supplement what we provide on our website, www.mdfunerals.org.
- Results of periodic price surveys of the funeral industry in our area.
- An invitation to our annual meeting.
- Membership in the only regional and national non-profit organization that focuses solely on consumer education and advocacy of fair practices in the after-death care industry through state

and national legislation and regulation.

Individuals who give FCAME gifts of \$100 or more will be recognized periodically in a special section of *Plain Talk*, the FCAME newsletter.

If you'd be willing to become more involved with FCAME, let us know.

We are seeking volunteers who can help us with a number of tasks, including our next funeral establishment price survey, and in contacting your elected officials when legislation is under consideration that may affect your rights and protections.

4 steps to plan your funeral now

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- 2. Learn what options are available** (as well as what products and services are not required) by reading articles on the FCAME and Federal Trade Commission websites. "Shop around" by visiting several funeral establishments, talking to their staff and asking to see their general price list (GPL) and casket price list. It's best to take someone with you on the visits so you can compare what you heard and saw. **Then decide how much you want to spend.**
- 3. Put your plan in writing** including both what you want and don't want. Share your written plan with your family and discuss it with them. We recommend you not sign an agreement with any funeral establishment or prepay unless a death is imminent and then buy only what you want; avoid "package" deals.
- 4. Set money aside beforehand** in a payable-on-death account at a bank. You can close the account at any time if you need the money or move away, and you get to keep whatever interest is earned. If you prepay at a funeral home, you essentially are locked into using that establishment, they keep any interest earned, and you may have difficulty getting your money back if they go out of business.