

## What Consumers Need to Know About the General Price List

The funeral home's General Price List (GPL) is like a menu for determining the cost of a funeral. It lists all the goods and services a funeral home offers along with the price of each. It allows you to select those items you want and to know how much each will cost.

The funeral home should give you a copy of the GPL at the beginning of any discussion about the cost of a funeral, and you ought to be able to keep that copy. You might want to sit alone a while with the GPL to look over the options before you start to make arrangements. You could ask the funeral director to leave the room so you can contemplate the GPL in private. Or, if you have time, you might want to take the GPL with you to discuss options with others involved in the decision making.

### A Brief History of the GPL

At one time funeral homes bundled all funeral costs. Before the Federal Trade Commission's Funeral Rule went into effect in 1984, consumers often were not shown the prices for the individual services they might want to purchase such as embalming or the cost of a casket. Funeral homes still may offer packaged plans, but somewhere on the GPL is an itemized list of services, so that if you do not find a packaged plan to your liking, you can create a plan that suits your needs.

The Funeral Rule, came about in response to consumer pressure. After ten years of research and hearings by the FTC, the Funeral Rule took away some of the disadvantages consumers face when they purchase funeral goods and services. Every funeral home is allowed to charge a non-declinable "basic services fee" but the funeral home must also allow customers to buy only those things they choose, except for the non-declinable "basic services fee."

## Required Items on the GPL

The GPL is required to print certain information which must follow the wording approved by the FTC. You should be able to see on the GPL these items:

- Consumers may select only the good and services desired such as embalming, picking up the body, a viewing, a funeral or memorial service, and/or use of funeral vehicles.
- Embalming is not required by law except in certain special cases.
- A "basic services fee" will be added to any items purchased.
- A **Casket Price List** is available.
- "Alternative containers," such as those made of cardboard, are available for direct cremation.
- An **Outer Burial Container or Vault Price List** is available.

### How to Interpret the GPL

Some funeral homes now devote the first several pages of their price lists to funeral packages, leaving the itemized list for the last page. This practice can discourage consumers from "shopping," because it wears them out long before they reach the itemized list.

Buying a "package deal" may offer savings over the price of each separate item, but it's a bargain only if you would have chosen all the items anyway.

## Simplest Arrangements

The simplest options — **direct cremation** and **immediate burial** — include pickup of the body, the basic services fee, the filing of death certificates, and transportation to the crematory or cemetery. For cremation, ask if the price includes the crematory fee. For immediate burial, costs for interment (usually charged by the cemetery) and a graveside service are extra. The cost of the casket for immediate burial is also extra unless the funeral home offers an immediate burial option that includes a particular casket

Funeral homes are not allowed to charge a higher price for immediate burial if you buy the casket from someone else. Also "disinfecting/basic care of unembalmed remains" is your choice. Generally there is no charge for "sheltering of remains" for the first three days. And "supervising a funeral service" cannot be part of the basic services fee since not all customers want a funeral ceremony.

### More Choices

For a more elaborate service, start with the basic services fee and add on whatever more is desired.

The basic services fee generally includes filing death certificates and obtaining copies for the family, coordinating plans with the cemetery and/or crematory, and filing for Social Security, veterans, and/or insurance benefits. It may also include overhead costs, the cost of the arrangements conference, securing permits, preparing notices, and coordinating arrangements with third parties, such as the cemetery

The national average for the basic services fee is around \$1,200, but it may be less than \$400 at some funeral homes.

Aside from the basic services fee, you can choose freely. For example, you might want to schedule a

funeral ceremony, but skip the viewing and embalming.

If you want a service that is not listed on the GPL, be sure to ask. Many funeral directors are glad to accommodate your wishes. For example, you might choose to have a private family viewing without embalming. Many funeral homes don't charge for this. Or there may be a lesser charge if a brief family viewing is held on the same day and immediately before the funeral.

**A note on embalming** — except in certain special cases, embalming is not required by law. The phrase “may be necessary” allows funeral homes to require embalming for public viewing. Most funeral directors do require it for public viewing because they believe many people would be offended if confronted with an unembalmed body on public display.

The GPL must also list a range of casket and vault prices. Be sure to notice these before selecting either. If you want the least expensive casket, generally less than \$500, and it isn't on display, be sure to ask to see it. If you don't like the color shown, ask what other colors it comes in. Likewise, make sure you pick the vault you want and can afford, not necessarily what might be suggested or recommended by the funeral home.

## Comparison Shopping Made Easier

The Funeral Consumers Alliance of Idaho periodically collects and compiles GPL prices from funeral homes in our membership area. This is available to anyone on our website. Other FCA groups across the country often compile similar information.

## Violations to Watch For

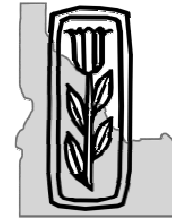
The national office of Funeral Consumers Alliance has received and “graded” thousands of GPLs over the years. Unfortunately, compliance is still spotty two decades after the Funeral Rule was enacted. Based on FCA's experience, at least 50 percent don't comply with the FTC rules. Some of the violations are minor; others are egregious.

Here are some of the most common violations:

- Charging a higher price for immediate burial if you buy the casket outside the funeral home. A “casket handling fee” is prohibited by the FTC.
- “Disinfecting/basic care of unembalmed remains” is your choice, not the funeral director's.
- A charge for “sheltering of remains” should be optional. The FTC staff issued an opinion that funeral homes cannot charge separately for this service in the first three days, but this opinion is not a part of the regulations.
- Bundling the cost of “supervising a funeral service” into the non-declinable basic services fee is not permitted. Because not all customers want a funeral ceremony, the mortuary cannot make it a mandatory charge.

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# *How to Read a Mortuary's General Price List (GPL)*



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