

## **Arranging a Funeral or Cremation in Alaska**

This funeral-planning guide aims to help residents of Alaska plan or arrange a funeral or cremation, understanding how local state law affects their purchasing options. The Federal Trade Commission's 'funeral rule' outlines federal legislation that governs licensed funeral homes in the sale of funeral goods and services and protects consumers' rights, however, some state's funeral boards do have funeral legislation that supersedes federal law.

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

A funeral or cremation is often referred to as a "distressed purchase", and this is because it is a large, single purchase that most people make when recently bereaved and at a time of extreme emotional distress. For this reason, we may not make the best decisions, and are easily swayed by those advising us.

One of the most important aspects of arranging a funeral is to ensure you select the 'right' funeral provider. Finding a funeral home or cremation provider who can cater for exactly what you need, and who understands your needs implicitly, can make the whole funeral and bereavement process so much easier to contend with.

Too often people tend to just go to the funeral director that they either already know of, or were recommended to, and this may not necessarily be who is best for their needs. Try and clearly outline what your key needs are before consulting a funeral home. Do you want a burial, or a cremation? Is there urgency in arranging the funeral, or do you need time to arrange for family to attend? Does the funeral home need to be very close for visitation purposes? Or are you happy to use the services of a funeral home further afield? How important is the cost? Funeral expenses can vary significantly between funeral homes, even in the same area, so shopping around can be very important. Once you have framed a clear outline of your key priorities and needs for a funeral, you can narrow down whom potential suitable providers will be. The Department of Commerce, Community & Economic Development licenses all funeral establishments and professionals in Alaska via the Division of Corporations, Business and Professional Licensing. You should ensure you are dealing with a reputable, licensed funeral home when selecting a funeral establishment.

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

There are around 25 funeral homes in the state of Alaska. US Funerals Online has a complete directory of all funeral homes and cremation providers in Alaska listed by city. Use the funeral directory search function to find a funeral home location near you.

#### Do you want a burial or cremation?

As mentioned earlier, this is probably the single most important decision that affects your funeral planning. Deciding between burial or cremation is an entirely personal choice, either of the deceased or the surviving family. Cremation is more popular than burial in Alaska and the higher cremation rate can be partially attributed to the difficulties with burial during the winter months. Cost is also a factor in the rising cremation rate. An average burial costs \$8,755 (NFDA 2018), which doesn't include the cost of the cemetery plot, whereas an average cremation costs around \$3,000.

### What do I need to understand about cremation laws in Alaska?

There are strict laws that govern human cremation. Before a cremation can proceed a

'Cremation Authorization Form' must be signed by the next of kin. There is also a mandatory 24-hour waiting period after a death has occurred in Alaska before the cremation can be performed. No casket is required by law for a cremation, all that is required is a suitable cremation container, and this is often a simple cardboard container.

## Can I arrange a 'home funeral' or green burial in Alaska?

Yes, it is legal to conduct a home funeral in Alaska and there are no laws that specifically prohibit burial on your own land, although you should check with local county zoning. Family-directed funerals where the family manage the death care of their loved one at home are experiencing something of a revival, especially as it can provide a more intimate, personal and less expensive funeral option.

#### What is the cost of a funeral or cremation in Alaska?

This is the question that many people turn to the Internet to find out these days. Unfortunately, it is the one element that many funeral homes leave out of their websites. There is not always a simple answer, and many a funeral home will tell you this, as they will offer a whole array of 'a la carte' services.

The bottom line is that a funeral or cremation can cost you as much as you want to spend. But more importantly, if finance is an issue, and you are concerned about how much a funeral is going to cost you, be sure to look for fixed package deals where you can be sure of the total price.

The National Funeral Directors Association (NFDA) surveyed the average cost of a funeral at \$8,755 in 2018. This did not include any cemetery costs. It is possible to arrange a funeral for less than this, but the reality is that a full-service funeral is likely to cost in the region of \$10.000.

The average cremation cost is nearer to \$3,300, although a simple direct cremation can be conducted in some areas of Alaska for around \$1,500. A direct cremation is where no ceremony or services are held before the cremation.

#### What help is available with funeral expenses in Alaska?

With more and more people struggling financially today, this is a question that is being raised more frequently. The kind of, and level of, help with funeral expenses varies considerably between states and even between counties. In some areas there is county-level support for indigents, and those on welfare or low income, to assist them meet funeral costs. This support can be extremely minimal and may only cover a very basic direct disposition. Alaska provides assistance to tribal members only of up to \$2,500 for burial assistance.

If you are struggling to meet funeral expenses, you may wish to consider the following: A body donation to science – this can be a means to cover the disposition at no cost. Read more below about donating a body to science in Alaska. There is a one-time death benefit from the SSA of \$255 for those that qualify. You may also find it useful to read our article on <a href="What are your options on how to pay for a funeral or cremation?">What are your options on how to pay for a funeral or cremation?</a> It covers just about every possibility of how you can raise funds to cover funeral expenses.

If the deceased was a veteran or a dependent of a veteran, they are entitled to certain benefits such as a cemetery plot and grave marker. The VA cemeteries in Fort Richardson and Sitka have space for both casketed and cremated interments. Contact your local VA office to find out more.

## Is embalming required in Alaska?

No, embalming is not required by law, however you may find that some funeral homes have policies that require embalming if an open-casket service is to be conducted or if the body is to be held in storage at their establishment for an extended period of time.

Do not feel pressured to have your loved one embalmed if you do not wish to. It can be

important to check a potential establishment has refrigerated storage if you are specifically keen to avoid embalming.

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

In Alaska state law allows for you to purchase a casket from a third-party seller as according to the FTC's funeral rule. This can make a significant saving on the cost of a casket, and your funeral home MUST accept your casket and cannot charge a handling fee. However, due to the impact of this rule on casket sales for funeral homes, many are now willing to price-match a casket price from a retailer. If you consult with a funeral home about caskets they MUST supply you with a Casket Price List (CPL). Bear in mind that the state law does NOT require that a casket be used for burial.

For a cremation the law requires that a "suitable, rigid combustible container" be used. This can be a sturdy cardboard box.

## What are burial and cemetery plot requirements in Alaska?

Firstly as mentioned above there is no law prohibiting burial on your own land in Alaska, however, certain local ordinances may apply and you should adhere to guidelines that require burial to be at least 300 feet from any public water supply. It is also suggested to avoid any power lines and any boundaries, and there must be at least 18 inches of soil on top of the casket or coffin. It is recommended to produce a map marking the location of any burial sites. For burial in a designated cemetery, there is no law that requires a burial vault, however many cemeteries have their own regulations and many stipulate burial vaults must be used. This is largely to protect the integrity of the land but is also a significant way that cemeteries can make additional revenue. Because cemeteries have quite strict regulations, it is highly recommended you thoroughly check the 'rules' at any cemetery before you commit to a cemetery plot. Regulations can affect such things as costs to open and close a grave, the erection of a grave marker and the kind of perpetual care that is included.

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

Yes, you can preplan a funeral or cremation in Alaska. The state requires that only licensed funeral establishments may sell preneed contracts, and they must obtain a special license to sell such contracts. Preneed contracts may be funded either through a trust fund or through an insurance policy. There has long been some controversy about preneed trust funds and how safe they are, so you should carefully consider the details and terms of any contract. Particularly such things as how secure it is, what happens if you move or if you wish to cancel? Do consider that an alternative is to put aside appropriate funds in a Payable-on-death (POD) account so family can access this at the time to cover funeral expenses.

#### What are the laws for scattering ashes in Alaska?

State law in Alaska permits for the scattering of cremated remains on private land (with the consent of the landowner), or cremated remains may also be scattered over any uninhabited public land, public waterways or at sea, so long as Environmental Protection Agency (EPA) regulations and common-sense guidelines are adhered to. If you scatter the ashes yourself, the general guidance is to scatter at least 100 yards from any road, trail, and body of water or developed facility. It is perhaps advisable to wait a little time before scattering, just to be sure about the decision, as it is of course irreversible. Alternatively, choose to keep a small amount of ashes in a keepsake urn or momento.

If you wish to scatter ashes off the coast of Alaska, you will need to notify the regional EPA office within 30 days. Environmental Protection Agency [Region 10 – Pacific Northwest], 1200 6th Avenue, Suite 900, Seattle, WA 98101 Phone: (206) 553-1200 or (800) 424-4372 Sea scattering must take place three nautical miles at sea and only biodegradable flowers and containers may be used. There are boat charter companies that depart from Homer, Ketchikan, Kodiak and Sitka.

## Are whole body donations permitted in Alaska?

Yes, you can donate your body to science in Alaska. It can be a unique way to do something to help future generations. There are nationwide body donation programs, who offer a service which includes free collection of the deceased, transfer to a facility, and the return of the cremated remains within 3 – 4 weeks. Alternatively you can contact the Biomedical Program, WWAMI, in Anchorage on (907) 786-4789.

Do bear in mind that not all donations are accepted at the time of death. It is preferable to have pre-planned a donation and have completed the necessary paperwork. There are certain restrictions on suitability for donation purposes.

### What do you do if your loved one dies away from Alaska?

Unfortunately this can happen more often these days, as we are a more mobile society. If your loved one dies away from Alaska, you will need to consider whether to make arrangements to have the body transported back, or have a cremation at the place of death and the cremated remains shipped back. You can find out more about this on our funeral shipping section.

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

The funeral director will generally file for the death certificate as part of his or her services. The death should be registered with the local registrar within 3 days and the cremation or burial cannot proceed until the death certificate is filed. Copies of a death certificate can be obtained from the Alaska Division of Public Health (ADPH).

A death certificate costs \$30.00, with each additional copy charged at \$25.00. There is an additional \$11.00 charge for an expedited service

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

If you should have reason to be dissatisfied with the services or products provided to you by a licensed funeral home in Alaska, you can make a formal complaint to:

The Alaska Department of Commerce, Community & Economic Development,

Division of Corporations, Business and Professional Licensing,

550 West Seventh Avenue, Suite 1500, Anchorage, AK 99501

Phone: (907) 269-8160.

More information is available here:

https://www.commerce.alaska.gov/web/cbpl/ComplaintFAQs.aspx

## **US Funerals Online Customer Support Team**

Email: help@us-funerals.com

Phone: (877) 225-0834

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