



# **Funeral Planning Resource Guide for Families**

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Carroll Hospice social workers, chaplains and bereavement staff are available to you and your loved ones as you make arrangements. This guide will provide additional resources.

## **I. Choosing a Funeral Home or Aftercare Provider**

We encourage the patient and/or family to choose a funeral home or aftercare provider in advance. Making this decision allows for discussion about the various types of services, prices and other decisions to be made. Many choices are available, including, but not limited to:

- Embalming preference
- Standard burial, cremation or body donation
- Disposition of ashes if cremation (burial, inurnment)
- Viewing or visitation
- Funeral or memorial service
- Cemetery choice
- Selection of casket or urn

Whether the death occurs at home, in a nursing or assisted living home, or at Carroll Hospice's Dove House, your loved one will need to be moved after the family has had time to say goodbye.

Once the death has occurred, the funeral home or aftercare provider is contacted, usually by the hospice nurse, to notify staff of the death and arrange for transportation of your loved one's body to the funeral home, crematory or donation facility.

At that time, the aftercare provider will likely arrange to meet with the family that day or within a few days to finalize the arrangements, such as setting times for visitation and services, signing paperwork in the case of cremation, or identifying your loved one if necessary. It is generally recommended that several people go to this meeting so that all questions are answered and wise decisions are made regarding the cost of services. Any written instructions from the deceased (a will or any pre-arrangements or pre-paid agreements) should be taken to this meeting to help with the planning.

If funeral home or aftercare arrangements have not been made when the patient dies and a quick decision is not possible, then the only alternative is to contact a local funeral home to see if it is able to hold your loved one's body until a decision can be made. Not all funeral homes have these facilities, and a fee is typically involved. The Maryland State Anatomy Board in Baltimore (see listing on page 2) will provide holding space for a maximum of 14 days, but the family must contact the board to make arrangements in advance. A one-time fee, based upon mileage, is charged for this service.

If the deceased is a U.S. military veteran and military honors or burial in a veterans cemetery is desired, a copy of the veteran's discharge papers (DD-214) is helpful to have at the meeting with the funeral home or aftercare provider. If you are unable to locate the discharge papers, a free copy of DD-214 (Report of Separation) can be obtained by contacting the National Archives ([archives.gov/veterans/military-service-records/get-service-records](https://www.archives.gov/veterans/military-service-records/get-service-records)). Your social worker can assist you if you are unable to access this website. For more information about veteran's benefits, see section IX on page 5.

## II. What is Body Donation?

Body donation is a growing option. It provides donated human tissue for scientific research through a variety of programs. A body can be donated to a specific teaching institution or to a program which works with multiple institutions. When the research is concluded, the remains are cremated and either disposed of or returned to the family, if requested.

Some donation programs require that only the “patient” complete the registration, and the family is not able to arrange a donation post-death. Other organizations will allow for post-death donations by family members. Generally, there is no charge for this process to the patient or family; however, there is a charge to obtain death certificates, and if the family wishes to have the ashes buried once they are returned, the expense would be the responsibility of the family.

Your hospice social workers are able to assist you to get more specific information about these programs and to complete applications as needed.

### Body Donation Services

| Name  | Phone  | Website  |
|---|--|--|
| Anatomy Gifts Registry<br>500 McCormick Dr., Suite E<br>Glen Burnie, MD 21061                           | 410-863-0491<br>800-300-5433<br>410-863-0497 fax | www.anatomygifts.org<br>Email: info@anatomygifts.org   |
| Howard University Medical School<br>520 W. Street, NW<br>Washington, DC 20059                           | 202-806-9869                                     | www.howard.edu<br>Austin Royster Funeral Home –<br>after hours – 202-829-9767  |
| Med Cure<br>1811 N E Sandy Blvd.<br>Portland, OR 97230  | 866-560-2525                                     | www.medcure.org  |
| Science Care<br>21410 N. 19th Ave., Suite 126<br>Phoenix, AZ 85027                                      | 800-417-3747                                     | www.sciencecare.com  |
| State Anatomy Board<br>Bressler Research Building, B-026<br>655 W. Baltimore St.<br>Baltimore, MD 21201 | 410-547-1222<br>800-879-2728                     | www.dhmfh.maryland.gov/anatomy<br><i>Patient must be able to sign forms to<br/>complete donation process; family<br/>cannot do it.</i> |
| Uniformed Services–University of Health Sciences<br>Bethesda, MD  | 301-295-3333                                     | www.usuhs.edu  |

### III. Preparing the Death Certificate

Whether you have chosen burial, cremation or a body donation, the provider of those services will be working with you to prepare the death certificate for your loved one.

The following information is needed to complete a death certificate:

- First, middle and last name
- Date, place (city/state) and citizenship of birth
- Social Security Number
- Age and sex
- Occupation (do not list retired – give previous or homemaker)
- Usual street address, city, county, state and zip code
- Is address inside a city limit?
- Number of years in the state; previous state of residence
- Military service, branch, length of service
- Marital status, surviving spouse's name (maiden name, if wife)
- Father's first and last name
- Mother's first and maiden name
- Physician's name, address, phone (who signs the death certificate)
- Location of death, date and time of death

Death certificates may be ordered from the funeral home or other aftercare providers, or you may need to get them from:

| Deaths in Carroll County   | Deaths Outside of Carroll County   |
|--|--|
| Carroll County Health Department<br>290 S. Center St.<br>Westminster, MD 21157<br>410-876-2152 | Maryland State Division of Vital Records<br>6764-B Reisterstown Rd., Baltimore, MD 21215<br>800-832-3277 or 410-764-3038<br><a href="http://www.dhmh.maryland.gov/vsa/Pages/death.aspx">www.dhmh.maryland.gov/vsa/Pages/death.aspx</a> |

You will likely need certified copies (not just photocopies) of the death certificate to file for benefits, notify insurance companies, banks, etc., so think through the organizations you will need to notify of the death to get an idea of how many certificates to order. There is a cost per copy, and the rule of thumb is you will need more than you think you will. You may need them for future applications for a surviving spouse's benefits or application for services, including medical assistance.

### IV. Working with Funeral Homes or Aftercare Providers

Funeral homes and other providers will walk you through the steps to make final arrangements for your loved one. Whether you are planning a funeral with visitation and burial or a simple direct cremation, they are the experts in this process.

- Feel free to ask lots of questions of multiple providers so you can compare costs and get the needed services at the best value.
- Take someone else with you to the meeting so there is another set of ears to hear what is said and to ask questions.
- If you have the time, take information home and review it closely so that you are not “impulse buying.”
- You know what you can afford; do not allow anyone to sell you more services than you need or can afford.
- If you are anticipating having a life insurance policy cover the cost of services, take information about that policy with you to the meeting. The funeral directors can help you access information and determine your options.

## **V. What If There Is No Money for a Funeral?**

If the deceased had no funds to pay for services, be honest with the funeral director or aftercare provider. Their staff may be able to offer some suggestions on ways to control costs. Your hospice social worker may also be able to assist in locating resources to pay for some types of services.

## **VI. What About the “Will”?**

If a Last Will and Testament has been prepared by the deceased, it will provide instructions on how the deceased wanted assets distributed and may provide instructions about his or her funeral preferences or last wishes.

Safe deposit boxes are sometimes used to hold these documents; however, once the bank learns of the death, it may not provide access to the safe deposit box to anyone other than the Personal Representative (PR) or executor named by the will. If there is time to prepare in advance of the death, it may be a good idea to remove such documents from a safe deposit box where only the deceased has access.

If there is belief that the deceased prepared a will and it is not able to be located, consider contacting the lawyer’s office that drew up the will or the local Register of Wills. For Carroll County, this office is located at 55 N. Court St., Room 124, Westminster, MD 21157 and may be reached at 410-848-2586 or 888-876-0034 or online at [www.registers.maryland.gov/main/carroll.html](http://www.registers.maryland.gov/main/carroll.html), which also has access to forms and instructions regarding filing and probating a will.

The Register of Wills is also the place to contact once a death certificate is available to determine how a family member or Personal Representative can be given access to handle financial and legal affairs. A Letter of Administration can be provided which gives the Personal Representative authority to manage bank accounts, distribute funds, etc.

## **VII. Contacting Banks and Financial Obligations**

Locate bills and bank statements to determine your loved one’s body assets and financial obligations. Contact will need to be made with financial institutions to access funds or to determine how to close accounts or how to change ownership to reflect the death of one of the joint account holders. Usually a death certificate will be required for this process. In some situations, the deceased may have had insurance that pays off balances and this will need to be applied for if it exists.

Banks will likely not release funds from sole ownership accounts unless the Personal Representative has a Letter of Administration from the Register of Wills.

Credit cards and loan obligations need to be closed or have the ownership changed to reflect the death. Again, it is possible there are insurance benefits that can be accessed. Safe deposit boxes need to be accessed. A bank officer may be needed to release the contents to the Personal Representative unless the box is jointly held. If jointly held, change the name of the account to remove the deceased’s name.

## VIII. Contacting Social Security

The Social Security Administration (SSA) needs to be notified as soon as possible when a person dies. The family may do this or the funeral director may also provide this service. In Carroll County, the SSA office is located at 125 Airport Dr., Unit 10, Westminster, MD 21157 and is open Monday through Friday. The local office's phone number is 877-694-5496, or you may call their national number, available 7 a.m. to 7 p.m., at 800-772-1213. You may also complete much of this information via the SSA website at [www.ssa.gov](http://www.ssa.gov) (go to the "Survivors" section).

Through the website, you can safely report a death and learn about and apply for survivors benefits, available for:

- spouses age 60 or older (50 and older if disabled)
- a spouse who is caring for the deceased's children age 16 or younger or disabled (any age)
- an unmarried child of the deceased who is under 18 or 19 if still in elementary or high school
- an unmarried child 18 or older with a qualifying disability that began before age 22
- parents (age 62 or older) who were dependent on the deceased for at least half their support; and
- a surviving divorced spouse under certain circumstances.

Social Security does offer a "death benefit" to a surviving spouse who was living with the deceased at the time of death or a spouse or child who is eligible for a Social Security benefit based on the deceased's record. This benefit totals \$255.

If your loved one was receiving Social Security benefits, you must return the benefit for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If received by direct deposit, contact the bank or other financial institution and ask them to return any funds received for the month of death or later. If paid by check, do not cash any checks received for the month the person dies or later. Return the checks to Social Security as soon as possible. However, eligible family members may be able to receive death benefits for the month the beneficiary died.

When filing a claim for Social Security benefits, it is best to be prepared with the following information:

- Birth and death certificate of the deceased
- Social Security card of the deceased
- Marriage certificate
- Birth certificate(s) of applicant(s) – spouse and/or children
- Disability proof for children over 18
- Receipted funeral bill

## IX. Obtaining Veteran's Benefits

The family of an honorably discharged U.S. Military veteran may be entitled to benefits from the Department of Veteran Affairs. These include burial in a veteran's cemetery, assistance with burial/cremation costs, burial flag, grave marker or survivor benefits. This information can be found on the U.S. Department of Veteran's Affairs website at [www.va.gov](http://www.va.gov), or by calling 800-827-1000.

To access any benefits for veterans, a copy of the veteran's discharge papers (DD-214) is required. See section I on page 1 for more information about obtaining a free copy of the DD-214 – Report of Separation. Also needed to obtain benefits:

- Veteran's marriage and death certificate
- Birth certificates for veteran's minor children
- Receipt of itemized funeral bill for veteran

## X. Obtaining Benefits from the State Department of Social Services

Maryland residents who are receiving public assistance from the State of Maryland or Supplemental Security Income (SSI) benefits from Social Security and children who are in foster care may be eligible for a state grant to assist with funeral/cremation expenses of up to \$650 when the total cost of the funeral expenses does not exceed \$1,500. This grant must be applied for at the local Department of Social Services. For Carroll County, the office is at 1232 Tech Dr., Westminster, MD 21157 and may be reached at 410-386-3300 or statewide at 800-332-6347. More information may be found at [www.dhr.state.md.us/county/carroll](http://www.dhr.state.md.us/county/carroll)

To apply for this benefit, the Department of Social Services requires the following information:

- Photo of applicant
- Social Security card and death certificate of deceased
- Proof of address, income, assets and expenses of the deceased
- Receipt of itemized funeral bill for deceased

## XI. Other Organizations or Agencies to notify when a death has occurred:

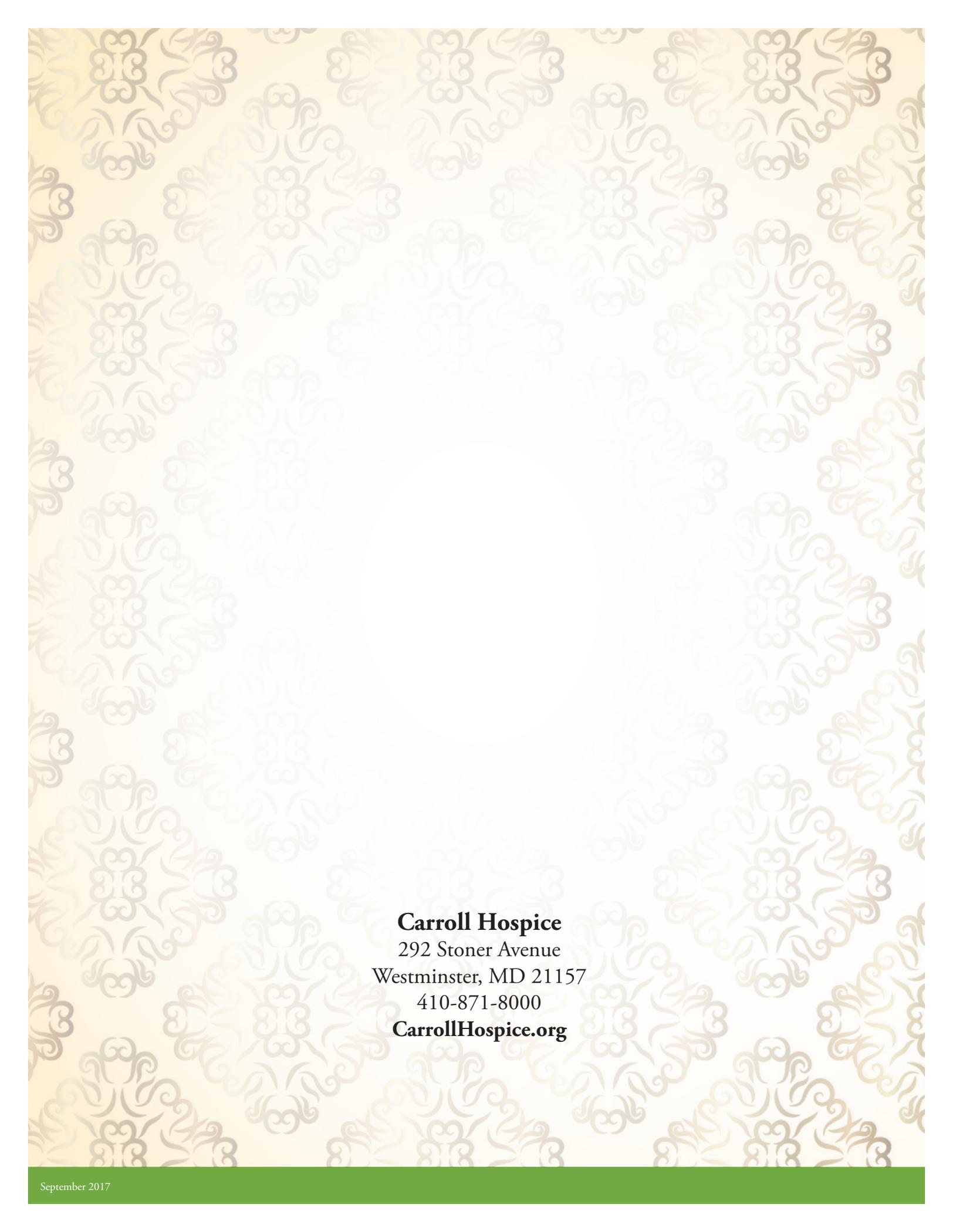
- **Insurance Companies, including medical, life, auto, homeowner providers** – Check with the deceased's place of employment or union to follow up on retirement plans or additional policies. In addition, survivors need to review their own policies to remove the deceased as a beneficiary.
- **Motor Vehicle Administration (MVA)** – Change/cancel vehicle registrations and tags. In Carroll County, the MVA is located at 1106 Baltimore Blvd., Westminster, MD 21157 and can be reached by phone at 800-950-1682 or online at [www.mva.maryland.gov](http://www.mva.maryland.gov)
- **Credit cards and other creditors** – Ask about any possible insurance coverage to handle outstanding balances as well as whether the survivor is legally obligated to pay the balance.
- **Stockbroker/investment advisor** – Need to be notified of the death to change title/ownership and/or determine specific needs of the survivor for financial management.
- **Attorney and/or tax advisors** – These professionals may be helpful and/or necessary in determining probate and estate tax issues. Special bank accounts may be needed for estate probate.
  - Any reputable provider will be willing to discuss your needs with no consultation charge.
  - Discuss fees and services prior to contracting for services.

## XII. Other Considerations

- Review the survivor's Advance Directive (Living Will and Appointment of Health Care Agent) to make sure that the deceased is no longer the appointed agent and that his or her wishes remain accurate.
- Review survivor's will to reflect current wishes, needs and beneficiaries.
- Create a file of important papers:
  - Birth, marriage and death certificates
  - Adoption, naturalization and citizenship papers
  - Insurance policies
  - Will and trust documents
  - Veteran discharge papers
  - Social Security numbers and benefits
  - Recent tax return(s)
  - Business ownership/partnership papers
  - Property deeds

## XIII. Additional Websites which may be helpful:

- American Association of Retired Persons: [www.aarp.org](http://www.aarp.org)
- American Bar Association: [www.abanet.org](http://www.abanet.org)



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