

Testimony In Support Of LD867 – An Act Regarding Pre-Need Insurance
Submitted By: Matthew J. Roan, New Hampshire Funeral Director

Date: March 6, 2025

Senator Bailey, Representative Mathieson and members of the HCIFS Committee:

I send my greetings to you from the Granite State.

My name is Matthew Roan and, as a licensed funeral director, I manage the Roan Family Funeral Homes in New Hampshire alongside my wife, also a licensed funeral director.

I am aware that over the last year, the Maine Funeral Directors Association has been researching this topic extensively, looking for the opportunity to present legislation that, most importantly, benefits the families of Maine as well as the funeral practitioners. At a time when our own State of New Hampshire has been working to “break down barriers,” there is no better opportunity for you to join much of the country in passing this legislation than the present.

I have been a licensed funeral professional for over 21 years, and during that time, have seen the many benefits that pre-need insurance has to offer. Pre-need insurance presents many different payment options for families looking to pre-pay their final expenses, while avoiding the burden of a lump sum, up-front payment. Unlike traditional life insurance policies, the paperwork is minimal as it would relate to MaineCare and is simply another vehicle that can be offered as a means of pre-payment. For those families wishing to travel or move away, the portability of a pre-need insurance policy is another welcomed feature, unlike a trust account, which is often tied to a singular bank or trust administrator.

In addition to the Maine families, the passing of this legislation would benefit the funeral home owners and practitioners within the State of Maine. We are in a time where the number of individuals entering into the funeral service industry is dwindling and many funeral home owners and managers are finding themselves short-staffed or struggling to attract employees. The passing of this legislation would open new opportunities not only for funeral practitioners in Maine but would be an attraction for out-of-state licensees looking to relocate, who might have an extensive background with pre-need insurance but have been unable to share that talent within the State of Maine.

LD867 is long overdue, and I look forward to the day that my colleagues, and in turn, the families of Maine are able to share in the many benefits and flexibility that pre-need insurance has to offer. I urge you to support this bill and continue to “break down barriers.”

Thank you in advance for your consideration.

Respectfully submitted,



Matthew J. Roan
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