



Arranging a funeral or cremation in Hawaii

The end-of-life process is still something that is little discussed in our culture until the need arises, and then we are faced with a sometimes-overwhelming task. This article aims to give you an overview of the process of arranging a funeral in Hawaii, give you some direction in where to start, and answer some of the legality questions about making funeral arrangements in Hawaii.

How do I choose a funeral services provider in Hawaii?

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 Hawaii Sanitation Branch at the Department of Health and funeral businesses are bound by the Federal Trade Commission's 'Funeral Rule' which protects funeral consumers. There are just over 50 funeral homes and mortuaries in Hawaii, so deciding upon a few factors to narrow your choice of funeral service provider can help.

Location 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 to ship the remains? 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 research online today. So let's talk about funeral costs in Hawaii.

What is the average cost of a funeral in Hawaii?

The average price of a funeral in Hawaii 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. This means that a traditional funeral service involving a burial in Hawaii 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 to those working on a budget, or choosing not to opt for a traditional burial.

How much does a cremation cost in Hawaii?

Cremation is already the preferred choice in Hawaii with 8 in 10 Hawaiians 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 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.

Finding a low-cost cremation provider in Hawaii

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.

Know your rights: Funeral laws in Hawaii

All funeral homes in Hawaii 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 Hawaii?

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 Hawaii that dictates you must employ the services of a funeral director.

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

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 Hawaii 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 Hawaii. 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 Hawaii?

In Hawaii the Disposition of Remains Act (Hawaii Stat. §§ 531B-1) allows you to name the person who will carry out your funeral arrangements. 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.

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 Hawaii

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. State law regulates pre-need funeral plans but Hawaii is known to have some of the weakest laws in the country. It was exposed in 2007 that funeral service providers in Hawaii were retaining around 30% of monies paid into a preneed funeral plan for their own ‘administrative costs’. Many states operate preneed trusts where 100% of the funds collected must be put in trust. As mentioned above, a POD account, can prove a very safe and adequate way to put funds aside to cover funeral costs.

Does the deceased have to be embalmed in Hawaii?

A body does not have to be embalmed according to Hawaii 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 Hawaii

You do NOT have to use a casket according to Hawaii 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 Hawaii 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 Hawaii

In Hawaii, there are no state laws that stipulate where you may keep or scatter ashes. Cremated remains can be stored in a crypt, niche, grave, or in a container at home. 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 Hawaii 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 9, 75 Hawthorne Street, San Francisco, CA, 94105 Phone: (415) 947-8000

The Hawaii Department of Land and Natural Resources states that no permit is required for a scattering ceremony so long as it does not involve a large crowd or multiple vessels. If you are

planning a big ash-scattering ceremony in the waters of Hawaii you do need to apply for an 'ocean event permit' 14 days beforehand from the Division of Boating and Ocean Recreation.

Veteran's funerals in Hawaii

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 Honolulu now has space for cremated remains only. There are 8 state-run veterans' cemeteries in: Kaneohe, Hilo, Hanapepe, Makawao, Hoolehua, Kailua-Kona, and Lanai City [The cemetery in Hilo is closed to interments]. The charge for a non-veteran spouse (and certain dependents) ranges from no-charge to \$700. To find out more about entitlements for veteran's benefits contact your local VA office.

When a Death Occurs Outside of Hawaii

If a loved one dies away from his/her home in Hawaii, you may wish to arrange to have the body collected and returned to Hawaii for disposition. Also, with a considerable transplant and retiree population, many of those who settled in Hawaii aspire to be returned to their homeland upon their death. 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 Hawaii.

Can I donate my body to science in Hawaii?

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 Hawaii also operates a whole-body donation program.

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

The state of Hawaii Med-QUEST Division (MQD) provides assistance to eligible low-income families. The Funeral Payments Program is limited to medical or financial assistance recipients who were residents of the State at the time of death or unclaimed bodies. An application must be submitted within 60-days of the death. An amount to the extent of \$800 is payable to a licensed funeral provider. Phone (877) 628-5076 for further information.

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'.

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

The funeral home will usually obtain the necessary death certificates for you as part of their services. In Hawaii, the death certificate must be filed with the department of health within 3 days. (Hawaii Revised Statutes § 338-9.) If you need additional copies after the death these can be obtained from the Hawaii Department of Health, and you will need to provide photo ID and your relationship to the deceased. A death certificate costs \$10 for the first copy and \$4 for additional copies. You will need certified copies to formally register the death of the deceased with government institutions, banks and insurance companies, etc.

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

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

Hawaii Sanitation Branch

Dept. of Health

591 Ala Moana Blvd.

Honolulu, HI 96813-4921

Phone: (808) 586-8000

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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