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Senator Bailey, Representative Mathieson and fellow members of the HCIFS committee. My name is Representative Joshua Morris and I represent the people of Leeds, Turner, and Wayne. I am here today to present **LD 867, "An Act Regarding Pre-Need Funeral Insurance"**.

Families in Maine deserve the peace of mind that comes from knowing their loved one's final wishes will be honored without the burden of planning during a difficult time. With that in mind, this bill seeks to allow funeral practitioners to offer pre-need insurance, enabling families to plan and secure their funeral arrangements ahead of time.

The benefits of pre-need insurance cannot be overstated. First, it provides families with emotional relief, sparing them from the pressure of making crucial decisions while grieving. With a prearranged funeral service, families can be confident that all details are handled, allowing them to focus on honoring their loved ones. The ability to secure today's funeral costs protects families from rising inflation and avoids the financial strain that can come during an already challenging period.

One of the primary reasons I sponsored this bill for this bill is because pre-need insurance supports consumer choice. Families are increasingly seeking options to plan ahead, ensuring that their funeral arrangements reflect their personal values and wishes. By allowing funeral practitioners to offer pre-need insurance, we ensure that funeral homes in Maine can provide a full suite of services, making the process simpler and more personalized for each family.

Moreover, the flexibility offered by pre-need insurance cannot be ignored. It allows for manageable payments and guarantees that families won't be faced with the stress of large lump-sum payments at the time of need. It ensures financial security and offers portability, meaning families can take their plans with them if they move or if circumstances change. Additionally, pre-need insurance is highly regulated, providing reassurance that funds are secure and will be used exclusively for the intended purpose.

Our funeral practitioners in Maine are trusted professionals in their communities. This bill strengthens that role, positioning funeral directors as reliable partners in end-of-life planning, who can guide families through the complexities of both emotional and financial decisions. Allowing them to offer pre-need insurance would enhance their ability to serve their communities, deepen relationships with families, and support local economies by keeping business within the state.

Maine and New York are currently the only states in the northeast that do not permit funeral homes to offer this important service. Allowing pre-need insurance will align us with neighboring states and strengthen our commitment to providing Maine families with access to trusted, comprehensive funeral planning services.

I urge you to support LD 867.

Joshua Morris
State Representative