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CONNECTING PEOPLE WITH FUNERAL SERVICES NATIONWIDE

## What to consider when arranging a funeral or cremation in Colorado

Arranging a funeral is no easy task. Apart from coping with your bereavement, there is so much to be done in dealing with funeral arrangements. Finding the right funeral director to assist you can be key to alleviating some of the stress. That may be simple if you already know of a local funeral home in your town in Colorado that has a good reputation, or friends and family have been able to make recommendations.

If this is your first time at making funeral arrangements, then it will help to arm yourself with some basic information to assist you in arranging services that are befitting, whilst still ensuring you are in control of what is happening, and how much you spend!

We have tried to give a brief overview in this article, and some top tips, that should help you to plan your funeral in an informed and organized fashion. We tend to find that many people turn to the Internet as a source of information if they wish to research about funerals in a 'non-invasive' way, and most often this is due to the fact that people wish to find out about costs and often feel it is inappropriate to ask. Do not at any time feel it is inappropriate to ask questions of a funeral director.

### What is the cost of a funeral or cremation in Colorado?

***An average funeral in Colorado costs around \$7,000*** although cremation can make that cost significantly less. In essence, the total cost of your funeral expenses can escalate when you add together all the incremental services. For example, if you decide you require embalming, an elaborate casket, extensive funeral transport and things like flowers, obituary notices, and funeral stationery, then your overall funeral costs will be much higher. If you keep it simple, you will keep your funeral costs down.

#### **DFS Memorials Affordable Cremation Providers**

Greater Denver Area. Cremation cost from \$1295. Call (720) 310-7849

### Do you require a burial or a cremation?

Probably the first thing you need to decide is what method of disposition you require. This then determines a range of other funeral services and products that are incremental. Colorado is one of the states where the cremation rate is much higher, and just over 60% of Coloradans are cremated. There are various options for cremation, from the basic '[direct cremation](#)' with no services to a cremation with a full service and ashes interment.

If you are opting for a burial you will need to consider such things as a burial plot, grave marker, embalming and type of casket required. Some cemeteries in Colorado will also require that you have a vault liner for your cemetery plot. Just these few funeral products and services alone can add thousands of dollars to the funeral price.

Colorado is also home to the only outdoor funeral pyre in the United States. The [Crestone End of Life Project](#) is located in the San Luis Valley in Southern Colorado and offers outdoor 'natural' cremations to Coloradans.

## Arranging a low-cost cremation – direct cremation in Colorado

Due to changing attitudes and financial concerns, many more families today are seeking out economical cremation alternatives. A direct cremation is the cheapest cremation option. This is when the deceased is cremated without any services or ceremony, and in the most simple ‘no fuss’ manner. This keeps the funeral costs down. A direct cremation handles the immediate disposition of the deceased in an effective and dignified manner. Once the family has the cremated remains returned, some families choose to arrange their own memorial service as and when it is convenient to them.

If you need a simple, low-cost cremation – contact your DFS Memorials provider. They offer complete basic cremation packages at an affordable cost.

## Understanding cremation laws and how they affect arranging a cremation in Colorado

**Colorado is the only state that does not require licensure for its funeral homes and crematories.** However, this still means that funeral home businesses follow careful regulations for how to dispose of human remains by cremation.

A *Cremation Authorization Form* must be signed by the immediate next of kin before the cremation can proceed. This authorizes the final disposition of the remains. It is possible to pre-sign the Cremation Authorization Form when you make pre-arrangements if cremation is your wish. This can save heart-wrenching decisions for the surviving family. In Colorado, there is a mandatory 24-hour waiting period after death before the cremation can be performed, although it usually takes a couple of days anyway to finalize the paperwork and obtain a permit to cremate.

There is no legal requirement for embalming before cremation and you do not need a casket. A cremation container is used. This is a simple combustible cardboard box. The cremation process takes about 3 hours, and then the retort is cleared and the ‘ashes’ (which also contain bone fragments) are put through a filtering and grinding machine to produce the fine powdered cremation ashes that we typically see in a cremation urn. Generally, the cremated remains can be returned to the family within a week, but this can be arranged on an expedited service if required.

## Locating a funeral home in Colorado

If you need to locate a funeral home in Colorado to handle your funeral needs, you can use our funeral home directory, which lists all Funeral Homes in Colorado by city.

## Purchasing a casket in Colorado

Fortunately the Federal Trade Commission’s [‘Funeral Law’](#) applies in Colorado, and this means that apart from a funeral home has to provide you with a General Price List (GPL) that clearly itemizes each charge, you also have the right to purchase a casket from a third party supplier, and you do NOT have to purchase it directly from the funeral home. Purchasing a casket from a third party can significantly reduce the cost of the casket. Typically, funeral homes mark up the caskets that they retail by around 500%, whereas with the likes of Walmart and Costco entering the casket sales market, it is possible to purchase a casket online from as little as \$995. Your funeral home has to accept your casket, and in most cases, caskets can be ordered online and delivered directly to your funeral home the next day.

## Purchasing burial insurance in Colorado, pre-planning a funeral and pre-need policies

It can save a lot of worry and stress if funeral plans are already in place for family. These days it is not just the burden of having to make decisions about what kind of funeral arrangements to make, causing family disagreements, but the financial burden of the responsibility for paying for a funeral can be crippling.

Making arrangements ahead of time can make it easier all around. This can simply be done by researching locally what funeral services are available, deciding what kind of service you wish to opt for, making your wishes known to family and putting aside the monies.

Or you can take it a step further and purchase a pre-need funeral plan or burial insurance. Insurance companies nationwide can provide burial insurance, and many funeral homes in Colorado are also licensed to sell pre-need plans, which are held in trust. This basically means you are paying for your funeral on "layaway", it does ensure your wishes are taken care of and alleviates family of the decision-making and the financial responsibility. What should be considered is that the cost of certain types of funerals is reducing, and the interest on your money is going to the benefit of the corporation or trusts who hold the funds. This is why it can be a good idea to make your own plans and just put the funds in a separate savings account that family can access when the need arises.

### Where can you get help with funeral expenses in Colorado?

As we have already mentioned, the burden of having to pay for a funeral for those families already struggling financially can be crippling. A death is not something you can defer until your finances can cope with it! Opting for a direct cremation can be just about the cheapest method of arranging a disposition, but even that costs. There is a one-time social security death benefit of \$255 payable to the family of the deceased to help with funeral expenses. You have to apply via Social Security Administration and the benefit is assessed on social security taxes paid.

If the deceased was a veteran or spouse of a veteran, there may be some assistance from the Veterans Administration. All honorably discharged veterans are entitled to interment in a national or state veteran's cemetery, which can be a distinct saving on funeral costs. The national veteran's cemetery in Colorado is at Fort Logan in Denver, and the state cemetery Veterans Memorial Cemetery of Western Colorado is in Grand Junction. There are Veterans Service Offices in each county in Colorado to assist with claims for veteran's benefits.

There is some assistance available from Medicaid in certain circumstances, namely that the person claiming (family of the deceased) must be on Medicaid or another social welfare program. There is a cap on the total amount a funeral can cost, and the amount that Medicaid will pay for. In many of these cases, the funeral home will discount their charges in order for the family to be able to conduct a funeral.

Most funeral homes offer a professional and caring service and will work with you to assist you to arrange a funeral within your budget requirements.

Do bear in mind that many hospices and nursing homes will now require a patient to have burial insurance, or a pre-need plan, before admittance. In these cases, a nursing home or hospice may recommend a funeral home, but you would be well-advised to shop around, as often this is not necessarily the most affordable provider.

## How do I get a death certificate in Colorado?

The funeral director generally prepares and files for the death certificate. He will ask you for the personal information of the deceased in order that he has all the required information. The death must be registered with the vital records office within 5 days of the death and before the body can be cremated or buried.

You may wish to have more than 1 copy of the death certificate (multiple copies can be useful for notifying different institutions and settling the deceased's estate).

Additional copies of a death certificate can be obtained from Colorado's Department of Public Health and Environment (CDPHE). You can apply by phone, mail, Internet or in person and you will be required to provide ID to prove your relationship to the deceased. **The first death certificate costs \$20 and each additional copy costs \$13 each.**

## Whole-body donation in Colorado

Something now gaining popularity, especially when funeral expenses are a concern, is a "no-cost cremation". All this means is that the family donate the body to an anatomical gift program, and in return get a 'free' cremation once the body donation has been completed. Donating your body to science and medical research can be an ideal and alternative way to do something of value for society, and of course, eliminate funeral expenses.

## What state laws govern scattering ashes in Colorado?

As the cremation rate is so high in Colorado, there is a greater demand for scattering ashes, especially as there are such natural, beautiful areas to perform this 'last rite'. The question often asked is "what state laws apply to scattering ashes?" Put simply, it is legal to scatter ashes anywhere on public land, even private land (with the owners' consent), although you may need a permit for certain controlled public land such as a state park. Read through our section on 'Ash Scattering' to better understand things you need to consider if you chose to perform your own ash scattering. There are also a number of organizations that offer ash scattering services in Colorado. You can scatter ashes in the Rocky Mountain National Park for free, however, you do need to obtain a permit, which can be downloaded here: <http://www.nps.gov/romo/planyourvisit/permits.htm>

A popular spot for scattering the remains of your loved one in Colorado is Pike's Peak.

If you wish to scatter the remains of your loved one in one of the lakes or rivers in Colorado and conduct an inland water burial, this is regulated by the Clean Water Act and you will need a permit from the relevant state agency.

Scattering by air is also popular in Colorado, and this can be performed by an aerial scattering company, or by filling a balloon with cremated remains, or as in Hunter S. Thompson's case firing a cannon into the sky.

## What happens if your loved one dies away from Colorado?

Unfortunately, this is happening more and more as Coloradans chose to 'snow-bird' and winter away, and as people need to move for employment. Coping with a death is very distressing, but if it has occurred whilst your loved one was away from home, it can be even more difficult. Shipping a body either domestically or internationally can be inordinately expensive. The typical professional fee for a funeral director to coordinate the collection of the body at the place of death, preparing the body for shipping, and handling all the relevant documentation can cost as much as \$3,000 and this does not include the freight charge. For this reason, many chose to cremate at the place of death and have the cremated remains shipped back. To learn more visit our section on '[Funeral Shipping](#)'.

## What should you do if you have a complaint about a funeral home in Colorado?

Funeral homes ordinarily do their utmost to provide a professional, caring and dignified service to bereaved families. However, should you have a grievance with the service provided to you by a funeral home, you should try and resolve this with them directly in the first instance. If you fail to do this, you can contact the Colorado Funeral Directors Association (CFDA), which is a voluntary trade organization. Alternatively, you can contact the Funeral Consumer Society of Colorado (FCSC), located at 4101 East Hampden Avenue, Denver, 80222. Phone: (303) 759-2800. They are a local not-for-profit organization affiliated with the National Funeral Consumers Alliance, and basically support consumer rights with regards to purchasing funeral services and products in Colorado.

If you have any further questions about arranging a funeral in Colorado, please feel free to contact us.

### **US Funerals Online Customer Support Team**

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