

## **Answering an Affiliate Hotline Cheat Sheet**

*Note to FCA volunteer: Answers to state-specific questions below, such as whether a family may take the body to a crematory without hiring a funeral home, are answered in *Final Rights: Reclaiming the American Way of Death*. Remember to check your state-specific chapter in the appendix. Each FCA affiliate was sent a copy; additional books can be purchased at [funerals.org](http://funerals.org).*

**Q:** Someone just died. What do I do?

**A:** If the death was completely unexpected, call 911. The police will decide if the coroner needs to be involved, whether there will be an autopsy, etc. Keep in mind that a call to 911 will also summon EMTs and will likely involve resuscitation efforts, even if the person is obviously dead.

However, if the death was not completely unexpected (elderly, ill, etc.), take a deep breath and prepare to resist any pressure to make a rushed decision about what you want to do or to choose a funeral home. Death is not an emergency.

If the death was at home, take some time before calling the police if you do not want them to attempt resuscitation. If you can, find the non-emergency number for your local police instead of calling 911. If there is a home Do Not Resuscitate order or advance directive (living will), have it out to show EMT personnel.

If the death was in a hospital, there should be no rush as most have refrigeration and are used to holding bodies until arrangements can be made, although some hospitals may have less room.

If the death was in a nursing home, staff people are likely to want to remove the body as quickly as possible, especially if in a double room. If you have not yet made arrangements, be polite but firm and tell them that you have not made a decision yet, but will do so as soon as possible. They can move the body into a single room (if they have one) or transfer it to the local hospital.

In most states, you can handle some or all funeral arrangements on your own without hiring a funeral home [pull out your copy of *Final Rights* to give callers detail; invite them to download their state-specific chapter at [funerals.org/bookstore](http://funerals.org/bookstore)]. Regardless of the arrangements you choose, your choice of funeral home can mean the difference of thousands of dollars, even for the same services.

*FCA volunteer: for more details, please see the next section on how to plan a funeral.*

**Q: How do I plan a funeral?**

**A:** We can be of most help to you if we know what you have in mind.

Do you want cremation or full body burial?

Do you want to be embalmed?

Do you want a viewing? Public or just family and close friends?

If you want direct cremation and then a memorial service at a religious institution, restaurant, home, club, park, public building, etc. (anywhere other than the funeral home), you can choose any funeral home. Choosing a funeral home farther from home can save you significant money. In fact, many people never actually visit the funeral home in this situation as you can pay over the phone and the ashes can be delivered.

If you want to use a funeral home for a viewing and/or a funeral service, you will want to choose a funeral home that is appealing to you and geographically convenient for friends and family.

Federal law requires that funeral homes give you a General Price List (GPL) if you ask for one. This is an itemized list of everything offered and the charges for each item. It also includes packages. Shop around. Funeral homes in the same area can charge vastly different prices.

If you want burial, you will have to purchase a plot and pay for opening and closing fees.

*FCA volunteer: Offer to email or mail them a planning form if you have one.*

**Q: My relative died and I need help paying for the service.**

**A:** We are an educational organization and do not have money to give, but we have information that will help you do this as inexpensively as possible. The most important thing is to *not* commit to a funeral you cannot pay for upfront as you alone will be responsible for the bill.

Consider body donation to a medical school. Most have a great need and will return the ashes to you after study (typically one to two years) if you ask in advance.

Also, check with the department of social services in your city/county to see if the state or the municipality will pay for an “indigent” cremation or burial for those who die without money.

Are you interested in cremation or burial?

“Direct Cremation” (no embalming or viewing) is the least expensive option. The funeral home picks up the body, obtains necessary permits, arranges for the cremation, files the death certificates, places obituaries, etc. The ashes are delivered or mailed.

When you choose cremation, you can take the time you need to plan a thoughtful memorial later.

If you want a viewing but cannot afford it, you can spend time with the deceased at the place of death before calling the funeral home. Or, ask the funeral home if it offers

private family viewing without embalming, which is usually less expensive. Our state requires that the body be refrigerated, cremated, buried or embalmed within \_\_\_\_ hours.

Other ways to save money with cremation:

- In our state you  can  cannot bring the body to the crematory yourself.
- Use the funeral home's "alternative container" or buy one online (around \$50).
- Buy an urn online or use any lidded vase or other container or use the sturdy plastic box they come in.
- Sprinkle the ashes instead of burying them and save the cost of the plot and grave opening and closing fees.

A full service funeral with the body present and burial is going to cost more, but there are ways to save money.

- Buy prayer cards online.
- Buy your own guest book.
- Make your own programs.
- Ask for no embalming. There is no law that requires it, though the funeral director can require it for public viewings.
- Have a single, one-hour viewing directly before the service.
- Have a private family viewing or have family and friends spend time with the deceased at the place of death before calling a funeral home.
- Don't rent the hearse and fancy cars. The casket can be moved in a van. Have everyone meet at the religious institution or cemetery.
- Don't use the funeral home or religious institution and just have a simple graveside service.
- Purchase a casket online, at Wal-Mart, Costco or a storefront casket retailer. Never buy a protective or sealed casket.
- If the cemetery requires that you purchase a vault (there is no law but they can require it), ask for a "grave liner" (four sides and a top but no bottom) or a "rough box" (the simplest concrete vault).
- Don't get more death certificates than you actually need (you can always get them later).
- Find out if the deceased is entitled to any veteran's or social security benefits. Most veterans and their spouses are entitled to free burial in a national cemetery, but that does not include the funeral home's charges.

Shop around. Funeral homes in the same area can charge vastly different prices.

Explain your circumstances to the funeral director and see what you can work out. Many funeral homes already do what they may refer to as a "Medicaid" funeral.

*FCA volunteer: If you are feeling generous, you can offer to go over the estimate they get from the funeral home to make sure they have cut wherever possible.*

**Q:** How do I pre-pay my funeral?

**A:** We recommend pre-planning but not pre-paying.

There are too many potential pitfalls and not enough benefits to warrant pre-paying.

- Many states have terrible consumer protection laws and you can lose money if you move or change your mind.
- You do not know where you will be when you die so it is risky to commit yourself to a specific geographical area.
- The funeral home you know and love now could be sold to someone less reputable, a conglomerate, or go out of business.
- The merchandise you paid for may no longer be available by the time you die.

A better option is a pay-on-death account at your own bank. Your survivors will have access to the money by showing a death certificate.

The only time that it makes sense to pre-pay is when you are planning to move into a nursing home and are spending down for Medicaid.

If you'd like more information, I can email or mail you our brochure "Pre-Paying Your Funeral: Benefits and Dangers"

**Q: My relative died in one state but wants to be buried in another. Do I need to hire two funeral homes?**

**A:** It is almost always better to work only with the funeral home at the place of burial (as opposed to the place of death). If you start by calling a funeral home at the place of death, you are likely to end up paying retail price for "Forwarding Remains" and paying the funeral home at the place of burial for "Receiving Remains" plus all the other charges. Funeral homes often use shipping companies and pay a very reasonable wholesale charge (under \$900 in 2011) .

Federal law requires that all funeral homes list a price for "Receiving Remains" and "Forwarding Remains" on their General Price List. The law also requires them to quote you these prices over the phone. However, the prices for forwarding and receiving do not include the airfare for the body, which is a significant expense.

If cremation is an option, this can be arranged at the place of death for less than \$1,000 in many areas of the country. Then the ashes can be mailed home for burial.

Let me email or mail you a copy of our brochure "Death Away From Home".

**Q: Can I have a green burial?**

**A:** There are many ways to reduce your carbon footprint at death.

A local burial with no embalming and a biodegradable casket is generally the greenest option.

There are green burial grounds popping up all over the country. Check online to see if there is one near you. In most states, you can bury a body on private property in a rural area, but you have to check your local zoning laws. Some cemeteries have green sections.

If you want to use a cemetery that does not have a green section, refuse embalming and choose a biodegradable container. Cardboard or just a fabric shroud is best or choose a sustainable wood.

If the cemetery requires that you purchase a vault (there is no law but they can require it), ask for a “grave liner” (four sides and a top but no bottom so you will return to the earth) or a “rough box” (the simplest concrete vault). If they will not accept the protector/liner, ask if the rough box can be put in upside down with no lid. Tell them that your religious beliefs require that you return to the earth.

Cremation is not as green as it requires lots of fossil fuels to heat the retort. However, it is nothing compared to the driving and flying you’ve done in your lifetime. A local cremation is undoubtedly greener than traveling out of state for a green burial.

If you’d like more information, I can email or mail you our brochure “Green Burial.”

**Q: Can you tell me where so-and-so’s funeral is being held?**

**A:** I’m sorry, but we don’t have that information. You can call the funeral home or do a Google search for the person’s name plus the word “obituary.”

**Q: I had a bad experience with a funeral director/cemetery.**

**A:** I am sorry to hear that but glad that you called us. Please describe the situation to me so I can decide if I can help you or refer you to our national office.

Let me email or mail you a copy of our brochure “How to File a Funeral Home or Cemetery Complaint.”

**Q: How can I become an organ donor?**

**A:** Nineteen people die every day waiting for an organ such as a kidney, heart, lung, liver or pancreas. Organ donation is the gift of life. Contact your local Organ Procurement Agency (OPO) to find out how to become an organ, tissue and bone donor. OPOs are licensed and regulated and do not sell body parts.

Our local OPO is: \_\_\_\_\_.

If you want to donate your whole body to science, the local medical schools that you can pre-arrange with are: \_\_\_\_\_.

Another option is to donate your whole body to a school of mortuary science. The closest one to us is: \_\_\_\_\_.

You should always have a back-up plan though, as there are many reasons that you might not be donor material by the time of death (certain infectious diseases, having had an autopsy, amputation, morbid obesity, etc.).

**Q: Is embalming required?**

**A:** Generally no. It is rarely required by law and provides no public health benefit according to the CDC and WHO (though some funeral directors continue to believe otherwise). It does not preserve the body forever, but just delays the inevitable and natural process.

Embalming is an invasive procedure that many people would never choose if they knew the details of what was involved. It has no roots in Christian religion and is common only in the U.S. and Canada. Embalming is considered a desecration of the body by orthodox Jewish and Muslim religions.

Refrigeration is usually a viable alternative. If cremation or burial can take place within a few days, air conditioning or opening a window in the winter is sufficient. Our state requires that the body be refrigerated/cremated/buried or embalmed within \_\_\_\_ hours.

If you'd like more information, I can email or mail you our brochure "Embalming"

**Q: What's involved in buying space at a cemetery?**

**A:** All sorts of things. You can buy a grave plot or space in a columbarium or mausoleum. You might be required to buy a vault. There will be opening and closing fees. If you buy space ahead of time and then move away, it can be hard to re-sell the graves. On the other hand, if your favorite cemetery is running out of space, the price will climb until they are sold out.

If you'd like more information, I can email or mail you our brochure "A Consumers Guide to Cemetery Purchases"

**Q: Are there veteran's benefits for funerals?**

**A:** There are loads of potential veteran's benefits including burial in a veteran's cemetery, a flag, monetary assistance, markers, etc. Check [www.cem.va.gov](http://www.cem.va.gov) or call 800-827-1000.

If you'd like more information, I can email or mail you our brochure "Veteran's Benefits"

**Q: Can we have a home viewing and/or funeral?**

**A:** You can always wait to call a funeral home until you've taken the time you need at home with the body. If you want to carry out the entire funeral yourself, including paperwork, preparing and transporting the body yourself, our state requires/allows: \_\_\_\_\_

*FCA volunteer: Refer to the appropriate state chapter in Final Rights.*