

Arranging a funeral or cremation in Massachusetts

This funeral-planning guide from US Funerals Online aims to explain some of the main things you need to know if you are planning a funeral or cremation in Massachusetts. Funeral legislation does actually vary somewhat state-by-state due to local licensing laws, so we have attempted to give you a basic overview of how Massachusetts's funeral legislation affects you as a consumer when purchasing funeral products and services.

How do you choose which funeral home or cremation provider is right for your needs?

This is probably the most important aspect of arranging a funeral or cremation, ensuring you select the right service provider for your needs. This can be quite daunting though, especially if you have no recommendations from family or friends. There are around 970 funeral homes and crematories in Massachusetts, so it can help to have some criteria to narrow your selection down. Are you looking for traditional or modern services? Do you require burial or cremation? Is your budget and the costs of the funeral an important aspect of selecting a provider? Once you have a clear outline of what your specific needs are, it can be easier to shortlist funeral providers who fit your needs.

How do I find a funeral home or cremation provider in Massachusetts?

You can use a directory, such as US Funerals Online, which lists all funeral homes and cremation providers by city in zip code order. There are other online directories you can use, but just be aware that many directories charge a fee for inclusion or to feature certain providers at the top of the results; and results are not always arranged in zip code order. It is wise to shortlist 2-3 funeral providers and either make calls, or visit, to establish whether they can meet your needs.

If the cost of funeral expenses is an important factor in your selection, you may wish to visit [DFS Memorials](#) and locate your nearest low cost funeral and cremation and provider.

Do you want a burial or cremation?

This is the first question that a funeral director will ask you, and the most significant decision to be made to determine what kind of funeral service you require. If the deceased has not expressed a preference, or left instructions, then you must make this decision. It should be made entirely by personal and family choice. Burial has traditionally been more common, although cremation is fast becoming a preferred choice and now accounts for almost 35% of all dispositions in Massachusetts. A cremation can prove far less expensive than a burial, an influencing factor for many today who opt for cremation.

Can I arrange a 'home funeral' or green burial in Massachusetts?

Yes, the laws in Massachusetts do allow for you to conduct your own funeral services and you do not legally have to employ a funeral director if you desire not to. A home funeral or family-directed funeral is one where the family conducts all care and preparation of their lost loved one, and transports him or her to the cemetery or crematory for disposition.

A green burial, or natural burial, is when no embalming, metal casket or concrete grave liner is used. In some ways it can be considered returning to a more organic and natural method of

disposition, as was the 'norm' centuries ago. There is a very informative resource available from the Funeral Consumers Alliance of Western Massachusetts that outlines [green burial cemeteries in Massachusetts](#).

What is the cost of a funeral or cremation in Massachusetts?

Prices for a cremation or a burial do vary by area and by funeral home, so it can be quite difficult to quote a general price for services. The National Association of Funeral Directors quote the average price of a funeral today at \$7,640 (NFDA 2019), although this does not include cemetery costs. How much a funeral costs is rather like how long is a piece of string? It depends on what basic and ancillary services you enlist of your funeral director, and what minimal or elaborate funeral products you select. A very simple cremation can be conducted for around \$1,400. Do check out the DFS Memorials providers for Massachusetts if you are particularly concerned about keeping funeral costs low.

Funeral legislation dictates that you must be shown a general price list (GPL) breaking down any, and all, services that you are offered with a total price before you sign any funeral services contract. If you are purchasing a casket, or burial container, from your chosen funeral home, you must also be provided with a Casket and Burial Container price list.

Sending funeral flowers in Massachusetts

Flowers are considered an integral part of funerals, yet many are cutting back on funeral flowers to save money on their overall funeral expenses. The average funeral flower arrangement can start at around \$60.00, with casket sprays costing up to \$700.00. If you wish to send funeral flowers in Massachusetts, US Funerals Online has partnered with BloomsToday to offer our visitors a 25% – 50% discount on funeral flower purchases.

Is embalming required in Massachusetts?

No, embalming is not required by law in Massachusetts. Some funeral homes may recommend embalming should you request a viewing or if the funeral is to be postponed for some considerable time. A body can be adequately stored in a refrigerated unit, so do not feel pressurized to undertake embalming of your loved one if you do not wish to.

What are my options for purchasing a casket or alternative container?

The introduction of the Federal Trade Commission's 'funeral rule' means that you have the right to purchase a casket from elsewhere than your funeral home if you wish to. For some years consumers have been saving money by purchasing a casket from a third-party casket retailer. Your funeral home MUST accept your purchased casket and cannot charge you a handling surcharge. However, the impact of discounted retail casket sales and the increase in cremation rates, has prompted many funeral homes to now price-match third-party casket prices. A basic standard casket can be purchased for around \$995. It is also legal to rent a casket for the purpose of a funeral service and then use an alternative container for the burial or cremation. For a cremation in Massachusetts regulations require that the body be placed in a "suitable container" (M.G.L. c.114, s. 44A) and this container may be a plywood or strong cardboard box. No casket is legally required for a burial, although cemeteries may stipulate their own regulations.

How to arrange a cremation in Massachusetts

A cremation can only be performed after the required 48-hour period has elapsed. It must be conducted at a licensed crematory and the required authorization and cremation permits must

be obtained. You can arrange your own cremation directly with a crematory, however, the deceased must be transported to the crematory in a vehicle licensed for this purpose. For this reason, families usually employ a funeral director to collect the body and handle the refrigerated storage for the 48-hour period required. Cremated remains or ashes are returned to the family after the cremation process, and can be interred, kept in an urn, or scattered.

What are burial and cemetery plot requirements in Massachusetts?

The Board of Health regulates public and private burial grounds. Public cemeteries each have their own governing regulations, which will typically stipulate requirements you will need to observe when interring your loved one's remains. Although a casket is not required by law, cemeteries may stipulate that an outer burial container is used to prevent subsidence. Similarly, certain rules may be in place that affect what type of monument you can erect and what period of time may elapse after burial before a grave marker can be erected. It is wise to thoroughly review a cemetery's regulations before committing to a plot.

Can I pre-plan a funeral or cremation? How does Massachusetts state law govern preneed plans?

Yes, you can pre-plan a funeral or cremation in Massachusetts. In fact, it is a good way to ensure your wishes are observed and the finances are earmarked. These days with more people struggling to make their retirement savings last through their senior care years, it can be a means to ensure you have allocated funds for death care. Funds put into a funeral insurance plan are not taken into account when you are means-assessed for aid.

In Massachusetts only licensed funeral directors can sell preneed contracts. These contracts can be funded by a trust fund or an insurance policy. You should revisit and revise your contract every few years to ensure it still fully meets your needs. Do consider that funeral prices can, and are, changing quite significantly right now. In fact, more affordable options are coming on the market daily. Do make sure that family are aware that you have a plan, and where the details of it are kept.

The other option is to set up a payable-on-death (POD) account, otherwise known as a Totten Trust. You can deposit the funds required to cover your funeral expenses and make a member of your family the beneficiary who can withdraw the funds on your death. A benefit of this kind of trust is that it does not have to go through probate.

What are the laws for scattering ashes in Massachusetts?

There are no specific laws on ash scattering in Massachusetts, much like many other states in the US. Cremated remains are basically sterile, organic matter and therefore of no harm to the environment. Common sense should prevail and you should follow guidelines for the scattering of ashes as we have outlined in our ash scattering section.

If you wish to scatter ashes off Cape Cod, in Nantucket Sound or at sea, you need to observe Environmental Protection Agency (EPA) guidelines. This requires that remains be scattered 3 miles off the coast. Massachusetts is in region 1 of the EPA and the New England department can be contacted on (888) 372-7341.

An ash scattering sea burial costs around \$500, depending on the service selected and whether you opt for an attended burial.

What help is available with funeral expenses in Massachusetts?

For indigent residents of Massachusetts, the Massachusetts Department of Transitional Assistance (DTA) pays for part of the cost of a funeral for MassHealth (Medicaid) members and other low-income, financially qualified individuals. The DTA will pay up to \$1,100 for funeral expenses that do not exceed \$1,500. You must inform your chosen funeral director that you are claiming a Medicaid or MassHealth funeral and the funeral director will then bill the DTA. The deceased's family must pay the remaining \$400 to the funeral home.

There is also a \$255 lump-sum death benefit that is payable from Social Security for those that qualify, and there are benefits for veterans and the veteran's spouses and certain dependents. Interment at a VA cemetery is free, as is the grave marker, and a US flag. The VA cemetery is at Bourne and still offers both casketed and cremated remains interment. There are also state-run VA cemeteries at Agawam and Winchendon. Contact your local VA office for more information.

Are whole-body donations permitted in Massachusetts?

Yes, you can bequeath your body to science in the state of Massachusetts. This means your body is used for medical research and anatomy teaching. There are four educational institutions in Massachusetts that offer a body donation program. The requirements for donation differ for each school, so you will need to check with the institution directly. US Funerals Online also works in partnership with Biogift.org that offers a body donation program nationwide. They offer a complete service, which includes the return of the deceased's cremated remains within 3 – 4 weeks.

The institutions offering whole body donation programs in Massachusetts are: Harvard Medical School, University of Massachusetts Medical School, Tufts University School of Medicine and Boston University School of Medicine.

What do you do if your loved one dies away from Massachusetts, or you wish to repatriate the deceased to their home country?

This unfortunately happens more often these days as people travel more. To transport a body internationally, or domestically, can add a significant cost to your overall funeral expenses. However, a funeral director experienced in funeral shipping can arrange everything for you. To read further about funeral shipping, how to arrange it and what it costs, visit our funeral shipping section.

How to obtain a copy of a death certificate in Massachusetts?

A copy of a death certificate can be obtained from the Office of Vital Records and Statistics (OVR). You can obtain copies either in person, by mail or online. Copies obtained over the counter cost \$18.00, and by mail a copy is charged at \$28.00. Online certificated copies of a death certificate can be ordered online via Vitalchek. The first copy costs \$45.00 with further copies being charged at \$37.00.

The Registry of Vital Records and Statistics office is located at:

150 Mt. Vernon Street, 1st Floor

Dorchester, MA 02125-3105

What should you do if you have a complaint about funeral services or products you have purchased?

If you should feel that you have a grievance or complaint about a licensed funeral establishment in Massachusetts, you can contact the Division of Professional Licensure (DPL), which is the agency within the Office of Consumer Affairs and Business Regulation that licenses funeral homes.

DPL, 1000 Washington Street, Suite 710, Boston, Massachusetts, 02118 (617) 727-7406

There are a couple of consumer groups that aim to educate and support local people about their rights and options in the purchase of funeral products and services. You can contact the groups below for further local information:

*Funeral Consumers Alliance of Eastern Massachusetts (FCAEM), 66 Marlborough Street
Boston, MA 02116 Phone (617) 859-7990*

*Funeral Consumers Alliance of Western Massachusetts (FCAWM), P. O. Box 994, Greenfield,
MA 01302-0994 Phone (413) 774-2320*

US Funerals Online Customer Support Team

Email : help@us-funerals.com
Phone: (877) 225-0834

3 Germany Drive Suite 4-4261
Wilmington
Delaware 19804