

Arranging a funeral or cremation in Maine

To help you begin the process of arranging a funeral service or cremation this guide aims to give you an overview of some of the key questions you may have and answer some of the legality issues about making funeral arrangements in Maine. Being responsible for making funeral arrangements for a loved one can be a stressful and emotional experience. We hope this guide will ease you through the process, whilst illuminating some important information you need to know. At US Funerals Online we believe in not only demystifying the funeral service process, but also in helping you save on funeral costs.

How do I choose a funeral services provider in Maine?

Contacting a funeral director is one of the first things that families automatically go about doing when a death has occurred. If you have prior experience with a funeral service provider this can be a straight-forward decision, but if not, it can be daunting deciding where to start. All funeral establishments are licensed by the Department of Professional and Financial Regulation, Board of Funeral Service. Furthermore, funeral businesses are bound by the Federal Trade Commission's 'Funeral Rule' which protects funeral consumers. There are in the region of 190 funeral homes and mortuaries in Maine, so deciding upon a few factors to narrow your choice of funeral service provider can help.

The location of the funeral service provider and whether you have something special in mind for the funeral ceremony can be the key determining factors. Do you want a traditional burial, a cremation or a more contemporary celebration service? Do you need a simple cremation and plan to conduct your own ceremony? Do you have a budget in mind? Just having a clear outline of your specific requirements can help you when contacting funeral providers to inquire about their services.

Funeral prices are one of the main reasons that some families are researching online today. So let's talk about funeral costs in Maine.

What is the average cost of a funeral in Maine?

The average price of a funeral in Maine these days can amount to in excess of \$7,000, and this can be a complete financial burden to those arranging a funeral service if no pre-planning for funeral expenses were in place. This cost does not take into account cemetery plot costs. The national average price is \$7,640 (NFDA 2019) and this means that a traditional funeral service involving a burial in Maine can amount to a cost in excess of \$10,000. However, more affordable funeral options are available and cremation is fast becoming a preferred means of disposition especially to those working on a budget, or choosing not to opt for a traditional burial.

How much does a cremation cost in Maine?

Cremation is already the preferred choice in Maine with 7 in 10 families choosing cremation. The price of a cremation does vary depending which provider you select and the type of cremation service chosen. A cremation can be a simple disposition with no service, the ashes returned to the family, who can then organize a memorial service themselves. Or it can be as elaborate as a traditional funeral just the difference being the cremation of the deceased as opposed to a burial. A full-service cremation service is likely to cost in the region of \$2,500 to \$4,000. However, a simple cremation without a service, also known as a direct cremation, can be conducted for in the region of \$1,000 – \$1,500.

Because the prices from different funeral service providers can vary quite significantly – for the exact same service – it is imperative that you compare prices. Ensure that you are comparing like-for-like funeral services before committing to a funeral contract.

If you are concerned about funeral costs, the DFS Memorials providers in Maine offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

Know your rights: funeral laws in Maine

All funeral homes in Maine are required by law to provide you with a General Price List that clearly lists the prices for all their services. A funeral home should provide you with information about all the services available to you, but at no time should pressure you into a sale. The Federal Trade Commission's (FTC) 'Funeral Rule' is there to protect you as a funeral consumer, so ensure you equip yourself with the knowledge about what your rights are.

Can I conduct a home funeral in Maine?

Yes, if you so wish, you can prepare the deceased yourself and make the required arrangements. You would need to file for the death certificate and a burial or cremation permit. There is NO legal requirement in Maine that dictates you must employ the services of a funeral director. The "authorized person" responsible for disposition of the body is the next of kin or the person given signed authority by said next of kin. The authorized person has the authority to dispose of the body according to his/her wishes as long as the appropriate permits are held. The authorized person may keep the body at home, build a coffin, transport the body to the crematory or cemetery, collect the ashes, hold their own memorial service, and do the paperwork themselves. It is possible to arrange a home funeral for as little as \$500.

It is possible to establish a family burial plot on your property in Maine as long as the site is no larger than one quarter acre and the burial plot is registered with the property deeds. (Title 13, Section 1142.)

What do I need to understand about cremation laws in Maine?

Each state has its own legislation that governs funeral practice. A crematory must abide by certain practice standards in disposing of human remains by cremation. In Maine a cremation can only be performed once a 'Cremation Authorization Form' has been signed by the legal next of kin and the coroner has issued the cremation permit. Generally, there is a mandatory waiting period of 24 hours before a cremation can proceed but this is not enforced in Maine. That being said, it usually takes about 3 days to make all the necessary arrangements and complete the paperwork but an expedited service can be arranged if required.

A casket is NOT required by law for a cremation. All that is required is a suitable rigid container. A cremation container is usually a reinforced cardboard or plywood box. If you wish to hold a funeral service before the cremation, some funeral homes offer rental caskets.

Who can authorize a cremation or burial in Maine?

You can pre-sign a Cremation Authorization Form to authorize your own cremation without needing consent from any other family member. However, if you have not pre-planned and completed the necessary authorization for a cremation as part of prearrangements and laying out your wishes, then your immediate next of kin must authorize a cremation. It can certainly help, and save emotional decision-making, if you wish to be cremated to pre-sign a cremation authorization form. The following people may authorize cremation:

- Your spouse
- Your adult children
- Your parents
- Your siblings
- Your representative acting under your signed authorization.

Who is responsible for paying for the funeral expenses?

There are basically 2 options – either you pre-plan and prepay for your funeral expenses, or surviving family will become liable for your disposition costs. You do not have to formally set up a funeral contract with a funeral service provider, but can make adequate provision by putting funds aside in a POD account in order that the person who will arrange your funeral can access this fund immediately upon the death. You can read more about this in ‘What is my best and safest option for putting aside money for a funeral?’

Prepayment funeral plans in Maine

Preplanning and prepaying a funeral can enable you to take the financial burden from surviving family and also ensure your own wishes are clearly met. As mentioned above, a POD account, can prove a very safe and adequate way to put funds aside to cover funeral costs. Due to the state of the economy, and the national rise in the cremation rate, the cost of funerals is actually coming down. This means that locking in thousands of dollars into a preneed funeral contract may not necessarily be a wise investment. If you are considering cremation you can pre-purchase a direct cremation plan for between \$1,000 and \$1,500.

Does the deceased have to be embalmed in Maine?

A body does not have to be embalmed according to Maine State law. However, some funeral homes will stipulate that embalming is required dependent on certain services. For example, if an open casket viewing or service is being performed, or if a body is being transported across state lines.

Purchasing a casket in Maine

You do NOT have to use a casket according to Maine State legislation. You DO require a “suitable container”, and the law allows for this to be an unfinished wooden box or “alternative container” made from other composition materials, canvas, cardboard or pressed wood. Although grave liners and/or burial vaults are NOT required by state law, some Maine cemeteries do stipulate that they require them to prevent the ground sinking around a cemetery plot. It is strongly advised that you check a cemetery’s requirements before committing to purchase a cemetery plot.

What can we do with the cremated remains? Laws for ash scattering in Maine

Maine law stipulates that cremated remains may be “deposited in a niche of a columbarium or a crypt of a mausoleum, buried or disposed of in any manner not contrary to law.” (13 M.R.S.A. § 1032). If you wish to scatter ashes, you have many options. Cremation renders ashes harmless, so there is no public health risk involved in scattering ashes, they are basically sterile, organic matter. Use common sense and refrain from scattering ashes in places where they would be obvious to others.

Scattering on private land requires the landowner’s consent, and it is wise to check local ordinance zoning if you wish to scatter on public lands. If you wish to scatter ashes in a state park, you should check if the park in question has any rules about permits required for ash-scattering.

Of course, sea scattering is popular in Maine but you do need to bear in mind EPA regulations. A burial at sea should be 3 nautical miles out and a written notification provided to the local EPA representative within 30 days. Burial at Sea Coordinator, US EPA Region 1, EPA New England Phone: (888) 372-7341

How do I obtain a certified copy of a death certificate in Maine?

The funeral home will usually obtain the necessary death certificates for you as part of their services. In Maine, the death certificate must be filed with the department of health within 3 days. (Maine Health & Human Services Rule 10-146, Chp 1). If you need additional copies after the death these can be obtained from the Maine Division of Public Health, and you will need to provide photo ID and your relationship to the deceased. A death certificate costs \$15 for the first copy and \$6 for additional copies. You will need certified copies to formally register the death of the deceased with government institutions, banks and insurance companies, etc.

Veteran's funerals in Maine

A veteran and certain dependents are entitled to certain benefits. This is primarily a free cemetery plot, grave marker and U.S. flag. Certain funeral homes will also offer discounted funeral services to veterans. The VA cemetery in Togus is closed to new interments. There are 4 state-run veterans' cemeteries: 2 in Augusta, (but one does only cremated remains), Springvale, and Caribou. To find out more about entitlements for veteran's benefits contact your local VA office.

When a death occurs outside of Maine

If a loved one dies away from his/her home in Maine, you may wish to arrange to have the body collected and returned to Maine for disposition. Transporting a body internationally can be quite complex but frequently happens. Visit our page on Funeral Shipping for more information on domestic and international transfers. However, in many cases it is often easier and more cost-effective to arrange a cremation wherever your loved one died and then transport the ashes to or from Maine.

Can I donate my body to science in Maine?

Donating your body to medical science has been an end-of-life choice around for some time now, however, it has certainly gained more popularity in recent times. For many it now seems a valuable disposition method hence why it is commonly referred to as an "anatomical gift". MedCure is a national organization that offers an anatomical gift program whereby you can donate your body to science and the benefit of future generations. They arrange the collection of the deceased, medical donation, cremation of remains and return of cremains to the family at no charge within 3 – 6 weeks. The University of New England also operates a whole-body donation program.

Finding a low-cost cremation provider in Maine

With 76% of Americans living paycheck to paycheck today (CNN October 2013) and 35% now in debt recovery, it is understandable why more families are looking to lower cost funeral alternatives. It can be difficult enough to lose a loved one, without being faced with the unexpected cost of making funeral arrangements.

The least expensive funeral option is a direct cremation. This is a simple cremation with no services or viewing. Contact your nearest DFS Memorials provider to access low cost cremation or burial services near you. A direct cremation can deal with the immediate

disposition in a timely and cost-effective manner. Family can then arrange their own memorial services at a time and place that suits family members. This does not have to be at a funeral home or place of worship, it can be anywhere you may choose.

What help is there for those on low income with funeral costs in Maine?

The state of Maine Department of Health & Human Services – Family Independence Division will evaluate if a family is entitled to any financial support with funeral costs. The General Assistance administrator is responsible for putting together an application on behalf of the deceased to determine the municipality's share (if any) of the burial expenses (Title 22, section 4313, subsection 2). A funeral director must notify the GA immediately if the family of the deceased is unable to meet funeral costs. The difference in the application procedure is that the administrator must also take into consideration the ability of qualifying relatives who live or own property in Maine to contribute to the cost of the funeral.

There is also a \$255 lump sum death benefit payment available from Social Security for those that qualify. Your funeral director will generally submit this claim on your behalf.

For further information on how you can pay for a funeral if you have limited funds, visit our article on 'What to do if you cannot afford a funeral'.

If you have a complaint about how a funeral was conducted in Maine

If have a grievance with a funeral home in Maine and they do not resolve it to your satisfaction, you may take up your complaint with the Maine Department of Professional & Financial Regulation. You must file a complaint in writing to:

Department of Professional & Financial Regulation

Office of Professional and Occupational Regulation

76 Northern Avenue

Gardiner, Maine 04345

Hopefully this guide has answered some of your immediate questions. Arranging a funeral is no easy task and there are many decisions to be made, often when you feel incapable of making decisions. Please check out our Library/Info section where you will find a catalogue of other articles to assist you through the funeral planning process.

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