

Arranging a funeral or cremation in Maryland

This funeral-planning guide for Maryland looks at some of the key questions you may have when faced with a death and making decisions about funeral arrangements. Each state is licensed and regulated differently, and although there is federal legislation that governs the funeral industry, it is wise to know how these laws affect you making funeral or cremation arrangements in Maryland.

Choosing a funeral home in Maryland

One of the first things to do once a death occurs, or when the passing of a loved one is imminent, is to choose a funeral home to handle the funeral services.

There are over 400 funeral homes and mortuaries in Maryland so you need to consider what criteria can help you select the right funeral home for your needs. Traditionally many families opted to call their local funeral home, one situated close to the hospital or one recommended. Today, that is not always the case. Families have moved around and sometimes have specific needs that they want to ensure a funeral home can meet.

Defining some clear criteria about your funeral arrangement needs can help to narrow down a selection process. Do you need a local funeral home where you can host services? Are you looking for full traditional services or something more contemporary? Are you looking for burial or cremation services? And perhaps most importantly – is the cost of the funeral a concern?

I am sure it comes as no surprise when I state that the price of a funeral can vary enormously, depending upon the service provider and the type of funeral services you select. The cost for the same service can even vary between funeral homes in the same area. Doing a little research and comparing services and prices can be an important part of the selection process.

Who is responsible for paying the funeral costs?

An individual basically has 2 options – to set up a prepaid funeral contract, or to put monies aside in readiness for surviving family to access when the need arises. If neither of these preparations is in place, then it generally falls to the next of kin and surviving family to pay the funeral expenses. Where there is no family, such as indigent deaths, the state will arrange a very basic disposition.

What does an average funeral cost in Maryland?

This is a common question that families ask. The average cost of a funeral in the U.S. is \$7,640 (according to the NFDA – National Association of Funeral Directors 2019), and this does not include any cemetery fees. A survey* of Maryland funeral homes reported that the average cost of a traditional funeral was \$10,655.

Do be aware that a funeral home must provide you with price information from their General Price List (GPL) if you make an inquiry, either by phone or in person. This is federal law [The Funeral Rule]. If a funeral home fails to provide you with a price when you make an inquiry, they are in breach of the FTC rule. Unfortunately, not all funeral homes openly disclose funeral prices on their websites, which can make it a difficult task to check and compare prices.

We strongly recommend that you DO compare funeral prices and packages between more than one funeral home. This ensures that you have contracted a “best value” funeral service.

How much does a cremation cost in Maryland?

As cremation gains ground as a funeral alternative to burial, more families are seeking out information about cremation, particularly how much it costs. The cost of a cremation largely depends upon the type of cremation service you select. A cremation service that replaces a traditional burial and involves a ceremony and typical ancillary services is likely to cost in the region of \$4,000.

A cremation cannot be performed until after identification by the next of kin, the authorized agent or the Medical Examiner. A 24-hour legal waiting period must elapse before the cremation can proceed (Chapter 54. Acts of 1976; Maryland Code, Article 43. Section 3678). A casket is NOT required for cremation, the law states that a ‘rigid, combustible container’ be used. You can read more in our article on [‘Understanding cremation laws and how they affect arranging a cremation’](#).

If you are concerned about funeral costs, the [DFS Memorials providers in Maryland](#) offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a ‘best value’ direct cremation package.

DFS Memorials Funeral Providers

Serving Germantown & Silver Spring. Cremation cost from \$1,365. Call (301) 200-2620

Arranging a direct cremation in Maryland

A direct cremation is what is also referred to as an immediate cremation. It is when the cremation is performed without any services beforehand. It is the simplest and most cost-effective means of conducting a cremation disposition. The deceased is collected, transported to the shelter of the funeral home/crematory, the legal paperwork is completed and the cremation is performed. The cremated remains are then returned to the family in a temporary container.

The cost of a direct cremation in Maryland ranges between \$1,050 to over \$7,000*. The average cost of a direct cremation is \$2,932. This demonstrates the inequity of cremation packages prices between cremation providers.

What can I do with cremated remains in Maryland?

As cremation gains popularity, this presents another issue for families – what to do with the cremated remains. Cremated remains can be interred in an existing grave plot, although you may incur fees from the cemetery to do so. Alternatively, you can purchase a niche in a columbarium or store the cremation urn at home. If you wish to scatter the cremated remains, you can do so on private land (with the landowners consent). You can also scatter on public land so long as you observe some due diligence. Human cremated remains are basically organic elements and pose no risk to the environment. If you wish to scatter in a public place such as a state park you should check with the park ordinance. If your scattering does not interfere with any park activities, there should be no issue. You do need to consider that any floral tribute should be entirely biodegradable and you will find that state parks will not allow any marker for a scattering site.

How do I decide between a burial or a cremation in Maryland?

The decision of whether to have a burial or cremation is very much a personal choice. If the deceased left explicit wishes, this can alleviate family of the decision, but if not, the family has to decide what the deceased may have wanted and what the family can afford to pay for. Religious beliefs and available funds for the funeral service can play a significant role in whether a burial or cremation is chosen. A pre-purchased cemetery plot can also be an important aspect as burial plots can be quite expensive to purchase these days. Cremation is certainly on the increase in the United States, and is becoming a popular funeral alternative for many now. Green burials are also another option that can be considered. If you are unsure whether to choose between burial or cremation, talk to family and friends, and discuss the decision with your funeral director and faith/family support representatives.

Does the deceased have to be embalmed in Maryland?

There is no Maryland law that states you MUST have your loved one embalmed, however, some funeral homes DO adopt policies that require a body to be embalmed if an open casket visitation or service is being held.

Purchasing a casket or grave marker in Maryland

Purchasing a casket and/or a grave marker are large outlays in your funeral expenses. These days there are more affordable options available but laws for this can vary by state. We have comprehensive guides to buying a casket or grave marker, so I would recommend you visit these sections for more detailed information. Purchasing a casket from a third-party casket retailer can often save you considerably on funeral home prices for caskets. A funeral home must (according to the FTC funeral rule) accept a casket you purchase elsewhere and cannot charge you a surcharge.

Can I pre-plan a funeral in Maryland?

Yes, taking out a prepaid funeral contract is one way to pre-plan your funeral. Another option is to document your funeral wishes, evaluate the finances required, and put this money aside in a POD (Payable on Death) account. This money can then be accessed immediately upon death by the beneficiary you name.

Funeral costs could, in fact, be coming down with changes in the funeral industry and the growth of the cremation trend. Therefore, purchasing a preneed contract today from a funeral home may not be the safest and most prudent means by which to pre-plan a funeral. You can read further in our article ['What is my best and safest option for putting aside money for a funeral'](#) in the Library section of our site.

Conducting a 'home' funeral service in Maryland

I must clarify here that you do NOT have to employ a funeral director in Maryland if you wish to conduct your own home death care and funeral. We have moved away from this cultural ritual in modern times, so you can sometimes face resistance, but you can legally take care of the deceased and make funeral arrangements yourself. There are various 'natural death care' organizations that support families with DIY funerals.

Is there any public aid, or financial assistance program, to help pay for funeral costs in Maryland?

The reality is that there is very limited funding available in aid to families to help pay for funeral expenses. Each state has its own municipal budget for indigent burial assistance to help deal with those who become the responsibility of the state. Much funding for public aid to families has been cut back or axed in state budget cuts. You would need to contact your local county Social Services to inquire if you qualify for any public aid for funeral expenses. There is also the \$255 Social Security death benefit to claim if you qualify. Veterans do receive some benefits and you need to contact your local VA office. There are other support groups such as union groups and charities that may offer some financial aid if you are struggling to meet the cost of a funeral. Read our article 'What are your options on how to pay for a funeral or cremation?' in our library section.

Can I donate my body to science in the Maryland?

Yes, you can donate your whole body to science. Most of the national organizations that deal with full body donation handle everything from the moment you notify them of the death, including collecting the body, the donation, the free cremation and the return of the cremated remains to the family a few weeks later. Some people are choosing body donation as a 'no cost' funeral alternative, and once a family have the cremated remains returned to them, they then arrange their own memorial service. Check out our Body Donation section. Alternatively, you can donate direct to a medical school in Maryland. Anatomy Board of Maryland handles all donations to medical institutions. They can be reached at: 655 W. Baltimore Street Room B-026, Baltimore, MD 21201 Phone: (410) 547-1222

How can I transport a loved one either back to, or from, Maryland after death?

Transporting a loved back to Maryland, or repatriating him/her to their homeland, generally requires a funeral professional who can coordinate arrangements at the place of death and wherever the body is being shipped to.

If transporting a loved one between states in the United States you have the option of flying the body, or transporting the body by land. Certain regulations do apply on moving a body, and it is likely that embalming may be required as well as specific containers to hold the casket. Shipping a body can be quite expensive, so the other alternative you have is to have the body cremated at the place of death, and then transport back the cremated remains. Visit our library section on Funeral Shipping to read more.

Who should I contact if I have a complaint about a funeral home in Maryland?

If you have a complaint about the services or merchandise delivered by a Maryland licensed funeral home, you should attempt to resolve this with the funeral director/owner in the first instance. If no resolution is found, you may wish to contact the State Board or the Local Funeral Consumers Alliance Chapter.

Maryland State Board of Morticians and Funeral Directors, 4201 Patterson Avenue, Baltimore, MD 21215 Phone: (410) 764-4792

Funeral Consumers Alliance of Maryland & Environs (FCAME), 9601 Cedar Lane, Bethesda, MD 20814

We trust that this guide has helped to answer some of your immediate questions. Please check out our Library/info section for our full catalogue of resources to help you through the process

of arranging a funeral. Feel free to contact us if we can be of any assistance with any further questions you may have.

US Funerals Online Customer Support Team

Email : help@us-funerals.com

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