



MILESTONE

FUNERAL PARTNERS

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LD 867, AN ACT REGARDING PRENEED FUNERAL INSURANCE

3/13/2025

Health Coverage, Insurance, and Financial Services Committee

Senator Donna Bailey, Senate Chair

Representative Lori Gramlich, House Chair

Senator Bailey, Representative Gramlich and members of the Health Coverage, Insurance and Finance Committee, my name is Brian Coffa; I am a member of the Maine Funeral Directors Association Board of Directors, a licensed Funeral Director for nearly 30 years, Vice President of Operations at Milestone Funeral Partners, and a 25 year resident of Sanford, Maine. Today I would like to testify in support of **LD 867**, the legislation put forth allowing Licensed Funeral Professionals the opportunity to offer pre-need insurance as an option to fund pre-arranged funeral services.

For over 29 years I have had the pleasure of caring for families, their loved ones, and friends in one of the most heartwarming professions there is. Funeral service is not just a job, but rather a commitment to care for those entrusted to you, to provide sound guidance through emotional times and to care for people and communities with unwavering kindness and empathy. I consider myself lucky to have been able to serve the people of the great State of Maine for 25 years while supporting other Funeral Directors and the families they serve in all of greater New England.

Over the past 30 years I have seen great change in our profession, and as you are aware those that are most adaptable to change are usually the most successful in all aspects of life. As a son of two ailing parents, I have watched them change from caregivers to being dependent on the care of others. They rely on the guidance of other professionals in their life to make sound decisions regarding their well-being, health, and fiduciary responsibilities. As my father enters his 89th year next week he will have enjoyed over 25 years of retirement. In his words "He beat the system". Yet, even at his age he continues to pay for homeowners, automobile, health, and even life insurance, but the one insurance he is definitely going to use some day, and hopefully not for a long time, is pre-need funeral insurance because he and my mother both live in one of two State's that does not allow for it to happen; and because I have not lived in New York for over 26 years there is not much I can do about it. However, I can do something in Maine for those that are in a similar situation as myself by supporting LD867 and allow people a choice to fund a cost guaranteed funeral service that will bring themselves and their families peace of mind.

Insurance allows people from every economic background to have their final wishes taken care of without undue burden on others. They have options to be completely covered from the moment the policy is written, to paying over time, to paying the entire policy in a lump sum. In other words, insurance provides choices for families to lock in the cost of a funeral service when they might not have the ability to pay for it all at once.

While providing families peace of mind, it also provides benefits to local funeral establishments. It ensures the funeral home of future well-being while protecting a family's funds. Insurance produces greater revenue for funeral establishments which help to keep costs down, employ more staff, and give back to the communities they live in. As inflation continues to increase, utilizing insurance is a way to both protect client families and the funeral establishments themselves so they will be available to serve others in the future and continue to be a greater part of their communities.

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I work for a company called Milestone Funeral Partners. We help, support and assist funeral homes all throughout New England and New York, yet we do not own a single funeral home in Maine. We have no financial gain in being here today and testifying in support of **LD 867**. I have nothing personally to gain from **LD 867** as my extended family all lives out of State. I am here because I believe that every person should have a right to choose what is best for themselves, what is best for their own families, and what is best for their loved ones. We have been denying that option to them for years and I would simply ask that we allow this legislation to move forward so we can better serve others and our communities.

Thank you for your time today, thank you for considering **LD 867**, and thank you for the hard work that all of you do to make Maine a "Great Place to Live"

With gratitude,

Brian Coffta

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