

February 21, 2025

Dear Finance Committee,

I am writing to express my strong opposition to Senate Bill 0957 (2025), which seeks to allow not-for-profit corporations to own and operate funeral establishments in Maryland. While I understand the intent to provide affordable funeral services, I have significant concerns that this bill could cause problems for both consumers and the funeral industry.

Here are the main reasons for my opposition:

1. **Unlicensed Funeral Homes Will Cause Problems:** Allowing unlicensed individuals to own and operate funeral homes could lead to serious issues, as we have seen in other states like Colorado. In Colorado, where unlicensed operators were allowed to open funeral homes, there have been significant problems with mismanagement, poor consumer protection, and lack of regulatory oversight. These issues resulted in harm to consumers and created an unstable environment in the funeral service industry. Maryland should not take a step backward by allowing similar problems to occur here. For example: <https://www.npr.org/2024/01/12/1224371053/colorado-funeral-home-bodies-maggots-fluids>
2. **Risk to Consumer Funds:** The bill would allow unlicensed individuals to manage pre-need funeral funds, a significant financial responsibility. The potential mismanagement of these funds by non-licensed individuals poses a serious risk to consumers and undermines public trust in the funeral service industry. Consumers entrust funeral homes with substantial amounts of money for future services, and we cannot afford to jeopardize those funds by allowing individuals without the necessary training and oversight to manage them.
3. **Availability of Low-Cost Providers:** Maryland already has many funeral homes that provide competitive and affordable services. Funeral providers across the state offer a wide range of pricing options, including low-cost choices, which ensures that families can access affordable services without the need for new, unlicensed funeral homes to enter the market. The current system is already functioning well, with established providers meeting the needs of the community.

4. **The State Board's Current Transition:** The Maryland State Board of Morticians and Funeral Directors is currently undergoing a period of transition. Given this, I believe now is not the time to allow more funeral homes to open without proper funeral service experience. The board's focus should be on enhancing its ability to oversee and regulate the existing funeral homes in the state, rather than expanding the industry to include unlicensed operators. It is essential to strengthen the board's oversight to ensure that the high standards we currently expect in funeral service continue to be met.

For these reasons, I respectfully urge you to oppose Senate Bill 0957 (2025). Allowing unlicensed individuals to operate funeral homes would introduce unnecessary risks, increase the burden on the already transitioning state board, and could create problems similar to what has been seen in other states. Additionally, the mismanagement of consumer funds by unlicensed operators is a significant concern that must not be overlooked. Instead, the focus should be on improving oversight and support for the established funeral homes that are already serving Maryland families.

Thank you for your time and consideration. I would be happy to discuss these concerns further should you have any questions or need additional information. If so, please give me a call on my personal number, 410-456-0002.

Sincerely,

Matt Levinson

Matt Levinson, President

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