Final Arrangements
Funeral Rules and Regulations in Iowa

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This guide is provided as a public service. It was compiled by students and faculty at the University of Iowa School of Social Work, and supported, in part, by the Aging Studies Program.

The Guide is available to the public from the School of Social Work website. It is included under the tab: PROFESSIONAL DEVELOPMENT:

[http://www.uiowa.edu/~socialwk/professionaldevelopment/](http://www.uiowa.edu/~socialwk/professionaldevelopment/)

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To learn more about the UI School of Social Work please refer to appendix, page XX and visit our website. [www.uiowa.edu/~socialwk](http://www.uiowa.edu/~socialwk)

To learn about earning a Certificate in Aging Studies or an Aging Studies Minor, please view: [www.uiowa.edu/~socialwk/agingstudies/](http://www.uiowa.edu/~socialwk/agingstudies/)

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**Purpose of the Funeral Rules and Regulations Guide**

The purpose of this resource guide is to help to educate social workers and the general public on final arrangements in Iowa.

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**Definition of Social Work**

“Social work is a practice-based profession and an academic discipline that promotes social change and development, social cohesion, and the empowerment and liberation of people. Principles of social justice, human rights, collective responsibility and respect for diversities are central to social work. Underpinned by theories of social work, social sciences, humanities and indigenous knowledge, social work engages people and structures to address life challenges and enhance wellbeing.

**Source:** The International Federation of Social Workers

[http://ifsw.org/](http://ifsw.org/)

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**The Core Values of Social Work:**

**Service** – Social workers are committed to helping people in need and addressing social problems.

**Social Justice** – Social workers challenge social injustice in all forms.

**Dignity and Worth** – Social workers value and respect every person.

**Relationships** – Social workers recognize the central importance of relationships in human well-being.

**Integrity** - Social workers value and protect the trust earned with clients and communities.

**Competence** – Social workers practice within their abilities and work to enhance professional expertise.

**Source:** National Association of Social Workers

[https://www.socialworkers.org/nasw/naswbrochure.pdf](https://www.socialworkers.org/nasw/naswbrochure.pdf)
Social Workers and Final Arrangements

Most deaths in the United States occur in a hospital, nursing home, or hospice. Social workers are employed with each of these organizations, and are held responsible for discharge planning. Part of a social work education is learning to help individuals and families in crisis. In most cases, the death of a loved one is a crisis. Many families are facing emotional, social, spiritual, and possibly financial stress resulting from their loved one’s dying process, and from the actual death. The National Association of Social Workers’ Code of Ethics directs social workers to help vulnerable people. This includes people who are experiencing a crisis (such as the dying and death of a loved one) and people who are financially vulnerable.

Social workers can be of assistance to people interested in learning about their final arrangement options and costs. Social workers can encourage families to organize their questions and talk with funeral directors about specific options. It is not appropriate for a professional social worker to refer families to a particular funeral home; social workers should be familiar with a variety of local funeral homes and provide information to families so that they can make their own informed decisions.

Social workers might consider encouraging families to keep important papers, or copies of important papers (and location of original) in a binder, to make it easier for survivors to locate in a hurry. The Funeral Consumers Alliance sells a *Before I Go You Should Know* binder ($15) in their bookstore that is intended to be kept in an easy-to-find location ([www.funerals.org](http://www.funerals.org)).

Social workers should build cultural competence in the area of final arrangement to be able to assist families, when appropriate, to designing or finding services and merchandise that contributes to meaning-making.

*Social workers should:*

- Know that the Federal Trade Commission requires all funeral homes to make a “General Price List” available to the public, and should share this knowledge with clients and communities (see page 13).

- Keep current copies of local funeral home General Price Lists on hand for families to review at their convenience. If the funeral home posts the general price list on-line, simply direct the client to check the website. Please note: As of now, many funeral homes choose to NOT post their General Price List on-line—we hope this will change, to make it easier for families to understand their options.

- Have an appreciation for the many decisions to be made, or overseen, when a death occurs and how to support families (see page 4).

- Learn about final arrangement practices of the different cultures in their area.
Assisting Financially Vulnerable Individuals

People of any financial means, and especially those with limited financial means may want to consider lower cost options such as direct cremation or immediate burial or body donation (see definitions in the Appendix). Also, low-income persons may be entitled to some financial assistance from their county. Check the county burial (financial) assistance program (see appendix, page A-7).

• If the visitation/viewing occurs immediately before the funeral, many funeral homes will discount the cost of the visitation.

• Purchase a simple casket, pine box, or “alternative container” (heavy cardboard container you can purchase from a funeral home). If you don’t like the looks of the casket, place a quilt or attractive fabric over it.

• Display a collection of photos of the person who died or items associated with hobbies or creative expressions to draw attention to his or her life.

• Families may choose to bury their loved one without a casket.

• If the cemetery requires an “outer burial container” (see glossary in appendix) consider purchasing a concrete grave liner rather than a more expensive vault.

• If the body is buried or cremated within 48 hours, sometimes embalming can be avoided.

• A family can host a simple funeral ceremony and then follow with cremation or “deeding” to science (also known as “body donation” or “willing a body to science”). These bodies may be used to teach anatomy and surgery students or for research. Make arrangements for body donation before the death—even years before. Make sure you let your funeral director know you have made arrangements to donate the body as funeral directors are to embalm these bodies differently. (See pages 10-11 for more information about body donation.)

• A family can chose to have the body cremated, or “deeded” to science, and then plan a memorial service later, at a location of their choosing.

• If the body is to be donated or “deeded” and the person dies away from the hospital, call different funeral homes (up to 50 miles away!) to compare prices for doing the paperwork and transporting the body. The price range may surprise you for basically the same service.

• The grave marker does not have to be purchased immediately.

• Consider making the casket or grave marker. Mother Earth News posts casket-making instructions: http://www.motherearthnews.com/do-it-yourself/build-coffin.aspx

• It is important to compare prices among funeral homes, especially if the body will be transferred to a different city for burial. Regardless of which funeral home “forwards” or “receives” the body, about the same merchandise and services will be purchased—but the price difference can be thousands of dollars depending on the funeral homes selected.
Checklist of Things to Do When a Loved One Dies

A) Secure Vital Statistics (some of this is needed for the death certificate):

1. Descendant’s Legal Name
2. Sex
3. Social Security Number
4. Age – Last Birthday in years
5. Date of Birth (Mo/Day/Yr)
6. Birthplace (City and State or Foreign County)
7. Residence – State, County, City or Town, Street Address, whether or not inside city limits.
8. Veteran Status
9. Marital Status (at time of death)
10. Surviving Spouse’s Name (Give Maiden Name of Spouse, if applicable)
11. Father’s Name (First, Middle, Last)
12. Mother’s Name (First, Middle, Last)
13. Informant’s Name, Relationship to Descendent, Mailing Address
14. Place of Death, Be able to Provide Details
15. Facility Name (If not institution, give street address)
16. Method of Disposition
17. Place of Disposition (Name of Cemetery, Crematory, other place)
18. Location of Disposition (City, Town, State)
19. Name and Complete Address of Funeral Facility
20. Signature of Funeral Service Licensee or other Agent
21. Signature of Person Pronouncing Death (Only when Applicable)
22. Date when Pronounces Dead (Mo/Day/Yr)
23. License Number
24. Cause of Death (Chain of Events – Disease, Injuries, or Complications)
25. Tobacco Use Contribute to Death (Yes, No, Probably, Unknown)
26. If Female, Pregnant? (How Recent, if known)
27. Manner of Death
28. Certifier Signature, Name, Title, License Number, and Address
29. Decedent’s Education
30. Decedent’s Hispanic Origin (Yes or No?)
31. Decedent’s Race
32. Decedent’s Usual Occupation
33. Decedent’s Business/Industry

To see what a blank death certificate looks like:
http://www.cdc.gov/nchs/data/dvs/death11-03final-acc.pdf
B) Pay all or some of the following:

*1. Cemetery space (use of space-plot, crypt, niche as well as vault or grave liner)
*2. Memorial/Grave marker
*3. Funeral director (for merchandise as well as for services)
*4. Interment service (digging the grave and lowering the casket or urn)
*5. Clergy
6. Florist
7. Burial clothing
8. Transportation
9. Food
10. Doctors
11. Health care setting
12. Ambulance
13. Medicare and drugs
14. Other current/urgent bills (mortgage/rent, taxes, etc.)

C) Collect Documents (Establish rights for insurance, pensions, etc.)

*1. Will
*2. Legal proof of age or birth certificate
*3. Social Security card or number
*4. Marriage license
*5. Citizenship papers
*6. Insurance policies (life, health, property)
*7. Bank books (on-line? Where is the log-in information?)
*8. Deeds to property
*9. Bill of sale of car
*10. Income tax returns, cancelled checks (may be on-line)
*11. Veterans discharge certificate
*12. Disability claims
*13. Cemetery Certificate of Ownership

D) Decide and Arrange Within a Few Days

*1. Burial location/which space
*2. Grave marker type/inscription (can be postponed for months/years)
*3. Casket type
*4. Clothing for deceased
*5. Grave liner or vault (most—but not all cemeteries require)
*6. Selections from scripture or other readings
*7. Selection of funeral home
*8. Desired time/location for funeral service
*9. Charitable organizations for memorialization
10. Pallbearers
11. Flowers
*12. Music selections and musicians
13. Clothing for you and children
14. Preparation at home — food for family, guests
15. Transportation: family and guests including planning funeral car list
*16. Locating addresses/phone numbers/emails for interested people
17. Answering phone calls, emails, letters
18. Meeting with religious leader, funeral director, cemetery staff about details
19. Arrange to meet incoming relatives at airport
20. Locate/provide lodging for incoming relatives
21. Make list of callers and tributes
*22. Check the will regarding special wishes

E) Notify as soon as possible

1. Physician (may already know if she or he signed the death certificate)
2. Funeral Director
3. Clergy
4. Cemetery
5. Relatives and friends (some have used FACE BOOK and email…..)
6. Employers of family members
7. Pall bearers
8. Insurance agents
9. Religious, fraternal, civic, veteran groups
10. Attorney/Executor of estate
11. Neighbors who were close to the person who died
Pre-planning versus Pre-Paying & Average Costs

Pre-Plan - Yes!
Consumer groups like AARP and The Funeral Consumers Alliance (www.funerals.org) encourage individuals and families to PREPLAN final arrangements, but in most cases not to PREPAY. Unless you are undergoing the process of qualifying for Medicaid (medical assistance), it may not be in your best financial interest to prepay for funeral-related arrangements. See this AARP article

(http://www.aarp.org/money/estate-planning/info-11-2010/kip_should_you_prepay_your_funeral.html)

Pre-pay - Think Twice!
Laws regarding the sale of “preneed funeral contracts” vary from state to state. There are differences in terms of what the funeral home is supposed to do with the money until the time of death, and if the funeral home goes out of business, and how much money the consumer can get back if they change their mind, or move away, etc. In Iowa, funeral homes are required to put at least 80% of the prepaid funds in trust funds until the person dies.

http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm

What is the average cost of a funeral in Iowa?

According to the Iowa Funeral Directors Association, the average cost of a funeral service in Iowa is $11,566. This cost is comprised of:

- $6,525 for professional services, which includes embalming, cosmetizing, visitation/viewing, having the funeral at the funeral home, transfer of remains to funeral home, hearse, service car/van, and casket;
- $718 for embalming;
- $1,500 for a vault, which is a requirement for burial in most Iowa cemeteries; and
- $2,823 for cash-advance items, which the funeral director assists the family in securing but is not a product or service obtainable at the funeral home.

Examples:

- Grave opening and closing ($500)
- Minister fees ($131)
- Flowers ($248)
- Copies of death certificates ($40)
- Obituary ($166)
- Musicians ($79)
- Sales tax collected for remittance to the Iowa Department of Revenue ($299)

Source: Iowa Funeral Directors Association, downloaded September 15, 2015 from:
http://www.iafda.org/?page=faq#What%20is%20the%20average%20cost%20of%20a%20funeral%20in%20Iowa?
Death Trends in Iowa

In 2013, the population of the state of Iowa was approximately 3 million people (3.092 million). That year, there were almost 29,000 Iowan deaths (28,815), which is about one percent of the state’s population, while there were just over 39,000 babies born (39,094 births).

National data from the National Center for Health Statistics reveal that over 75% of U.S. deaths occur in a hospital or nursing home.

Table 1: Leading Cause of Death by Percent of Total Deaths 2013 Resident Data (all ages)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Cause of Death</th>
<th>Percent of Total Deaths</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Heart diseases</td>
<td>24%</td>
</tr>
<tr>
<td>2.</td>
<td>Malignant Neoplasm</td>
<td>22%</td>
</tr>
<tr>
<td>3.</td>
<td>All Other Diseases</td>
<td>16%</td>
</tr>
<tr>
<td>4.</td>
<td>Respiratory</td>
<td>7% (chronic lower respiratory disease)</td>
</tr>
<tr>
<td>5.</td>
<td>Cerebrovascular Diseases</td>
<td>5%</td>
</tr>
<tr>
<td>6.</td>
<td>Alzheimer’s Disease</td>
<td>5%</td>
</tr>
<tr>
<td>7.</td>
<td>Unintentional Injuries</td>
<td>5%</td>
</tr>
<tr>
<td>8.</td>
<td>Diabetes</td>
<td>3%</td>
</tr>
<tr>
<td>9.</td>
<td>Influenza &amp; Pneumonia</td>
<td>3%</td>
</tr>
<tr>
<td>10.</td>
<td>Infective &amp; Parasitic</td>
<td>2%</td>
</tr>
<tr>
<td>11.</td>
<td>Suicides</td>
<td>2%</td>
</tr>
<tr>
<td>12.</td>
<td>Other</td>
<td>9%</td>
</tr>
</tbody>
</table>

Table 2: Number of Deaths in Iowa by Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number of Deaths</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; age 1</td>
<td>162</td>
</tr>
<tr>
<td>1-14</td>
<td>90</td>
</tr>
<tr>
<td>15-29</td>
<td>368</td>
</tr>
<tr>
<td>30-44</td>
<td>751</td>
</tr>
<tr>
<td>45-59</td>
<td>3,004</td>
</tr>
<tr>
<td>60-74</td>
<td>6,172</td>
</tr>
<tr>
<td>75-89</td>
<td>12,031</td>
</tr>
<tr>
<td>90+</td>
<td>6,237</td>
</tr>
</tbody>
</table>

Total number of deaths: 28,815

Organ Donation in Iowa

What organs and tissues can be donated?

Organs that can be donated for transplantation include: the heart, lungs, kidneys, liver, pancreas and small intestine.

Tissue that can be recovered for donation includes corneas, bone, tendon, skin, veins, and heart valves.

http://www.iadn.org/understanding-donation/learn-the-facts

For information on organ donation, contact:

Iowa Donor Network
550 Madison Avenue
North Liberty, IA 52317
Telephone: (319) 665-3787
24-Hour Phone: (800) 831-4131

http://www.iowadonornetwork.org/contact

For Information on eye donation, contact:

Iowa Lions Eye Bank
2346 Mormon Trek Blvd., Suite 1500
Iowa City, IA 52246
Telephone: (319) 356-2871

OR

Iowa Lions Eye Bank
2500 Crosspark Road W300
Coralville, IA 52241
Telephone: (319) 335-4888

http://www.iowalionseyebank.org/
Body Donation in Iowa

We are aware of three places in Iowa that accept "donated," "willed," or "deeded" bodies:

Osteopathic School of Medicine in Des Moines
3200 Grand Avenue
Des Moines, Iowa 50312
Phone: (515) 271-1400
Website: www.dmu.edu/index.htm

Palmer College of Chiropractic in Davenport
1000 Brady Street
Davenport, Iowa 52803
Phone (563) 884-5000; or toll free (800) 722-2586
Website: www.palmer.edu

The University of Iowa in Iowa City, Information on the Deeded Body Program
UI Carver College of Medicine
Department of Anatomy and Cell Biology
51 Newton Road
100 Bowen Science Building
Iowa City, Iowa 52245
Phone: (319) 335-7762
Website: http://www.medicine.uiowa.edu/acb/deededbody/contactinformation/

A list of body donation centers in other states is posted at:
http://www.med.ufl.edu/anatbd/usprograms.html

If you would like additional information about body donation, please contact the program ahead of time to learn about the program and to complete the paperwork.
Guidelines for Body Donation at the University of Iowa

The Need for Anatomical Gifts in Medical Education and Research
The study of human anatomy constitutes an indispensable part of medical education and research. There is a continual need for anatomical gifts in the teaching of medical and dental students, postgraduate physicians, nurses, physical therapists, and students in related disciplines.

Who May Donate
Any competent person over 18 years of age may donate his or her body for medical education and research.

How One May Donate
The Department of Anatomy and Cell Biology requires that a Deed of Disposition be on file in the department prior to the donor's death. The department will provide the legal forms which require only a few items of information, the donor's signature, and the signatures of two witnesses. A brief medical history form must also be completed and returned to the department with the original of the completed Deed of Disposition. After receiving these documents the department will acknowledge acceptance of the deed, review the information, and issue an identification card if the applicant meets the criteria. By law, a medical college may not purchase any human body.

When Death Occurs
At the time of death, the person in charge of the donor's affairs should select and notify a funeral director and make arrangements concerning transportation to Iowa City and any other professional services needed or desired. Only donors transported by a licensed funeral facility will be accepted. If desired, visitation and a traditional funeral service may be held prior to the transfer to Iowa City. If there will be a delay of more than eight hours because of a funeral service, distance, weather, etc., embalming will be necessary. The cost of transportation and the funeral director's professional service fees must be borne by the family or estate.

When a Donor's Gift Cannot Be Accepted
Occasionally a problem may exist which would interfere with the intended use of a donor's gift for education and research. Such problems may include extensive autopsy or trauma, the presence of a certain highly contagious disease, or a weight problem which would prevent the optimal use of the gift. In such an instance, the next of kin or the person in charge of the donor's affairs, if known to us, will be informed, and other options for final disposition will be discussed.

When Studies with Donated Bodies Are Completed
A time of one to one and one-half years is usual before completion of our studies. When studies are completed the Department of Anatomy and Cell Biology will comply with the wishes of the next of kin or person responsible for the donor's affairs regarding final disposition. Options available include: cremation and the return of the cremains (cremated remains) in a burial urn to a designated receiver at the expense of the Department of Anatomy and Cell Biology (any subsequent expenses will be borne by the family or estate), or cremation and interment of the cremains in Oakland Cemetery, Iowa City, at the expense of the Department of Anatomy and Cell Biology. A Memorial Service is held once each year and the next-of-kin, or person in charge of the donor's affairs, is notified and invited to attend. This person may then notify other family members.
and friends. If the cremains of a donor are not claimed by the family within one year following the completion of studies, the cremains will be interred at the next Memorial Service.

Source: [http://www.medicine.uiowa.edu/acb/deededbody/](http://www.medicine.uiowa.edu/acb/deededbody/)

To Receive Information on the Deeded Body Program, write to:

UI Carver College of Medicine  
Department of Anatomy and Cell Biology  
51 Newton Road  
100 Bowen Science Building  
Iowa City, Iowa 52245  

Telephone: (319) 335-7762
The Federal Trade Commission’s (FTC) “Funeral Rule” went into effect on April 30, 1984 and was revised in 1994. The FTC’s Funeral Rule is to be followed by all “funeral providers” in the country. “Funeral provider” means businesses that sell BOTH funeral goods AND funeral services. “Funeral goods” are defined as products sold directly to the public in connection with funeral services. “Funeral services” means 1) services used to care for and prepare bodies for burial, cremation, or other final dispositions, and 2) services used to arrange, supervise, or conduct the funeral ceremony or final disposition of human remains.

Funeral homes are funeral providers. Cemeteries, crematories, and other businesses can be “funeral providers” if they market both funeral goods and services. If a business sells only funeral goods (such as a casket store) but not services relating to the disposition of remains they do not have to comply with the funeral rule. The FTC Funeral Rule requires that funeral providers give consumers accurate, itemized price information. The keystone of The Funeral Rule is the General Price List. The FTC requires that all funeral providers give a free written “General Price List” (GPL) to ANYONE who asks for it, in-person, during regular working hours. The person (potential customer, TV reporter, competitor, clergy member, etc.) must be given the GPL to keep. The purpose of the GPL is to enable customers to comparison shop and to purchase, on an itemized basis, only the goods and services they want.

The Funeral Consumers Alliance has prepared, “The Funeral Director’s Guide to Consumer-Friendly General Price Lists”—this document is also helpful to consumers. A hard copy can be purchased or you may download a free from:

The FTC requires that the GPL must list the price of at least the following items, if available:

- Forwarding of remains
- Receiving remains from another funeral home
- Direct cremation
- Immediate burial
- Basic services of the funeral director and staff, overhead
- Transfer of remains to funeral home
- Embalming and other preparation of the body
- Use of facilities and staff for viewing
- Use of facilities and staff for funeral ceremony
- Use of facility and staff for memorial service

Continued on next page
Use of equipment and staff for graveside service
Hearse / Limousine
Casket prices
Outer burial container prices

The GPL must be provided to the customer at the beginning of the discussion about options and costs. This includes, but is not limited to:

- The type of funeral or disposition that one can arrange
- The specific goods and services that are offered
- The prices of goods and services

People can also phone the funeral provider and ask for prices over the phone. Funeral providers may mail out the GPL, but they are not required to. Some funeral homes post their General Price List on-line.

The GPL must identify the funeral provider, say “General Price List,” and list the effective date of the price list. The GPL must list itemized prices for goods and services. The Funeral Rule also requires that the GPL list accurate information about certain disclosures:

1. The consumer has the right to select only the goods and services desired;

2. Embalming: the funeral provider must not tell the customer that embalming is required, when state law does not require embalming. In Iowa the state law does not require embalming if the body will be buried or cremated within 48 hours.

3. The consumer has the right to purchase an “alternative container” rather than a casket for “direct cremation.” An example of an alternative container is a heavy cardboard box. A “direct cremation” means there is no formal visitation or funeral service with the body in a casket. In other words, customers cannot be forced to purchase a casket for a direct cremation. Funeral homes must make available lower cost alternative containers for direct cremations.

4. The funeral provider must provide an explanation of their “basic services fee” on the GPL. The “basic services fee” is a fee that the FTC allows funeral providers to charge for overhead and for services that are provided to ALL customers (such as making arrangements, death certificate paper work, etc.).

5. Casket price list: The GPL must provide at least basic price information about caskets. The funeral provider can list all the caskets and prices on the GPL or they can prepare a separate “Casket Price List.” If the funeral provider uses a separate “Casket Price List,” they must state the range of prices for caskets and provide a complete price list at the funeral home.

6. Outer burial container price list: The GPL must provide price information about outer burial contains (also known as burial vaults). The funeral provider can list all the outer burial containers on the GPL or they can prepare a separate “Outer Burial Container Price List.” If they prepare a separate price list, they are required to state the range of prices for the outer burial containers and provide a complete price list at the funeral home.
The Funeral Rule, enforced by the Federal Trade Commission (FTC), makes it possible for people to choose and to pay for ONLY those goods and services wanted, whether you are making arrangements after a death occurs or in advance. The Rule allows one to compare prices among funeral homes and makes it possible to select the funeral arrangements preferred at the funeral home selected. (The Rule does not apply to third party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home). Finally. The Funeral Rule may be applied Pre-need” as well as when customers are learning about their options after a death has occurred, i.e., “at need.”

Funeral providers who violate the Funeral Rule may be subject to penalties of up to $16,000 per violation.

Funeral providers can also offer “package prices.” But they must offer customers the option of buying funeral goods and services on an itemized basis.

1. **Basic Services and Facility Overhead:** The Federal Trade Commission currently allows funeral homes to tack on “basic service fee” to all final arrangements. Funeral providers can include this fee on their GPL in two ways: 1) A disclosure that is appears on the basic services page of GPL that states that the fee is already factored into the cost of: direct cremation, immediate burial, forwarding and receiving remains. [It should also be included in body donation—but it is not always clear from reading the GPL.] 2) Instead of charging a separate basic service fee, the funeral provider may include the services fee in casket prices with a disclosure. This cost is to reflect the cost of doing business, or the overhead. It is supposed only include costs that are common to ALL funeral arrangements. Some national consumer groups have asked the Federal Trade Commission to abolish allowing this mandatory overhead charge, and ask funeral homes to distribute the costs among the services and merchandise purchased, so that consumers pay only for what they use, and to make it easier for consumers to compare prices.

2. **Embalming:** This means replacing the blood with arterial fluid for the purpose of retaining a “life like” look and for delaying decomposition. According to the FTC, the family must give permission for embalming, or cannot be charged. If the body will be cremated or buried or donated within a day or so, in most cases, there is no need to embalm. Note: if the funeral home lists refrigeration as an option, you can choose that instead of embalming, but it may affect the ability to have an open-casket viewing. If you want the body refrigerated, any funeral home should be able to make those arrangements, although it may mean moving the body off the premises. If you select direct cremation or immediate burial, there is no need for embalming.

**Please Note:** You may see, “Other preparation of the body”: This means preparations -- other than embalming--of the body. Some GPLs list one price for “other preparations,” while other local GPLs list itemized prices for washing, dressing, casketing, cosmetology, hair dresser, etc. Some funeral homes charge extra for body preparation when organs have been donated. Some funeral homes charge more for bodies that have been autopsied. Some funeral homes charge by the hour for “reconstruction services.”
3. **Transfer Body to the Funeral Home:** The funeral home sends staff to pick up the body from the place of death and bring the body to the funeral home. Funeral homes typically begin charging a mileage rate beyond 30 miles, although others charge beyond 50 miles.

4. **Viewing/Visitation at the Funeral Home:** For “viewing” the body has been placed in a casket and family and friends gather to view the body, pray, or visit at the funeral home (or other location). Visitation can mean the same thing. This term is sometimes used if the body will not be present-no body to view, or if the body is in a closed casket. If the viewing/visitation immediately precedes the funeral ceremony, some funeral homes will discount (or eliminate) the cost of the viewing if held immediately before the funeral. If held in the evening, or on the weekend, there may be extra fees; it depends on the funeral home. Our price list summary does not include the discounted fees that are possible, nor the extra fees (holidays, evenings); just the typical fee. Most GPLs also include a fee for use of their staff and equipment for a visitation/viewing held off the funeral home premises, such as at a place of worship or a family home. Some funeral homes charge by the HOUR and others by the DAY.

5. **Funeral Service/Ceremony at the Funeral Home:** The FTC defines a funeral ceremony as, “A service commemorating the deceased with the body present.” This spiritual ceremony usually includes the presence of the deceased person in an open or closed casket (or in an “alternative container”).

6. **Funeral Service/Ceremony off the Funeral Home Premises:** You may host a funeral ceremony at the funeral home, at your place of worship, in your home, or elsewhere. The funeral home may charge different prices for the ceremony depending on where it is conducted. You may be asked to pay for using a church or other space, you may be charged to transport the body from place to place.

7. **Memorial Service at the Funeral Home:** The FTC says that a memorial service is a “ceremony commemorating the deceased without the body present.” A memorial service is a gathering or ceremony in which the body is not present because it has been cremated (the cremated remains or cremains may be present) or because it was not possible to have the body there. People can host a memorial ceremony at a park, in their place of worship, at a community center, at home, etc. If you decide to use a funeral home, the law forbids the costs for a memorial service to exceed the cost of a funeral service.

8. **Graveside Service:** There is a lot of confusion about this term. The Federal Trade Commission defines graveside service as “a service to commemorate the deceased held at the cemetery before burial.” Families may choose to have graveside service **instead** of a funeral ceremony at the funeral home. The FTC also gives this information to funeral providers: “If your charge for a funeral ceremony normally includes a committal service at the grave following the funeral, you can continue this practice, or you may offer a separate charge for committal service following a funeral
ceremony. It would be a great service to families if GPLs provided details about graveside services. For example, exactly what is included (funeral director, tent? chairs? program? Etc.). It would also be helpful if GPLs indicated if a “committal service” comes with a paid funeral/memorial service, or if that is an extra charge.

9. **Hearse:** The vehicle used to transport the casket to the church or to the cemetery. Some GPLs call this the “casket coach” or a “funeral coach.”

10. **Limousine or Family Car:** Generally means the car that the family rides in on the way to the place of worship or to the cemetery. Most funeral homes charge an additional fee for the flower car, pallbearer’s car, and a car to run errands.

11. **Caskets:** Caskets are rigid containers designed to hold human remains. Caskets are typically made from wood, fiberglass, plastic, or metal (of various gauges). Caskets are lined with fabric and are ornamented (compared to an alternative container, see #14). Funeral homes have two choices for communicating casket prices on GPLs. They may list all the casket prices as part of the GPL, or they may just list the lowest and highest priced caskets on the GPL and then provide a separate “Casket Price List” which itemizes the prices. If you do not see a casket that suits you (price-wise or otherwise) ask the funeral director to order whatever you want. They can get almost any casket you want within 24 hours. The funeral home cannot require that you buy a casket from them. You can buy one from a casket store, off the Internet, or elsewhere. You can make your own casket. *It is illegal for a funeral home to charge you an extra fee if you don’t buy a casket from them.*

12. **Rental Casket:** Some funeral homes offer the option of renting a casket. If a family wants to display a body in one casket, and then bury, cremate, or donate the body in a different container, they may choose to rent a casket. Most local funeral homes do not provide this option on their With many rental caskets, the buyer is required to also buy “inserts.” Inserts separate the body from touching the rental casket sides. Each body to use the rental casket has its own insert. If you are required to buy the inserts, funeral homes should list the rental casket price as the cost of rental AND the cost of inserts combined.

13. **Alternative Container for Body (non-casket):** This may be an unfinished wood box, heavy cardboard box, fiberboard, pressed-wood, composition materials, or other non-metal container which is designed to hold human remains. Alternative containers are not decorated or lined. The use of an alternative container saves the purchaser the cost of a casket. Alternative containers ought to be readily available for all cremations, as well as burials or entombments. A google search revealed that a consumer can purchase an alternative container for $50 - $300.

14. **Outer Burial Container:** In the FTC booklet, “Complying with the Funeral Rule,” an outer burial container (OBC) is defined as any container which is designed for placement in the grave around the casket, including but not limited to, containers
Commonly known as burial vaults, grave boxes, and grave liners (business.ftc.gov/documents/bus05-complying-funeral-rule). Many (but not all—check!) cemeteries require the purchase of an outer burial container (OBC) to support the earth as the casket decomposes. Some also require an OBC when burying the cremation urn. The least expensive OBCs are made of reinforced concrete. Vaults do what grave liners do and they also have a seal to keep air and moisture out. Expect to pay hundreds or thousands of dollars more for a vault. Most funeral homes list only the lowest and highest prices on their GPL and then present a separate Outer Burial Container Price List to families during the arrangement conference. You can purchase an OBC from the funeral home or a cemetery. The price listed on the GPL for an Outer Burial Container, may or may not include the price of installation. It would make it easier for families, if the installation cost was included, because not all families know to ask. Please note: The cemetery sets the rules for outer burial containers. Some cemeteries require an OBC for cremated remains others do not.

15. Forwarding Remains to another Funeral Home: One funeral home picks up the body from the place of death, and then prepares the body to be transferred to another funeral home (usually in a different town). The first funeral home (that is, the forwarding funeral home) also prepares preliminary paperwork. This charge ranges from hundreds to thousands of dollars depending on which funeral home is hired. Some funeral homes include a container to transport the body, some don’t, many do not say on their GPL. Please note: Not only will you pay a “forwarding fee” to the first funeral home; you will also be charged a “receiving fee” from the second funeral home for “receiving” the body. **Always compare prices when forwarding remains.**

16. Receiving Remains from Another Funeral Home: When two funeral homes are involved in final arrangements, the first to handle the body is called the “forwarding funeral home” and the second is deemed the “receiving funeral home.” Generally the two are located in different cities (for example your mother wants to be buried back home in Atlanta after she dies in Cedar Rapids. The Cedar Rapids funeral home would forward the body to the Atlanta funeral home who would receive it). **Always compare prices when forwarding remains.**

17. Direct Cremation in an Alternative Container: The FTC defines a direct cremation as “a [cremation] that occurs without any formal viewing of the remains or any visitation or ceremony with the body present.” This should be one of the least expenses methods of final disposition, but again, it depends on the funeral home. The body is picked up from the place of death and cremated. There is no ceremony with the body present. The FTC requires that funeral homes include the basic services fee (see #1) in the cost of direct cremations. Funeral homes are required to make alternative containers (see #14) available for direct cremation. You may choose instead to buy a casket from the funeral home (or somewhere else) or to make a casket. Most local GPLs state that the fee for cremation is included in the price of the direct cremation. The price listed in this report is for a direct cremation buying an alternative container from the funeral home. **Always compare prices when forwarding remains. The price variation can be hundreds and sometimes thousands of dollars.**

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18. **Cremation Fee**: The fee paid to the crematorium to cremate the body. Note: cremation can take place after an open (or closed) casket ceremony, if you wish.

19. **Immediate Burial in a Minimum Casket**: An immediate burial is a disposition of human remains by burial, without formal viewing, visitation, or ceremony with the body present, except for a graveside service. There is no formal ceremony with the body present. This report lists the price of an immediate burial in a minimum casket. If the GPL did not list the option for a minimum casket, we report the cost of the least expensive casket on the GPL. Purchasers can choose to bury in any casket, but we list the cost of a minimum casket only. A family-friendly funeral home will allow the immediate family to view the unembalmed (there would usually be no need to embalm if burial or cremation is within 48 hours—in Iowa law) body privately at the funeral home before burial. The FTC states that GPLs should include a separate price for each immediate burial offered including a casket or alternative container. **Please Note**: You can always ask the hospital or nursing home to keep the body for hours or a day so that the family can have a private viewing there. The FTC’s booklet includes this example:

*A family wants to arrange an immediate burial, but does not want to pay for embalming. Embalming is not required by Iowa state law. Before burial takes place, one family member wants to look briefly at the deceased by lifting the lid of the casket. Here you (funeral providers) may not tell the family that embalming is required. The request to see the deceased does not constitute a formal viewing (emphasis added).*

*Always compare prices when forwarding remains.*

20. **Total cost for set of 9 commonly purchased items**: Based on each GPL, we added together the price of: basic services, embalming, transfer the body to funeral home, viewing/visitation, funeral service at the funeral home, hearse, family car, lowest price casket, lowest price outer burial container. There will be other charges, but this provides an idea of the price range, among local funeral homes, for this set of services and merchandise.

21. **Body Donation**: This is the cost of picking up the body at the place of death, transporting the body to the donation center (usually a medical center) and completing all legal paperwork.

**Please note**: If the death occurs in the hospital affiliated with the medical center, and the donation paperwork was completed before death, there may be no need to hire a funeral home, as the medical center should be able to complete the legal paper work, and the body is already there.

**Please note**: If the death occurs away from the hospital affiliated with the medical center, you may be held responsible to pay the cost of transporting the body to be donated. Check with your local body donation program. Contact the county medical examiner for details, or the funeral director employed by the body donation center.

*The explanation of GPL terms was written by Mercedes Bern-Klug—please contact her with suggestions for clarifications and improvements: mercedes-bern-klug@uiowa.edu.*
County General Assistance

Your county may have “general assistance” funds that can be used to help pay the cost of final arrangements, as long as the person who died qualifies for assistance. Contact your county’s “General Assistance” fund specialist for more information. The following information is provided as an example of one Iowa County — Johnson County — and its general assistance toward final arrangements, as of August 2015:

Johnson County General Assistance (GA) provides monetary assistance for the burial and cremation of county residents for whom there are little or no resources available for the provision of these services. Listed below are the eligibility requirements, application procedures, and rules and regulations regarding GA benefits.

I. Eligibility Guidelines and Application Procedures:

To be eligible for General Assistance, an applicant must meet the following requirements:

1. Speak with a General Assistance Assistant and complete an application.
2. Be a U.S. Citizen or have documented legal status. Households that include a combination of undocumented and documented individuals must report the income of all individuals in the household. Only household members with legal documented status will be counted when determining household size for eligibility purposes.
3. Be 18 years of age, married, or an emancipated minor.
4. Applicants must apply for and follow through with all other assistance programs for which they may be eligible such as, Veterans Affairs (VA), Family Investment Program (FIP), Food Assistance, Medicaid, Iowa Health and Wellness Plan, Housing Assistance, Low Income Home Energy Assistance Program (LIHEAP), Supplemental Security Income (SSI), Social Security, and/or Unemployment, prior to receiving General Assistance.
   Applicants placed on a limited benefit plan (LBP) by the Department of Human Services will be deemed ineligible for assistance.
5. Persons must be working, or actively seeking employment.
6. Meet income eligibility requirements as established by the guidelines and verified by the GA Assistant.
7. Applicants who are eligible for and/or have received maximum assistance benefits from Johnson County Veteran’s Affairs are not eligible for General Assistance.
8. Households that are currently receiving cash assistance or a subsidy from local (VA, MHDS) federal (SSI, SSDI, Unemployment Assistance) and/or state (FIP) assistance programs are not eligible for General Assistance, unless the General Assistance worker determines the situation is exceptional in nature.
9. Rent Assistance will not be used to supplement Section 8 Housing Assistance or other federally subsidized units, unless the General Assistance worker determines the situation is exceptional in nature.
10. An applicant, or household member of an applicant, who is registered in post high school training or education is not eligible for assistance. This does not include applicants working towards their high school diploma, GED, or engaged in unpaid vocational training provided through their employer, the Division of Vocational Rehabilitation
Services, or a transitional support services program. An applicant, or household member of an applicant, who has voluntarily terminated employment or is terminated for poor work attendance (without sufficient explanation) shall not be eligible for General Assistance for a period of three (3) months after the termination. Ineligibility for assistance is waived if applicant obtains a new job and provides verification of hire.

II. Description of Benefits and their Regulation:

Maximum benefits are $2,100 for funeral service expenses. These expenses may include but are not limited to; funeral home services and memorials for burial or cremation, embalming, casket or urn, grave liner, transfer of deceased to funeral home and cemetery, and preparation and filing of the death certificate. In addition, GA may provide up to $900 for cemetery expenses including the opening and closing and purchase of a plot. The family will be financially responsible for any printed materials, clergy or music honorariums, flowers, limousines or family cars, death certificate, and luncheon or reception charges. The assistance is intended to cover the full cost of funeral home services associated with burial or cremation, as well as expenses related to the internment of remains. Payment for out-of-state funerals will not be provided. General Assistance will pay $250 for burial or cremation of those deceased persons deemed non-resident transients, as per Iowa Code 252.27. The deceased’s household income and available resources for the previous 30 days must be at or below the 100% Federal Poverty Guidelines.

A. Covered Funeral Home Expenses Include (up to $2,100.00):
   1. Burial Expenses:
      - Funeral Home Services
      - Casket/Ur
      - Embalming
   2. Cremation Expenses:
      - Funeral Home Services
      - Cremation of Remains
      - Container(s)

B. Covered Cemetery Expenses Include (up to $900.00):
   1. Plot
   2. Opening & closing

C. The family will be financially responsible for the following:
   1. Printed materials—register book, service folders
   2. Clergy or music honorariums
   3. Flowers
   4. Limousine or family cars
   5. Death certificates
   6. Luncheon or reception charges
   7. Other cash advance items
D. Conditions:
1. The assistance available through the General Assistance program is intended to cover the full cost of funeral home services associated with burial or cremation, as well as expenses related to the internment of remains (i.e. cemetery fees). The funeral home will work with the next of kin or officially designated representative to limit the services to meet this requirement.
2. The funeral home must furnish complete and accurate invoices to General Assistance as well as to the next of kin or officially designated representative. The total cost of services is not to exceed $3,000.00, and the burden for any cost in excess of this total is to be born by the funeral home, cemetery, or participating vendors.
3. Payment for out of state funerals will not be provided.
4. $250.00 will be available for the burial or cremation of those deceased persons deemed non-resident transients.

On December 27, 2001, President Bush signed Public Law 107-103, the Veterans Education and Benefits Expansion Act of 2001. This law includes a provision that allows the Department of Veterans Affairs (VA) to furnish an appropriate headstone or marker for the graves of eligible veterans buried in private cemeteries, whose deaths occur on or after September 11, 2001, regardless of whether the grave is already marked with a non-government marker. This new provision is codified at 38 U.S.C. § 2306(d).

**VA BURIAL BENEFITS**

Burial benefits available include a gravesite in any of our 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the Veteran’s headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

Burial benefits available for Veterans buried in a private cemetery include a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. There are not NCA benefits available to spouses and dependents buried in a private cemetery.

**To confirm your eligibility for burial benefits, please call a Veteran’s Benefits Counselor at:**

1-800-827-1000

**Persons Eligible for VA Burial Benefits (call for details or refer to web site):**

a. Veterans and Members of the Armed Forces
b. Members of Reserve Components and Reserve Officers' Training Corps
c. Commissioned Officers, National Oceanic and Atmospheric Administration
d. Public Health Service
e. World War II Merchant Mariners
f. The Philippine Armed Forces
g. Spouses and Dependents
h. Others

Such other persons or classes of persons as designated by the Secretary of Veterans Affairs

(38 U.S.C. § 2402(6)) or the Secretary of Defense (Public Law 95-202, § 401, and 38 CFR § 3.7(x)).

**Persons NOT Eligible for Burial in a VA National Cemetery**

a. **Former Spouses** A former spouse of an eligible individual whose marriage to that individual has been terminated by annulment or divorce, if not otherwise eligible.
b. **Other Family Members** Family members of an eligible person except those defined as eligible in Section III, paragraph g.

c. **Disqualifying Characters of Discharge** A person whose only separation from the Armed Forces was under dishonorable conditions or whose character of service results in a bar to Veterans’ benefits.

d. **Discharge from Draft** A person who was ordered to report to an induction station, but was not actually inducted into military service

e. **Person Found Guilty of a Capital Crime**

f. **Subversive Activities**

g. **Active or Inactive Duty for Training, only**

h. **Other Groups**: Members of groups whose service has been determined by the Secretary of the Air Force under the provisions of Public Law 95-202 as not warranting entitlement to benefits administered by the Secretary of Veterans Affairs.
Social Security Death Burial Benefit: $255

A surviving spouse or child may receive a special lump-sum death payment of $255 if they meet certain requirements.

What to do when a Social Security beneficiary dies:

A family member or other person responsible for the beneficiary's affairs should do the following:

- Promptly notify Social Security of the beneficiary's death by calling SSA toll-free at 1-800-772-1213.
- If monthly benefits were being paid via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.
- If benefits were being paid by check, DO NOT CASH any checks received for the month in which the beneficiary died or thereafter. Return the checks to Social Security as soon as possible.

One-time Death Benefit payment

A one-time payment of $255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death; OR, if living apart, was eligible for Social Security benefits on the beneficiary's earnings record for the month of death.

If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

Survivor Benefits

A one-time payment of $255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased’s record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased’s record in the month of death.

Certain family members may be eligible to receive monthly benefits, including:
- A widow or widower age 60 or older (age 50 or older if disabled);
- A widow or widower at any age who is caring for the deceased’s child under age 16 or disabled;
- An unmarried child of the deceased who is:
  - Younger than age 18 (or up to age 19 if he or she is a full-time student in an Elementary or secondary school); or
  - Age 18 or older with a disability that began before age 22;
  - A stepchild, grandchild, step-grandchild or adopted child under certain circumstances
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
- A surviving divorced spouse, under certain circumstances.


**Survivors Benefits** (Publication No. 05-10084)

**Social Security: Understanding the Benefits** (Publication No. 05-10024)

*Source: www.ssa.gov (as of January 2011)*
Iowa Laws Related to Final Arrangements

1. Under what circumstances is embalming required in Iowa?

   In Iowa, embalming is legally required if the death was due to a communicable disease. (Iowa Administrative Code 645-100.6(4).)

   In addition, embalming or refrigeration is required if final disposition of the body will not occur within an established period of time. A body may be held for up to three days without embalming or up to six days if it is refrigerated between 38 and 42 degrees. (Iowa Administrative Code 645-100.6(3).)

2. Can a loved one’s body be buried on private property in Iowa?

   Iowa Administrative Rule § 641— 101.6(4) If the final disposition of a dead human body or fetus is burial, interment, or entombment, local ordinances of the political subdivision in which the final disposition site is located and any and all regulations of the cemetery, if applicable, shall apply. In the absence of an applicable local ordinance, the depth of the grave at its shallowest point shall be at least three feet from the top of the burial container.

   The family would have to check with the local authorities whether that would be a township, city/town, or county would depend on the location. So, it is the political subdivision in which the final disposition site is located to find out if there are any local ordinances/laws that would prohibit the burial.

3. Is a casket required by Iowa law, for burial, cremation, or entombment?

   Iowa Administrative Rule § 641— 101.6(1) A dead human body or fetus shall be transported only after enclosure in a container for transfer that will control odor and prevent the leakage of body fluids, unless the body or fetus has been embalmed, or is being transported by a licensed funeral director, emergency medical service, or medical examiner. In addition the transport of a dead human body or fetus shall be in a manner that, applying contemporary community standards with respect to what is suitable, is respectful of the dead, the feelings of relatives, and the sensibilities of the community.

4. Can a family transport a loved one’s body for body donation, within the state of Iowa? What would they need to do paperwork wise?

   Yes, upon securing a burial transit permit, and completion of a death certificate. The Burial Transit Permit shall be issued by the county medical examiner, a funeral director, or the county registrar of the county where the certificate of death was filed.


5. Can a family transport a loved one’s body to a crematory, within the state of Iowa? What would they need to do paperwork wise?

   Yes, same requirements above for the Burial Transit Permit and a completed death certificate.

   NOTE: Now that the death certificate is computerized in Iowa—it is much more difficult for a lay person to get one without having to hire a funeral director. Lay people don’t have access to the computer program.

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If a family wanted to handle the final arrangements themselves, what paper work would be required?

Completion of a death certificate (which must be signed by the physician and is now harder to do without hiring a funeral director because Iowa has computerized the Death Certificate completion process) and a Burial Transit Permit to move the body. If the body is to be cremated, a cremation permit is needed also. Check with the county medical examiner for additional details.

6. In Iowa, who is authorized to make final arrangement decisions AFTER the person has died?


If the deceased person had not appointed someone, in Iowa there is a law that specifies who has the right to control what happens to human remains: Final disposition of remains — right to control.

1. The right to control final disposition of a decedent's remains or to make arrangements for the ceremony after a decedent's death vests in and devolves upon the following persons who are competent adults at the time of the decedent's death, in the following order:
   a) A designee, or alternate designee, acting pursuant to the decedent's declaration.
   b) The surviving spouse of the decedent, if not legally separated from the decedent, whose whereabouts is reasonably ascertainable.
   c) A surviving child of the decedent, or, if there is more than one, a majority of the surviving children whose whereabouts are reasonably ascertainable.
   d) The surviving parents of the decedent whose whereabouts are reasonably ascertainable.
   e) A surviving grandchild of the decedent, or, if there is more than one, a majority of the surviving grandchildren whose whereabouts are reasonably ascertainable.
   f) A surviving sibling of the decedent, or, if there is more than one, a majority of the surviving siblings whose whereabouts are reasonably ascertainable.
   g) A surviving grandparent of the decedent, or, if there is more than one, a majority of the surviving grandparents whose whereabouts are reasonably ascertainable.
   h) A person in the next degree of kinship to the decedent in the order named by law to inherit the estate of the decedent under the rules of inheritance for intestate succession or, if there is more than one, a majority of such surviving persons whose whereabouts are reasonably ascertainable.
   i) A person who represents that the person knows the identity of the decedent and who signs an affidavit warranting the identity of the decedent and assuming the right to control final disposition of the decedent's remains and the responsibility to pay any expense attendant to such final disposition. A person who warrants the identity of the decedent pursuant to this paragraph is liable for all damages that result, directly or indirectly, from that warrant.
   j) The county medical examiner, if responsible for the decedent's remains.
2. A third party may rely upon the directives of a person who represents that the person is a member of a class of persons described in subsection 1, paragraph "c", "e", "f", "g", or "h", and who signs an affidavit stating that all other members of the class, whose whereabouts are reasonably ascertainable, have been notified of the decedent's death and the person has received the assent of a majority of those members of that class of persons to control final disposition of the decedent's remains and to make arrangements for the performance of a ceremony for the decedent.  
3. A third party may await a court order before proceeding with final disposition of a decedent's remains or arrangements for the performance of a ceremony for a decedent if the third party is aware of a dispute among persons who are members of the same class of persons described in subsection 1, or of a dispute between persons who are authorized under subsection 1 and the executor named in a decedent's will or a personal representative appointed by the court.


8. If a family believes that the Federal Trade Commission’s Federal Rule has been violated by a funeral director in Iowa, whom should they contact?  

A complaint form may be downloaded from Professional Licensure’s Web site at [www.idph.state.ia.us/licensure](http://www.idph.state.ia.us/licensure). This can include any complaints against funeral directors or funeral homes. One can also contact the FTC at [http://www.ftc.gov](http://www.ftc.gov)

9. What happens if a person dies in Iowa, with no funds for final arrangements?  Are certain arrangements required?  

Refer to Iowa Code Chapters 252.27; Support of the Poor, the County General Relief office can pay $250. Chapter 249.9 allows the Department of Human Services to pay $400 toward funeral expenses under conditions defined in the Code chapter. Another option is in Iowa Code Chapter 142.1 Dead Bodies for Scientific Purposes.

10. Where can I find information about the Iowa law regulating the sale of funeral insurance by funeral homes?  What happens to the money?  

“Whenever an agreement is made by any person, firm, or corporation to furnish, upon the future death of a person named or implied in the agreement, funeral services or funeral merchandise, a minimum of eighty percent of all payments made under the agreement shall be and remain trust funds until occurrence of the death of the person for whose benefit the funds were paid, unless the funds are sooner released to the person making the payment by mutual consent of the parties.” 523A.1 Trust fund established—insurance

35B.15 Expenses and audit:
Burial expenses shall be paid by the county in which the person died. If the person is a resident of a different county at the time of death, the latter county shall reimburse the county where the person died for the cost of burial. In either case, the board of supervisors of the respective counties shall audit and pay the account from the funds provided for in this chapter in the manner as other claims are audited and paid.

142.1 Delivery of bodies
The body of every person dying in a public asylum, hospital, county care facility, penitentiary, or reformatory in this state, or found dead within the state, or which is to be buried at public expense in this state, except those buried under the provisions of chapter 144C or 249, and which is suitable for scientific purposes, shall be delivered to the medical college of the state university, or some osteopathic or chiropractic college or school located in this state, which has been approved under the law regulating the practice of osteopathic medicine or chiropractic; but no such body shall be delivered to any such college or school if the deceased person expressed a desire during the person's last illness that the person's body should be buried or cremated, nor if such is the desire of the person's relatives. Such bodies shall be equitably distributed among said colleges and schools according to their needs for teaching anatomy in accordance with such rules as may be adopted by the Iowa department of public health. The expense of transporting said bodies to such college or school shall be paid by the college or school receiving the same. If the deceased person has not expressed a desire during the person's last illness that the person's body should be buried or cremated and no person authorized to control the deceased person's remains under section 144C.5 requests the person's body for burial or cremation, and if a friend objects to the use of the deceased person's body for scientific purposes, said deceased person's body shall be forthwith delivered to such friend for burial or cremation at no expense to the state or county. Unless such friend provides for burial and burial expenses within five days, the body shall be used for scientific purposes under this chapter.

252.27 Form of assistance – condition:
1. The board of supervisors shall determine the form of the assistance. However, legal aid shall be only in civil matters and provided only through a legal aid program approved by the board of supervisors. The amount of assistance issued shall be determined by standards of assistance established by the board of supervisors. They may require any able-bodied person to work on public programs or projects at the prevailing local rate per hour in payment for and as a condition of granting assistance. The labor shall be performed under the direction of the officers having charge of the public programs or projects. Subject to section 142.1, assistance may consist of the burial of nonresident indigent transients and the payment of the reasonable cost of burial, not to exceed two hundred fifty dollars.
2. The board shall record its proceedings relating to the provision of assistance to specific persons under this chapter. A person who is aggrieved by a decision of the board may appeal the decision as if it were a contested case before an agency and as if the
person had exhausted administrative remedies in accordance with the procedures and standards in section 17A.19, subsections 2 through 12, except section 17A.19, subsection 10, paragraphs “b” and “g”, and section 17A.20.

252.1 “Poor person" defined:
The words "poor" and "poor person" as used in this chapter shall be construed to mean those who have no property, exempt or otherwise, and are unable, because of physical or mental disabilities, to earn a living by labor; but this section shall not be construed to forbid aid to needy persons who have some means, when the board shall be of opinion that the same will be conducive to their welfare and the best interests of the public.


See page A-17 for Iowa Code Information about the MEDICAL EXAMINER

252.25 County general assistance.
The board of supervisors of each county shall provide for the assistance of poor persons lawfully in the county who are ineligible for, or are in immediate need and are awaiting approval and receipt of, assistance under programs provided by state or federal law, or whose actual needs cannot be fully met by the assistance furnished under those programs. The county board of supervisors shall establish general rules as the board's members deem necessary to properly discharge their responsibility under this section.

All applications, investigation reports, and case records of persons applying for county general assistance under this chapter are privileged communications and confidential, subject to use and inspection only by persons authorized by law in connection with their official duties relating to financial audits and administration of this chapter or as authorized by order of a district court. Examination of an individual's applications, reports, and records may also be authorized by a signed release from the individual.

Source: http://www.legis.state.ia.us/IACODE/2001/252/25.html
Common Questions:

1. **What is the role of the medical examiner’s office?**
   The Iowa Office of the State Medical Examiner (IOSME) provides support, guidance, education, consultation, and training to County Medical Examiners and Investigators (CME-I’s), who are responsible for investigating violent, suspicious, and unexpected natural deaths. We provide forensic autopsy and investigative services when requested by county medical examiners and law enforcement agencies. Our mission is to establish credibility in death investigation in a system that will operate efficiently and serve the needs of the citizens of Iowa.

2. **What types of cases does the medical examiner get involved in?**
   Deaths that affect public interest. Including accidents, suicides, homicides, natural, and unexpected deaths.

3. **What is the medical examiner’s relationship with funeral homes? Police?**
   Funeral homes and police have a mutual interest in the body because their services both deal with them. Sometimes funeral directors are on the scene with them. The Medical Examiner’s office supplies them with cremation permits and death certificates. Police are also at the scene where the body is located. Both help each other get information at the scene and find out who is next of kin. The Medical Examiner’s office is solely interested in the physical body and what is on the body. The police are not supposed to touch the body according to Iowa Code.

4. **Is the medical examiner affiliated with the process of organ donation?**
   Any body in a Medical Examiner’s case cannot have organs donated until the Medical Examiner gives authorization. This authorization happens quite frequently.

5. **Explain the medical examiner’s authority to demand autopsies?**
   This authority is absolute and cannot be overruled. The county pays for the costs for this unless it is a non-medical examiner case and therefore the family pays for the costs.

6. **Contact name for further information about medical examiner’s office:**
   **Iowa Office of State Medical Examiner**
   **Chief Medical Examiner**
   **Julia Goodin**
   **515-725-1400**

*Source: [http://www.idph.state.ia.us/do/medical_examiner.asp](http://www.idph.state.ia.us/do/medical_examiner.asp)*
Iowa Code: Medical Examiner

691.5 State medical examiner
The office and position of state medical examiner is established for administrative purposes within the Iowa Department of Public Health. Other state agencies shall cooperate with the state medical examiner in the use of state-owned facilities when appropriate for the performance of non-administrative duties of the state medical examiner. The state medical examiner shall be a physician and surgeon or osteopathic physician and surgeon, be licensed to practice medicine in the state of Iowa, and be board certified or eligible to be board certified in anatomic and forensic pathology by the American board of pathology. The state medical examiner shall be appointed by and serve at the pleasure of the director of public health upon the advice of and in consultation with the director of public safety and the governor. The state medical examiner, in consultation with the director of public health, shall be responsible for developing and administering the medical examiner's budget and for employment of medical examiner staff and assistants. The state medical examiner may be a faculty member of the University of Iowa College of Medicine or the College of Law at the University of Iowa, and any of the examiner's assistants or staff may be members of the faculty or staff of the University of Iowa College of Medicine or the College of Law at the University of Iowa.

691.6 Duties of state medical examiner
The duties of the state medical examiner shall be:

1. To provide assistance, consultation, and training to county medical examiners and law enforcement officials.

2. To keep complete records of all relevant information concerning deaths or crime investigation by the state medical examiner.

3. To adopt rules pursuant to chapter 17A, and subject to the approval of the director of public health, with the advice and approval of the state medical examiner advisory council.

4. To collect and retain autopsy fees as established by rule. Autopsy fees collected and retained under this subsection are appropriated for purposes of the state medical examiner's office. Notwithstanding section 8.33, any fees collected by the state medical examiner that remain unexpended at the end of the fiscal year shall not revert to the general fund of the state or any other fund but shall be available for use for the following fiscal year for the same purpose.

5. To conduct an inquiry, investigation, or hearing and administer oaths and receive testimony under oath relative to the matter of inquiry, investigation, or hearing, and to subpoena witnesses and require the production of records, papers, and documents pertinent to the death investigation. However, the medical examiner shall not conduct any activity pursuant to this subsection, relating to a homicide or other criminally suspicious death, without coordinating such activity with the county medical examiner, and without obtaining approval of the investigating law enforcement agency, the county attorney, or any other prosecutorial or law enforcement agency of the jurisdiction to conduct such activity.

To adopt rules pursuant to chapter 17A relating to the duties, responsibilities, and operations of the office of the state medical examiner and to specify the duties, responsibilities, and operations of the county medical examiner in relationship to the office of the state medical examiner.
Recommendations

12 Ways to Increase the User Friendliness of GPLs

From our experience in collecting and analyzing funeral home General Price Lists, we make the following recommendations which we believe would make it easier for families to understand their options and costs. These recommendations are not in any particular order:

1. Funeral homes should include their General Price List on their website.

2. Funeral homes should donate and distribute their General Price List to local places of worship, hospitals, nursing homes, hospices, and other organizations in the community.

3. All General Price Lists should include the cost for “cremation fee” unless the funeral home does not serve families who opt for cremation.

4. The price of the cremation should be included in the cost of a “direct cremation.” If the listing for “direct cremation” does not include the cost of the actual cremation, funeral homes should clearly indicate what the cost of cremation is, and that it will be added to the cost of “direct cremation.”

5. There is much confusion about “graveside services.” How can these costs vary from hundreds to thousands of dollars? All General Price Lists should clearly indicate what services and merchandise are included in their “graveside service” and what commonly requested items are not included.

6. List the cost and provide a definition of an “alternative container” and “cremation container,” and clarify that families can purchase these for burial or cremation.

7. All General Price Lists should be typed in at least 12 point font (this document is 12-point font).

8. All General Price Lists should clearly indicate exactly what (services and merchandise) comes with “forwarding remains” and also what commonly purchased services or merchandise are NOT included.

9. All General Price Lists should clearly indicate exactly what comes with “receiving” remains.”

10. All General Price Lists should indicate whether the funeral home is available to serve families who choose “body donation,” and if so, to clearly indicate exactly what services and merchandise are included for the cost.
11. It would be helpful if the General Price List included a definition for “viewing,” “visitation,” and indicate if there is an additional charge (how much?) if the gathering exceeds a certain time frame (what time frame?).

12. Although the Federal Trade Commission allows funeral homes to charge a “basic services fee,” (sometimes called, “facility overhead”) the funeral home is not required to. We think most families will be surprised—if not shocked—by this non-declinable (i.e., mandatory) fee. We (and we think we speak for many consumers) were surprised for two reasons: 1) we had never heard of it before, and 2) it is a high cost (on most GPLs it is one of the highest costs listed). If the funeral home decides to include the non-declinable fee, it should be clear what the charge covers, as according to our understanding of the Federal Trade Commission’s rules, funeral homes are not to be charging all families for services that only some families use.

The Funeral Consumers Alliance has prepared, “The Funeral Director’s Guide to Consumer-Friendly General Price Lists” A hard copy can be ordered ($14.00) or anyone can download it FREE!

Source:
About the University of Iowa School of Social Work
http://www.uiowa.edu/~socialwk/

Mission
The University of Iowa School of Social Work's mission is to develop, disseminate, and integrate excellent and compelling research-based knowledge, practice, and policy particularly as related to children, families, and older adults. Operating from strengths-based and systems perspectives, we educate our graduates to be culturally competent scholars and practitioners committed to social justice and social work values and ethics, prepared to serve in and have a positive impact on a broad range of family-centered and community-based practice settings throughout the state of Iowa and beyond.

Principles
In addition to the core values of the broader University, the School's organizing principles are consistent with family-centered and community-based practice principles. The School uses these principles to guide our organizational processes and educational programs: mutuality; collaboration; contextual; strengths focus; cultural competence; teamwork; and advocacy.

History
Masters’ level education at University of Iowa began with an MA in social work during the 1939-1940 academic year. Known today as the “Old School”, the Iowa School of Social Work was funded by the federal government to provide trained staff to Depression relief programs. The present school, the “New School,” was established during the 1949-1950 academic year in the College of Liberal Arts, with six faculty and two staff under the director of Professor Wayne Vasey. There were 25 students enrolled and the first MSW degrees were awarded to 15 students in 1951. This new master’s program was accredited by the Council on Social Work Education that same year and has been continually accredited by CSWE since then.

The School began offering a few courses open to undergraduates who planned to work in public welfare or who were planning to apply to the Master’s program in the mid-1950’s. The undergraduate major in social work became available in 1962. As a result of efforts to recognize BA level practitioners in the National Association of Social Workers in the late 60’s, the Council on Social Work, which only accredited Master’s level programs at that time, recognized the need to regulate undergraduate curriculum. It began recognizing constituent members in 1970, and offered approved status in 1971 and full accreditation in 1974. The UI BA program has been continually recognized and accredited since CSWE began this process. The University of Iowa’s first major was overseen by Ralph Anderson, who recruited and hired H. Wayne Johnson in 1965 to be the first BA Program Coordinator. The University of Iowa lead the way in developing BA level social work education and accreditation through his leadership.

The PhD program in Social Work is the only one available in the State of Iowa. It admitted the first cohort of students in 1998, and graduated its first PhD in 2004.

The University of Iowa School of Social Work offers an undergraduate (BASW), Masters (MSW) and Doctorate (PhD) degree in social work.