

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

# Direct cremation service \$999 Call (720) 821-4151

This funeral and cremation planning guide aims to answer some of the key questions you will have if faced with the task of making funeral arrangements. Regardless of whether you are researching with an interest to make a cremation plan for yourself, or need to arrange a funeral or cremation service for a loved one who has passed. We have put together the following FAQs about cremation costs and funeral prices in the Denver area, as well as state funeral laws, and other funeral/cremation considerations.

#### First call: What to do when a death occurs

Your first point of call when a death occurs is to select a funeral home to handle funeral arrangements, and transfer the deceased into their care. Most deaths occur in a medical facility, where they can be held for a short period in the hospital morgue if necessary. Try not to feel like you need rush this decision. Give yourself some time to select the right funeral service provider for your needs.

# How to choose a funeral home or cremation service provider?

If your loved one had no funeral plan, and you have no prior experience with a funeral home, this will be the first decision to make. There are around 43 funeral service providers in Denver. If you want to have a funeral ceremony, the physical location of the funeral home may be an important consideration. Also, if you are working to a specific financial budget for the funeral cost, you will likely want to make funeral price comparisons, before selecting a suitable funeral home.

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# What are the funeral service or cremation service options in Denver?

With the range of funeral service providers serving the Denver area, you can arrange anything from a full-service traditional funeral to a simple direct cremation service. Decide if you want a traditional funeral, something more modern like a life celebration service, or if you want to consider cremation as a more affordable option. Read on to find out more about "direct cremation" and how it is your most affordable option.

## What is the average cost of a funeral service in Denver?

According to the National Funeral Directors Association (NFDA), the average funeral cost for an adult funeral in Denver is \$6,907, but can be go up to as much as \$9,895. This is based on the most commonly selected items for a traditional funeral including a casket and vault. However, it does not include cemetery costs. A grave space, a grave marker, and opening/closing the grave can easily cost another \$1,500 to \$2,500. Therefore, a typical traditional funeral and burial cost is likely at least \$8,500.

# How much does a cremation cost in Denver?

Cremation cost is often more difficult to quote as it is dependent on the type of cremation service you opt for. Whether you opt for a cremation with a traditional service or a direct cremation without a

service. Cremation is a cheaper alternative to a traditional funeral, but a cremation with a memorial service will still cost upwards of \$3,000, with an average cost of \$4,517 in Denver.

A simple cremation service with no ceremony, is referred to as a "direct cremation" in the funeral industry. A direct cremation can be arranged for just \$999 in Denver. This is the most economical funeral service arrangement available to families. The cost of a simple cremation can, however, still vary between different funeral service providers in Denver, and is likely to cost nearer to \$2,000 with most funeral providers. Therefore, how much your cremation will cost will largely depend upon what type of cremation service you select, and which provider you opt to conduct the service.

It is generally a good idea to check what is included in a low-cost direct cremation package to ensure there are no hidden fees. Sometimes what can appear low-cost can have additional fees added to the full package price.

County fees are generally 'third-party' additional charges —such as death certificates and cremation permits. But, some affordable direct cremation packages may include a death certificate and cremation permit fee. Extra charges that can be incurred on a budget direct cremation are fees for if a residential collection is required, if the deceased weighs over 300 pounds, and if a pace-maker needs to be removed prior to cremation.

# What legal issues do I need to understand about arranging a funeral?

Colorado is the only state that does not require licensure for its funeral homes and crematories. However, this still means that funeral home businesses follow careful regulations for how to dispose of human remains by cremation.

A *Cremation Authorization Form* must be signed by the immediate next of kin before the cremation can proceed. This authorizes the final disposition of the remains. It is possible to pre-sign the Cremation Authorization Form when you make pre-arrangements if cremation is your wish. This can save heartwrenching decisions for the surviving family. In Colorado, there is a mandatory 24-hour waiting period after death before the cremation can be performed, although it usually takes a couple of days anyway to finalize the paperwork and obtain a permit to cremate.

There is no legal requirement for embalming before cremation and you do not need a casket. A cremation container is used. This is a simple combustible cardboard box. The cremation process takes about 3 hours, and then the retort is cleared and the 'ashes' (which also contain bone fragments) are put through a filtering and grinding machine to produce the fine powdered cremation ashes that we typically see in a cremation urn. Generally, the cremated remains can be returned to the family within a week, but this can be arranged on an expedited service if required.

# How do I apply for a Death Certificate in Denver?

The funeral director generally prepares and files for the death certificate. He will ask you for the personal information of the deceased in order that he has all the required information. The death must be registered with the vital records office within 5 days of the death and before the body can be cremated or buried.

You may wish to have more than 1 copy of the death certificate (multiple copies can be useful for notifying different institutions and settling the deceased's estate).

Additional copies of a death certificate can be obtained from Colorado's Department of Public Health and Environment (CDPHE). You can apply by phone, mail, Internet, or in person and you will be required to provide ID to prove your relationship to the deceased. **The first death certificate costs \$20 and each additional copy costs \$13.** 

# Who is responsible for paying for a funeral?

If the deceased did not pre-arrange and pre-pay for a funeral plan, then the responsibility for paying for a funeral falls to the immediate next of kin. This can, understandably, be quite a burden for many people, and is why more seniors today are considering setting up simple cremation arrangements.

Pre-planning can be a simple and affordable option, giving families peace of mind for when the time comes. *Be aware that whomever signs the funeral contract with the funeral home is considered legally responsible for payment of the funeral bill.* 

If you are interested in pre-arranging a simple cremation plan, contact your local DFS Memorials location on (720) 821-4151.

# What happens if the deceased is at the County Medical Examiner's?

If the death occurred outside of a medical facility, was an accident, or unexplained, the body will be transferred to the Medical Examiner's office. It is the responsibility of the coroner to determine a cause of death before a death certificate can be issued. You will need to arrange for a funeral home to collect your loved one once the coroner releases the body. Only a licensed funeral director can transport the deceased from the ME's morgue, and the next of kin will need to sign a release form for the Medical Examiner to release the body into the care of a funeral home.

The Medical Examiner will issue the death certificate and permit to cremate once they release the body. If you have further questions about identifying the body and making arrangements for the transfer of the deceased, you can contact Office of the Medical Examiner for Denver at (720) 337-7600. Alternatively, you can find them at:

# Office of the Medical Examiner

500 Quivas St. Denver, CO 80204

Phone: (720) 337-7600 Fax: (720) 337-7609

medcomments@denvergov.org

# How do I prepare if my loved one is in hospice care?

If your loved one is in hospice care, and the support staff have advised you to prepare for his or her passing, it can help to have made provisional arrangements in place. This is so that when the time comes, the hospice can immediately contact the funeral service provider and arrange the transfer of your loved one into their care. If you contact a funeral home ahead of time, you can have some of the preparation in place, this will alleviate some of the stress that comes with having to make arrangements on short notice. This also means the hospice know who to call, and the authorizations and other legal documentation can be pre-prepared.

## What help with funeral expenses is there for low-income or uninsured families?

More and more families are finding themselves in a position of not being able to pay for funeral expenses. Unfortunately, there is very limited public or state assistance for funeral costs. The state takes care of any indigent deaths (as is their responsibility) but this is done by the means of a pauper burial or cremation. Social Security offer a \$255 death benefit payment (if qualifying) and the funeral director will be able to assist you with claiming this. You may also find it useful to read our article on 'What are your options on how to pay for a funeral or cremation?'. It provides more information on how you can raise funds to cover funeral expenses.

## What can I legally do with the cremated remains? Laws for scattering ashes in Colorado

As the cremation rate is so high in Colorado, there is a greater demand for scattering ashes, especially as there are such natural, beautiful areas to perform this 'last rite'. It is legal to scatter ashes anywhere on public land, even private land (with the owners' consent), although you may need a permit for certain controlled public land such as a state park. Read through our section on <u>Ash Scattering</u> to better understand what considerations you may have if you choose to perform your own ash scattering. There are also several organizations that offer ash scattering services in Colorado. You can scatter ashes in the Rocky Mountain National Park for free, however, you do need to obtain a permit, which can be downloaded here: http://www.nps.gov/romo/planyourvisit/permits.htm

A popular spot for scattering the remains of your loved one in Colorado is Pike's Peak.

If you wish to scatter the remains of your loved one in one of the lakes or rivers in Colorado and conduct an inland water burial, this is regulated by the Clean Water Act and you will need a permit from the relevant state agency.

Scattering by air is also popular in Colorado, and this can be performed by an aerial scattering company, or by filling a balloon with cremated remains, or as in Hunter S. Thompson's case firing a cannon into the sky.

# I want to pre-plan a simple cremation. What is the best way to set up a cremation plan in Denver?

You can make pre-arrangements with a funeral home and/or crematory. The terms and payment plans may differ depending on your requirements and age. And whether you make payment in full at the time of purchasing your pre-need plan, or opt to arrange a payment plan.

More cremation providers are now offering online arrangement services, so all this can be done from the comfort of your own home. Pre-planning can provide you with funeral service coverage that will give you and your family peace of mind, reducing the stress associated with making last-minute funeral arrangements after a loved one has passed. To discuss your options for pre-planning a simple cremation in Denver, contact your local provider on (720) 821-4151.

If you travel (as 80% of adults do these days), you may wish to consider purchasing a Travel Protection Plan. This is an affordable assurance policy that provides you with life time cover for funeral costs should you happen to pass away 75 miles or more away from your home in Denver. The plan costs just \$450 for a individual or \$875 for a couple, and will cover all costs for a cremation at the place of death, or returning the deceased home to Colorado. The cover is worldwide. Read more about this affordable peace of mind death expense coverage here: Travel Protection Plan.

# Arranging a green burial in Denver

In a recent survey, The National Funeral Directors Association discovered that 72% of funeral homes reported an increase in interest in green burial from families. At present, families typically have 2 options – traditional burial or cremation. However, a 'natural' green burial is less expensive than a traditional burial, and more environmentally-friendly than a cremation. Typically, a green funeral will cost between \$3,000 and \$5,000.

There are currently four cemeteries offering green burial options in Colorado. Seven Stones Cemetery is located in Littleton in the greater Denver Metropolitan Area and offers green burial options. Details can be found on our Green Burials Directory

### What about no-cost cremation?

A "no-cost" cremation normally refers to a whole body donation program where the deceased's remains are cremated free of charge after the donation. If you wish to donate your body to science in Colorado, The Colorado State Anatomical Board at the University of Colorado's Anschutz Medical Campus accepts donations for educational purposes. You can contact them on (303) 724-2410 or download this <a href="https://documents.com/nation-na

#### Do I need a casket for a cremation service?

As mentioned above, there is no requirement (or law) that stipulates a casket is needed for a cremation service. A simple cremation is usually conducted using a simple reinforced cardboard container. It is, however, possible to rent a casket if you wish to have a service before the cremation. This can also help you save on funeral costs.

I have questions, or concerns, about arranging a funeral in Denver. Where can I find help? You can contact our DFS Memorials affordable funeral service provider in Denver with any questions you have. If you should have reason to be dissatisfied with the services or products provided to you by a licensed funeral home in Colorado, you can contact Colorado Funeral Directors Association (CFDA), which is a voluntary trade organization. Alternatively, you can contact the Funeral Consumer Society of Colorado (FCSC), located at 4101 East Hampden Avenue, Denver, 80222. Phone: (303) 759-2800. They

Feel free to contact us at US Funerals Online and we will try and help you if you have further questions about arranging a funeral or cremation service.

are a local not-for-profit organization affiliated with the National Funeral Consumers Alliance, and basically, support consumer rights with regards to purchasing funeral services and products in Colorado.