

CATASTROPHIC ILLNESS IN CHILDREN RELIEF FUND COMMISSION
POLICY/ADMINISTRATIVE PROCEDURE

SUBJECT: Funeral Expenses
EFFECTIVE DATE: June 1994
REVISION DATES: October 1994; December 3, 1997; August 5, 2020; October 13, 2021
AUTHORITY: N.J.A.C. 10:155-1.14(a)(15) N.J.A.C. 10:155-1.11(a)(5)

I. POLICY STATEMENT:

Funeral expenses are eligible for reimbursement as described in N.J.A.C. 10:155-1.14(a)(15):

Reasonable funeral expenses, including professional services, arrangement and supervision, facility charges, transportation (hearse and one family car), casket costs and vault or cremation urn. Excluded items include, but are not limited to, flowers, prayer cards, books, headstones, name plates and soloist/organist.

In order to provide consistency in payment for funeral expense, the Commission established the following list of eligible and ineligible funeral expenses. Additionally, the Commission uses the “minimal” charges as listed in the biennial statistical pricing survey of the New Jersey State Funeral Directors Association to determine reasonableness of charges (this reasonable rate is listed next to the category of eligible expenses).

A. Eligible Expenses with associated Reasonable Rates:¹

Expense	Prior to Oct. 13, 2021	On or After Oct. 13, 2021
Casket	\$1,087	\$1,126
Urn	\$65	\$43
Burial Vault or Grave Liner	\$1,507	\$1,611
Crematory charges	\$227	\$259
Facility charges	\$485	\$521
Grave or crypt opening/ closing	\$863	\$963

¹ Reasonable rates for eligible expenses according to the Biennial Statistical Pricing Survey Results of the New Jersey State Funeral Directors Association, Inc. “Prior to Oct. 13, 2021” rates available at https://web.njsfda.org/public/Portals/0/images/Forum_Article/2019_BiennialStatisticalSurvey-1pc.pdf (Accessed August 18, 2020). “On or After Oct. 13, 2021” rates available at https://web.njsfda.org/public/Portals/0/images/FORUM_Article/2021_BiennialStatisticalSurvey.pdf (Accessed August 18, 2021).

Expense	Prior to Oct. 13, 2021	On or After Oct. 13, 2021
Professional services	\$2,120	\$2,296
Transportation	\$862	\$898

B. Ineligible Expenses include, but are not limited to:

- a. Obituary notices
- b. Death certificates
- c. Music
- d. Religious Services
- e. Pallbearer charges
- f. Cost of Grave Lot or Mausoleum Crypt
- g. Perpetual Care of Grave Lot or Mausoleum Crypt
- h. Markers or Monuments
- i. Flowers
- j. Memorial Cards
- k. Register Books
- l. Acknowledgement Cards
- m. Prayer Cards
- n. Name Plates
- o. Crucifix/ Cross
- p. Burial Clothing
- q. Tent

II. PROCEDURE:

Staff will review and screen expenses using the following documentation:

- A. **Statement of Funeral Goods and Services Selected:** The Federal Trade Commission Funeral Rule requires that the funeral homes give each consumer a completed Statement at the end of the arrangements discussion. It is an itemized list of the goods and services that the consumer has selected during the arrangements conference. Although no specific form is required, the categories of goods and services listed on the Statement (or other similar document) should generally correspond to the items listed on the funeral home's General Price List.
- B. Verification of paid expenses: Cancelled checks, credit card statements, or financing. Documentation must support the use of the family's personal funds.
- C. Verification of unpaid expenses: Contact funeral director and request bill if necessary.

PREPARED BY:
Michelle Walsky

DATE:
December 3, 1997

REVISED BY:
Christian Heiss

DATE:
August 18, 2020; August 18, 2021