

Testimony in Support of LD867 – An Act Regarding Pre-Need Funeral Insurance

Because Maine Families Deserve Trusted Guidance

Submitted by: **Shawn Descoteaux, Managing Funeral Director, Hope Memorial Chapel,
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Dear Senator Bailey, Representative Gramlich, and members of the HCIS committee

My name is Shawn Descoteaux. I am the Managing Funeral Director at Hope Memorial Chapel in Biddeford, Maine. I write this testimony today to state my support for allowing funeral directors in the state of Maine to offer pre-need insurance. I strongly believe that offering pre-need insurance will allow families another viable avenue to prepare for end of life services.

The state of Maine does not currently allow for pre-need insurance through the funeral home. Planning for a funeral can be an emotional time. The difficulty with pre-planning is only compounded with the fact that families are searching for a way to pay these expenses. I firmly believe that the more options that are available for families, the better. We have seen many families resort to private insurance policies that create difficulty for them in claims at time of death as well as confusion by families on what is really being offered in the policies they have chosen. Allowing funeral directors to sell pre-need insurance would allow the funeral director to have thorough conversations with families about where their money is being spent. Families count on funeral directors to guide them through the most difficult of times, and we build trust with them. This would allow us to have deeper conversations and continue to build on that trust. I often find families confused with insurance policies and how they work, thus electing to not do anything. With funeral directors being allowed to sell insurance, we would help guide families and hopefully give a sense of relief that their loved ones are protected or will not be saddled with unexpected funeral costs.

I often find when families come to pre-arrange, they are willing to have candid conversations about their wishes. Families trust us to take care of them when they are no longer able to care for themselves. Many people state that they “just don’t want my family to have to worry about my funeral expenses.” This is truly a gift. Maine families will be able to take it a step further and feel confident that not only will the services they want be handled appropriately, but the financial burden will not exist. This allows us to take away one of the stresses families have at time of death.

In closing, I encourage the legislature to strongly consider voting in favor of this bill. I firmly believe this would be a valuable addition to our pre-arrangement services. Maine families would have another viable option for pre-need services. Thank you for your time and consideration.

Best regards,

Shawn Descoteaux, Managing Funeral Director, Hope Memorial Chapel\