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7 Secrets the Funeral Home Doesn't Want You to Know





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Seven Secrets About Pre-Planning that Every Consumer Needs to Know

1. You do not have to buy merchandise from a funeral home. In Kansas, you may buy caskets, vaults, urns, service folders, register books, markers, granite and any other merchandise directly from vendors, or provide your own. Funeral homes must accept merchandise from any other vendor. A funeral home may not refuse, or may not charge a fee to handle a casket or merchandise you bought elsewhere.

2. You do not have to pre-pay a funeral home directly for merchandise/services in advance. In our opinion, it is best not to do so. You may have a favorite funeral home, or a preferred local funeral home, but there are many reasons not to advance funds to a funeral home. Some of those reasons are: ownership of a funeral home may change; a funeral home may go out of business; a funeral home may declare bankruptcy and not be required to honor pre-payments; contracts may not be irrevocable, thereby being problematic if Medicaid spend-down is required; depending on the product used for pre-payment, funds advanced may be well in excess of what is required for your particular services. Cash advance items may not be addressed, thereby leaving clients with the impression that "everything is taken care of" when in fact, families may have a sizeable bill at the time a death occurs.

3. Funeral homes typically pre-plan by selling merchandise or services. There are many decisions to be made for final arrangements that do not cost anything, but are very important to a family. Pre-planning with a funeral home may not address items that do not generate a sales commission, so areas may be ignored, leaving loved ones with many decisions to be made at the time a death occurs.

4. If you choose cremation, while you need the services of a licensed funeral home for the cremation, you do not need the services of a funeral director and staff for a memorial service at a place of your own choosing outside of the funeral home chapel. If a body is not present, no funeral director is required. Funeral homes may offer their staff for a funeral service, without pointing out that their presence is not required.

5. Embalming is not required by law in every situation. If you are choosing direct burial or cremation, eliminating embalming can save you hundreds of dollars. Funeral homes may not embalm without permission, and may not falsely state that embalming is required by law. Some arrangements, such as a funeral with a viewing may make embalming a requirement. Some may give the impression or lead you to believe, without directly saying, that embalming is a requirement, or that you would be doing your survivors a disservice without hosting a public viewing. These "suggestions" are designed to make the loved ones feel guilty about not providing these opportunities, when in fact they may add as much as \$2,000 to \$3,000 to the total bill.

6. Outer burial containers or vaults are not required by state law. In many cases it is a cemetery requirement. Vaults/grave liners are not designed to prevent the eventual decomposition of remains. It is against the law for funeral homes to claim so.

7. The Funeral Rule allows the consumer to choose only the goods and services that you want. If offering a package, the funeral home must also provide an itemized price list. You are not required to purchase items in a package you do not want and may subtract the price of such items.