

Arranging a funeral or cremation in Indiana

This guide has been put together to help you through the process of arranging a funeral or cremation in Indiana. It outlines some of the basic things you need to understand about funeral laws in Indiana, and explains some of the initial decisions you will need to make. Whether you are facing the daunting task of arranging a funeral right now, or are researching ahead of time to pre-plan arrangements, hopefully US Funerals Online can assist you.

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

This is the first task you are faced with, whether at immediate need or planning ahead, and with some 960+ funeral homes and cremation providers in Indiana, it can be difficult knowing where to start. It is important to make sure you get a funeral provider who is right for your needs. To be not be swayed by what other people think is right for you. Listen to recommendations from family and friends, by all means, but it is also wise to conduct your own research or inquiries. What you want in terms of funeral service can dictate what kind of funeral provider you may need. Are you looking for traditional services? Do you require a religious service? Do you plan on a lot of guests and require space for this at the funeral home? Or are you looking for a simple funeral? Are you considering cremation? Are you working to a budget for funeral expenses? All these questions, and more, can help you to narrow down and focus on what services a provider offers and how they best suit your needs.

The Indiana State Board of Funeral and Cemetery Service is the governmental agency that regulates funeral homes, funeral directors, and cemetery practices in Indiana. All funeral businesses should be licensed operators.

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

You are already at the right place. US Funerals Online is a completely free resource and a directory of every funeral home and cremation provider in Indiana. Choose your city and you will find all funeral and cremation companies listed in zip code order. This is to help you find your nearest funeral homes as easily as possible. If you are particularly concerned about funeral costs, are specifically seeking your lowest cost option for a funeral, visit DFS Memorials to find your nearest low cost cremation provider in Indiana.

Do you want a burial or cremation?

As mentioned above, this decision alone, can affect how you start to make arrangements. Whether you elect for burial or cremation is an entirely personal choice. The deceased may have expressed a preference, or you may have to make a decision as next-of-kin, based upon not only the deceased wishes, but also the finances available. According to Indiana law an “authorizing agent” is the person responsible for making disposition arrangements, and in priority order this is either: an individual who possesses a health care power of attorney, a spouse, children, parents, or an individual in the next degree of kinship. If a spouse was separated or petitioning for divorce, then he/she can no longer act as an authorizing agent. If there is no surviving family then either a public administrator, a state appointed guardian or the coroner becomes the authorizing agent. If both parents survive the deceased, either parent may act as the authorizing agent, unless a written objection to a cremation is received from the other parent.

Burial is still the more common preference in Indiana, with a burial being performed in around 80% of funerals. However, the cremation rate is increasing in Indiana, as it is across the U.S. A

cremation can be much cheaper than a burial because items such as a casket, burial vault, cemetery plot and grave marker are not required. A funeral service can still be conducted if required and then the body is cremated as opposed to buried. A direct cremation is when the deceased is collected and taken directly to be cremated with no service. In Indiana there is a 48-hour waiting period between the time of death and when a body can be cremated. No embalming is required and no storage fee should be charged for this period.

What is the cost of a funeral in Indiana?

This is the main question that many turn to online sources to find out. Unfortunately, so many funeral home websites do not disclose clear pricing. In fact, you can even call funeral homes for prices and still find you are none the wiser! The simple answer is that there is no simple answer. The costs for a funeral can vary significantly between funeral providers and even within the same area. Insist on price information, they must provide you with a General Price List (GPL) if you inquire, and before you sign any contract clearly check all itemized selections.

The National Funeral Directors Association surveyed the average cost of a funeral at \$7,640 (2019) but this does not include any cemetery costs. So the total cost of a traditional funeral is likely to be near to \$10,000. Of course, it is possible to arrange a funeral for less than this if you select a funeral services provider offering a funeral package at a fixed cost or try to reduce the ancillary items and services associated with a funeral. Cash advances are the items that you need to pay the funeral director for up-front, and are usually services or products that the funeral home purchases on your behalf from a third party.

How much does a cremation cost in Indiana?

Similarly to a burial, the cost of a cremation in Indiana can vary, depending upon which cremation services provider you contact and what type of cremation service you select. A basic cremation (direct cremation) can cost anywhere between \$795 and \$3,000. Low cost direct cremations are available from a number of providers. The DFS Memorials providers in Indiana all offer the best value direct cremation prices in their area. A cremation with a service typically costs between \$1,500 and \$4,000. This can depend upon the type of service you opt for, and whether you purchase or rent a casket.

DFS Memorials Affordable Cremation Providers.

Serving all of Indiana. Cremation cost from \$750. Call (317) 207-6929

Understanding cremation laws in Indiana – What you need to know to arrange a cremation

The Indiana State Board of Funeral & Cemetery Service is responsible for the licensing of funeral homes and crematories in Indiana. They govern the practice of cremation of human remains. Before a cremation can go ahead there are certain requirements to be met. A Cremation Authorization Form must be signed by the legal next of kin. Once the cremation has been correctly authorized, the funeral director can obtain the cremation permit. In many states there is a mandatory legal waiting period of 24 hours before the actual cremation can take place, but no such rule is in place in Indiana. That being said it generally takes 24-48 hours to get all the legal paperwork in order and the permit to cremate authorized. No casket is legally required for a cremation but a rigid combustible container must be used. This is generally referred to as the “cremation container” and is a reinforced cardboard box.

Is embalming required in Indiana?

No, embalming is not required by law in Indiana. Embalming does not prevent a body from undergoing the natural decomposition process. Your funeral director may suggest embalming if there is likely to be a delay before the funeral can be conducted. Or if a viewing or open casket service is requested for health, safety and hygiene reasons. However, this should be a

personal decision, and do not feel pressured to have your loved one embalmed if you do not wish to.

What are burial and cemetery plot requirements in Indiana?

Requirements vary depending upon the cemetery you select. As mentioned below, there is no legal regulation that enforces the use of a casket, however, cemetery regulations do usually require some kind of rigid container. Many cemeteries also require the use of a vault or grave liner to help prevent ground settlement and avoid the contamination of the water table from embalming chemicals.

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

Yes, you can pre-plan a funeral or cremation in Indiana. It is what is most commonly referred to as “preneed”. In Indiana preneed contracts can be sold by an agent that has a certificate of authority and is appropriately licensed to sell funeral contracts. There are three methods of funding – trust funds, escrow accounts and insurance policies. If you purchase a preneed contract direct from a funeral home, it will most likely be funded by a trust fund or escrow account. If you purchase a plan from an insurance agent, you are taking out a burial insurance policy. Pre-planning is a very good idea. It can save surviving family emotional and financial distress when a death occurs. Aside from preneed funeral contracts with certified agents, it is becoming more common these days for individuals to simply outline their personal funeral plan, and put aside the necessary funds to cover their needs. Funds can be laid away in a payable-on-death account (POD), also known as a Totten Trust. A member of the family is named as the beneficiary should a death occur, and then they can withdraw the funds for the funeral expenses. A Totten trust does not have to go through probate.

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

There is no legal requirement in Indiana that a body must be buried in a casket. State law specifies that a “rigid container” is required, and defines a “casket” as a rigid enclosure that:

- 1) is made of wood, metal, or other material;
- 2) is ornamented;
- 3) has a fixed or non-fixed inner lining; and
- 4) is designed to encase human remains.

For the purpose of cremation an “alternative container” is required that is a rigid or non-rigid enclosure. It must be non-metallic material, have no ornamentation, be resistant to leakage and rigid enough to handle, whilst protecting crematory personnel. These days a cardboard container is ordinarily used.

Indiana state law is in line with federal legislation according to the FTC’s ‘funeral rule’ and you do have the right to purchase a casket from a third-party casket seller. This may be a retail outlet or an online distributor. Your funeral home **MUST** accept your casket and cannot add a surcharge for handling. The rule was brought about partly in response to how funeral homes were marking up caskets by up to 500%. If you purchase a casket from a third-party casket retailer – just ensure you are dealing with a reputable supplier.

Abbey Caskets is based in Indiana and the monks of Saint Meinrad Archabbey make quality wooden coffins that start at around \$1,900. They do operate a program where customers can pre-purchase their casket in advance to secure today's prices. Indiana is also home to Batesville Caskets.

Do bear in mind that a cemetery may have specific requirements about sizes and containment for burial plots and burial vaults and it is wise to carefully check with your cemetery before purchasing a casket.

What are the laws for scattering ashes in Indiana?

Indiana law states that cremated remains may be kept by the person who has legal control over the remains (or the authorizing agent), or disposed of in any of the following ways:

- By placing cremated remains in a grave, niche or mausoleum
- By scattering the remains in a designated scattering area or memorial garden
- By scattering remains on any private land with the consent of the landowner
- By scattering the remains on any uninhabited public land or waterway

State legislation states that the department of health should document records of the date, manner and location of the property where remains are disposed of on private property. Commingling of cremated remains is only allowed with the permission of the authorizing agent.

Ashes may be scattered by air or on inland water. Indiana has Lake Michigan at its northern point, and the Clean Water Act from the Environmental Protection Agency (EPA) regulates scattering in inland water. As cremated remains are not considered a pollutant, there is no specific legislation against them being dispersed in the lake, so long as the ashes are dispersed into the water, or a biodegradable urn/scattering tube is used. Make sure any petals or flowers or wreaths that are used are also fully degradable with no plastic or metal ties. Indiana is within Region 5 of the EPA and their main contact number is 312-353-2000.

What help is available with funeral expenses in Indiana?

There are various sources and options you can explore for help with funeral expenses in Indiana. Indiana government can provide state burial assistance under the Temporary Assistance for Needy Families (TANF) fund. A burial claim needs to be made to the local office of the Division of Family and Children, and if qualifying, a state reimbursement is up to 60% of the amount expended. Beneficiaries on Medicaid Aged, Blind or Disabled benefits are entitled to 100% funded burial assistance.

When seeking state aid with funeral expenses in Indiana, the amount awarded may also be determined by the amount contributed towards the funeral costs by relatives and/or friends. The amount of \$750 is exempt from inclusion in the calculation of what burial assistance award will be paid out. If an amount exceeding \$750, but less than \$1350 is collected, then a payment of \$600 is payable from state funds. This amount is calculated on a dollar-for-dollar amount for the fees in excess of \$750. In addition to this, up to \$400 can be claimed for cemetery expenses. To find out more about the burial assistance program in Indiana, and to check current rates, visit Chapter 4800 of the Indiana Client Eligibility System (ICES) online at: <http://www.in.gov/fssa/files/4800.pdf>

There are also veteran's benefits that can help towards the costs of a funeral for a veteran or a veteran's spouse. Read more on our section on Military Funerals or contact your local VA to find out more details.

Are whole body donations permitted in Indiana?

Yes, you can donate your body to science upon your death if you so wish. Within Indiana you can approach the Indiana State Anatomical Board Education Program.

*Indiana University School of Medicine
Department of Anatomy & Cell Biology
635 Barnhill Drive
VanNuys Medical Science Building
Indianapolis, Indiana 46202*

Alternatively, US Funerals Online is affiliated with Medcure who operate a nationwide anatomical donation program. Their service is entirely free and the cremated remains are returned to the family.

What do you do if your loved one dies away from Indiana?

Tragically this is happening more often as we become a more mobile society. If your loved one has died whilst away from home you can either have their body shipped back to Indiana, or have a cremation at the place of death and have the ashes shipped back. To have cremated remains shipped is the much cheaper option. To find out more about funeral shipping read our section on 'what to do when a loved one dies overseas or out-of-state'.

Where do I get a copy of a death certificate from in Indiana?

A certified copy of a death certificate is available from the Indiana State Department of Health (ISDH) by mail or online. To collect a certified copy of a death certificate in person you need to visit the local health department of the county where the death occurred. A copy of a death certificate in Indiana ranges from \$5.00 – \$15.00 depending upon which county the death was registered in. Details of local health departments and fees can be found here: <http://www.in.gov/isdh/20422.htm>

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

If you have a complaint or grievance about funeral or cremation services or products that you have purchased from a licensed funeral business in Indiana, you can make a written complaint to the State Board of Funeral Directors. They will investigate your complaint and take action as appropriate.

*State Board of Funeral and Cemetery Service
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