

Funeral Consumers Alliance of Rhode Island

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NEWSLETTER – SPRING 2022

FEMA FUNDS STILL AVAILABLE FOR COVID DEATHS

FEMA funeral assistance for families with a death from Covid-19 has been available since April 2021, yet less than half of eligible families have applied for FEMA funeral reimbursement. FEMA authorized \$2 billion toward financial assistance for families who paid funeral costs specifically related to Covid-19. This applies to funeral expenses incurred after January 20, 2020. Claims are capped at \$9,000.

Why aren't the funds claimed? It's possible that some families have not heard about this national program due to Covid news overload. And some funeral homes may neglect sharing the information with their clients. Perhaps the funeral home isn't up-to-date on the process or doesn't have easy access to the information from FEMA. Importantly, funeral homes do not apply for the funds for families, It is the family's responsibility. When families do provide information about the death to FEMA, FEMA will likely contact the funeral home for invoices related to the funeral.

The reimbursement process: Start by making a phone call to FEMA at 844-684-6333. Call from Monday to Friday, 7 a.m. to 7 p.m.

FULL BODY DONATION: SOME IMPORTANT INFORMATION - 2022

Ann Porto, PsyD, FCA-RI

Full Body donation is different in several ways from Organ Donation. In both cases however, it is important that you discuss your final wishes with family and or anyone who will be involved in the after-death management of your final wishes. This article is written with the intention of clarifying for purposes of assisting anyone considering donation of their full body after death for the purpose of helping science, safety industries, or furthering the education of research and medical school students. The article is composed from various internet articles and sources such as the Mayo Clinic, Funeral Home articles, RI health and environmental regulation information and others.

BODY DONATION AND ORGAN DONATION.

Body Donation is not the same as organ donation. Organ donation is the designation you put on your driver's license: "I want to donate my kidney at time of death. I want to donate my cornea or my lungs." Organ donation does not affect funeral services. You can still be cremated, still have a traditional funeral, and still do all the things that you want to do. Body Donation is donating your entire body to science. There are several common misconceptions about donating your body to science (a.k.a. anatomical donation). Which organizations accept bodies for donation? There are three types of organizations that accept bodies for donation:

Medical schools
Medical research firms
For-profit companies that

resell your body.



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Full Body Donation (Continued from previous page)

Generally, donating your full body happens through medical schools. However, be aware that just because you want to donate your body does not mean it will happen. The reason can be related to the supply at any time which may be greater than the need. Also, you are allowed to donate a full body to medical schools outside of your state.

IMPORTANT: All potential donors are encouraged to have an alternate plan in case the donation isn't accepted.

Basic body donation process:

You **MUST** register in advance !

Upon your death, your family contacts the school you registered with, and if your body meets the necessary criteria, they will handle all expenses of picking-up the body.

The organization typically utilizes the body for up to two years, at which point they will then cremate the body at their expense and return it to the next of kin.

Reasons why a body donation may be rejected according to Mayo Clinic:

The potential donor has an infectious disease (such as HIV/AIDS, hepatitis B or Hepatitis C, or prion diseases).

The next of kin objects to the donation of the body.

The body is not acceptable for anatomical study (extremely emaciated or extremely obese).

The body has been autopsied or mutilated or is decomposed.

Donations are not needed at the time.

Donor is not in the Mayo Clinic anatomical bequest program's care within 48 hours of death.

The donor was embalmed prior to arrival at the medical facility.

IMPORTANT: You must read the disclosures carefully about what companies are allowed to do with your body !

Make sure you do your research so you know the remains you receive are truly those of your loved one and in the case of a medical body donation, you understand how the body will be used and are comfortable with it.

Benefits:

The main benefits of body donation are the training it gives aspiring doctors.

Additionally, it removes some of the financial burden off of the family.

Additional cost saving benefits:

When you donate your body to science, there is no casket, embalming or any funeral expenses in the traditional sense. NOTE: If embalming was done, a medical school and other organizations will not accept the body.

Charges not included in body donation;

While generally a medical school will pay the cost for upfront transportation, but in some cases there may be charges to move the body from the place of death to the medical school as specified by the school or organization. Often the organization will reimburse for some or all costs but you will need to get this information to be fully prepared. In the case of Brown Medical School, they will reimburse within a 45 mile radius.

You and/or your family are responsible to pay any cost(s) to file the death certificate. It is still your family or spouse/partner's responsibility to notify social security and to assist the family with scheduling any memorial services if any are wished. Other non-included costs are obituaries, death certificates, memorial services, and other aspects of funeral planning.

Some Disadvantages and postmortem costs after donating your body to science:

The biggest drawback of donating your body is that your family cannot have a service with the body present. You can have a memorial service without a viewing. In some cases, the funeral home will allow for immediate family to have a closed viewing, much like an identification viewing. Your family would be required to pay for a service, death certificate and monument if they wish to have these.

GROWING IN POPULARITY

from {People's Memorial, January 2022}

Alkaline Hydrolysis (a.k.a. aquamation, water cremation, biocremation, resomation, and green cremation) continues to grow in popularity. Archbishop Desmond Tutu died late last year and in keeping with his passion for 'gentler stewardship of the earth', his final wishes were to forego the fanfare of a lavish funeral. After a modest ceremony where his remains were casketed in a plain pine coffin (adorned only by a bouquet of carnations), his remains were 'aquamated' on New Year's Day. His ashes are now interred under the high altar of St. George's Cathedral. This deathcare option has been used by academic institutions for many years and it is now available in 19 states and parts of Canada. Consumers in North America are becoming more passionate about broadening their options, as well as examining the environmental impact of their options. Due to its low energy consumption and lack of greenhouse gas emissions, alkaline hydrolysis has 1/10 the carbon footprint of a flame cremation.

SAC CONFERENCE



FCA-RI was at the Senior Agenda Coalition Conference at the Crowne Plaza in Warwick in October answering attendee's questions and providing educational materials.

PLANNING AHEAD

We endorse the idea of planning your funeral in advance. However, be very cautious if you decide to pay for your funeral in advance. Maintain control over your funds to assure they will finance your funeral when the time comes, and to confirm your money is protected.

FULL BODY DONATION (Continued from previous page)

Brown University has a downloadable donor form and additional information on their website: <https://www.brown.edu/academics/ecology-and-evolutionary-biology/anatomical-gift-program/about-program/contact-us>

Anatomical Gift Program
The Warren Alpert Medical School of Brown University
Box G-B204, Providence, RI 02912
Tel: (401) 863-9029

ANNUAL MEETING

Our annual meeting was held on November 9th at the North Providence Library. Josh Slocum (FCA's Executive Director) was this year's guest speaker. The event was held both via Zoom and also in-person. Josh's presentation was comprehensive and covered a variety of end-of-life options. He answered questions from the online and the in-person audiences. The presentation is now available on YouTube at: https://www.youtube.com/watch?v=1Ph_70melGA



Visit is anytime at:
www.funerals-ri.org



UNWANTED BURIAL SITES

from "For Sale: Cemetery Plots" by Jean Chatzky in the AARP Magazine

One reason it's hard to dispose of burial sites, and why cemeteries are reluctant to buy them back is the rise of cremations, which now outnumber burials – and cost an average of 40 percent less. "I'd guess there are hundreds of thousands, maybe millions, of graves that will never be used," says Joshua Slocum, executive director of the Funeral Consumers Alliance. This author's suggestions are:

1. Reach out to the cemetery.

Find out if you are allowed to sell the site on the secondary market, and how helpful the cemetery will be. The cemetery doesn't make any money from a secondhand sale. Some are more cooperative than others. Is there transfer fee? How much? What are similar sites selling for? Make sure you have a copy of the deed and keep a record of all of your correspondence with the cemetery. A helpful checklist can be found at TheCemeteryExchange.com – click on "Things to Know and Do Before You List"

2. Consider a broker.

Several companies will list your property and manage the sale for a fee. (PlotBrokers.com, or GraveSolutions.com). You could list it yourself on [The Cemetery Exchange](http://TheCemeteryExchange.com), or GraveSales.com.

3. Price it Right.

Go at least 20 percent below the cemetery's current price otherwise there's no incentive.

4. Expect Scammers.

Criminals will try to get your personal information. Telephone calls tend to be more genuine than emails or texts.

5. Give it Away.

If money isn't an issue, you can donate a plot to a nonprofit such as a religious congregation, a local veterans group or a charity that aids the homeless. To get a tax deduction, you will need an appraisal.

In any case, you will need patience – it will take a long time. Maybe buying plots long before you will need them might not be a good idea.

BEFORE I GO, YOU SHOULD KNOW

Our comprehensive end-of-life planner is now

available for \$15 in either English or Spanish. Don't take your last wishes to the grave. Before you go, they should know:

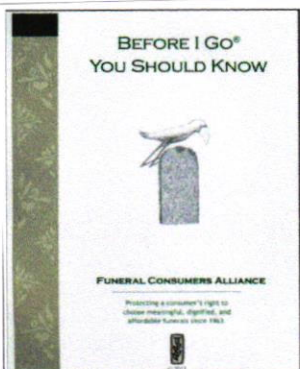
- your funeral plans
- where your important papers are
- who should take care of your pets

- who to call when the time comes
- how to close down your social media accounts

TO ORDER: Send your check to:

Funeral Consumers Alliance of RI
119 Kenyon Avenue
East Greenwich, RI 02818

Be sure to specify English or Spanish version !



to all of our members and friends who were able to help support our mission by sending in a donation this past year.

OUR MISSION

The mission of the Funeral Consumers Alliance of Rhode Island is to protect the right to choose meaningful end-of-life options. We educate consumers, provide state-wide price information and supply resources and encouragement for preplanning.

RECYCLING IMPLANTS AND MEDICAL DEVICES

from the Grim Reader - Fall 2021 (A publication of Funeral Consumers Alliance, South Burlington VT)

Implants such as pacemakers, defibrillators, artificial joints, metal plates, and dental work have become increasingly common. In the past, these implants were buried, incinerated, or sent to landfills after a death. Today many can be recycled – extracted, processed, and ultimately reused in some form. The metal in surgical and dental implants can be melted down and reconstituted as new implants or as heavy machinery and vehicles. Life-saving heart devices can be sterilized, refurbished and sent abroad to help impoverished patients who cannot afford new ones. Reusing the materials can also help the environment and save valuable natural resources. All of us can make a difference by supporting this recycling.

Metal joints, inserts and dental implants

For more than 100 years, metals have been implanted in the human body to repair or replace joints or teeth, and they have dramatically improved the lives of those patients. However, when these recipients die, their surgical and dental implants are buried in cemeteries or landfills, generating hundreds of tons of hazardous waste every year. Fortunately, many crematory operators have begun pursuing an alternate strategy. After separating the post-cremation metals from the ashes and collecting them in bins, they can ship the metal to an implant recycling company free of charge. The crematory may either receive payment for the metals or have the proceeds donated to charity.

— The recycling process:

The implant recycling companies analyze, sort, smelt and then sell the metals to industry for reuse. Some high-grade metals like cobalt and titanium from joints, plates and screws are sold to manufacturers for machinery like aircraft engines, wind turbines, and automobiles, or they may be refashioned into new joints. The most valuable metals come from dental implants and they are the biggest source of recycling revenue. Gold and silver can be reused for jewelry, electronics, and new dental implants: platinum and palladium will be recycled for catalytic converters, electronic equipment, medical and dental implants. Lower grade metals can be sold as scrap.

— Benefits:

Without a doubt, metal implant recycling benefits all those involved in the process. For the crematories and recycling companies, this arrangement can be very lucrative. A large crematory could see a six-figure annual return from metal recycling, and recycling companies make excellent profits as well. Many crematories and recycling companies donate some or all of their recycling proceeds to charity. Communities benefit from these charitable gifts and from improved environmental quality. Recycling reduces toxins in landfills, preventing metals like silver leaching into the ground and polluting fresh water. Because recycling reduces the need for new metal extraction, communities enjoy less landscape destruction, soil erosion, water and soil contamination and air pollution from mining. Finally, the bereaved families receive cremated remains free of extraneous materials and contaminants, and the joy of knowing that their loved one could help the environment even after death.

— How to participate:

If you or a loved one has metal implants and wants to join this recycling effort, consider choosing cremation instead of burial so that the implants can be retrieved and reused. Be sure to choose a crematory that practices recycling, or ask your funeral director to do so. If no crematory in your area recycles implants, you could encourage them to begin.

Pacemakers and defibrillators

Pacemakers are implanted to regulate dangerously fast, slow or irregular heart rhythms, and implantable cardiac defibrillators restore a normal heartbeat after an arrhythmia episode or cardiac arrest. Tens of thousands of these critical life-saving devices are buried when the person dies, or are removed and discarded by funeral directors or crematory personnel before cremation. Although some of these devices are in good working condition, the Food and Drug Administration (FDA) classifies them as single-use devices, and prohibits their reuse in patients in this country. At the same time, between one and two million people will die overseas (Continued on the next page)

every year because they cannot afford the \$6,000 to \$15,000 price tag for implanting a new pacemaker or defibrillator. In response to this overwhelming need, some organizations have found ways to refurbish the devices and allow them to continue saving lives.

— Recycling for human use:

The University of Michigan Medical School collaborates with World Medical Relief to collect used pacemakers and defibrillators through their nonprofit program "My Heart Your Heart". The pacemakers are inspected and tested; those suitable for reuse are sterilized and shipped overseas to participating hospitals in the developing world. Since the physicians there often waive all charges, many devices can be implanted in impoverished patients at little or no charge.

The organization hopes to prove that with proper processing, the recycled pacemakers are as safe as new ones. If the FDA eventually approves large-scale reuse, thousands more critically ill patients around the world could be saved. Recycled pacemakers have already improved the lives of poor patients in Africa, Asia, South America and the Caribbean. Next, the project plans to assess the potential for defibrillator reuse in under-served countries.

— Recycling for animal use:

Owners of animals with heart disease have few options, since no pacemakers exist specifically for animals. Fortunately, human pacemakers can be successfully implanted in animals, although the cost of a new device can be prohibitive. Using a recycled pacemaker is a good alternative, and can save the owners thousands of dollars. At least two veterinary schools, at the University of Georgia and University of Tennessee, have placed recycled pacemakers in companion animals. At this time, these devices cannot be donated by the general public but are sourced through the local hospital systems.

— Benefits:

The greatest benefit goes to the impoverished patients with severe heart disorders who might otherwise die within the next few weeks or months without this life-saving treatment. After surgery, most are able to resume work and care for their families. Often the donors, or their survivors, are delighted to help prolong the lives and ease the suffering of these patients. In addition, the lives of hundreds of family pets have been saved or extended using recycled pacemakers.

The lithium batteries in pacemakers are considered hazardous waste, so burial or disposal in landfills can cause environmental damage. Reusing the devices helps reduce the millions of tons of medical waste generated each year, and saves the cost of treatment and disposal.

— How to participate:

If your loved one dies with a recently implanted pacemaker, consider donating it to help save lives overseas. Ideally, any donated pacemaker should have at least 70--80% of its original battery life. If you wish to have your own device reused after your death, be sure to tell your family. They can instruct the funeral director or crematory to remove it and send it to be recycled. If you are being cremated, the device will have to be removed anyway to prevent the battery from exploding during incineration; if you are being buried, your family may have to pay a small extra fee for its removal.

To arrange to donate a pacemaker to the "My Heart Your Heart" program, go to their website, myheartyourheart.org and download their consent form. You can also request a postage-paid shipping box or envelope to send the device to the University of Michigan free of charge.

Have you prepared a Durable Power of Attorney for Health Care ?

A form you can use for this purpose may be found at:

www.health.ri.gov/forms/legal/DurablePowerOfAttorneyForHealthCare.pdf

CREATING AND UPDATING WILLS

from People's Memorial, August 2021

Your will is an important legal document that expresses your wishes regarding the distribution of your assets. One of the most common mistakes members make is thinking they don't need a will because they don't have a large estate or minor children in their lives. If you're thinking that now, please reconsider your decision ! Your loved ones need to know what to do after your death, and providing them with instructions will alleviate conflict and reduce stress. What a huge gift you could leave for them ! And, most importantly, having a will gives you control over your legacy.

Creating a will is about people. A good will becomes a clear path for you loved ones to follow after your death. Survivors often reported feeling less stress when they knew exactly what to do. On the other hand, the absence of a will often creates conflict among even the closest of family members. Conflict over money and resources can often last a lifetime.

Your will is as unique as you. YOU get to decide what is included in your will.

There are several options for creating wills. There are some DIY websites you can use to draft a will on your own, but if you want to ensure it's done correctly, we highly recommend you seek out professional help.

It's important to review your documents every few years and after any major life event. Ensure your documents still reflect your priorities, are easy to understand, and are complete. Conversations with your loved ones about your wishes are also very important so they understand what you want.

Make sure the Executor of your will knows they've been chosen ! It's a big responsibility so you want to be sure they aren't surprised when the time comes. Make sure they know your will exists and where to find it.

Here are some of the things you can include in your will:

- Plans for the care of minors;
- Plans for the care of your pets;
- Distribution or the selling of you personal belongings. This includes items with monetary value such as you home, vehicles, and furniture. You can even include sentimental items such as photo albums;
- Gifts to your favorite charities.

Durable Powers of Attorney vs Executor of the will:

Once you've determined what needs to be addressed in your will, you will need to decide who will be responsible for carrying out your wishes. This person will be the Executor of the Will (also known as Executor of the Estate), which is different from Durable Powers of Attorney. People often confuse these because they often choose the same person for these roles, but it's important to note the differences:

Executor of the Will has legal authority to follow the instructions provided in your will only AFTER your death.

Durable Power of Attorney for Health has legal authority to make decisions and give consent for medical treatment on your behalf while you are LIVING and only when you are unable to do so for yourself. This legal authority ends at death.

Durable Power of Attorney for Finances has legal authority to make decisions about your finances and property (paying bills, accessing your bank accounts, etc.) on your behalf while you are LIVING and only when you are unable to do so for yourself. This legal authority ends at death.

Including gifts to charity in your will.

Bequests:

Many people are choosing to include their favorite charities in their wills because it's a future gift that doesn't affect their current financial situation. "Bequest" is a fancy word for including this

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type of gift to a charity in your will that is to be distributed after death.

People are choosing to include bequests in their will because of the many benefits:

It is tax efficient because it potentially saves a lot of tax at your passing.

Careful crafting of the will may save you Federal and State estate tax after you pass, while leaving it available to you while you are alive in case you need the money.

There are a few options for bequests that are easy to do;

Charitable bequests and transfer-on-death gifts. People usually choose this method because they consider their estate to be modest in size and they are simple to set up.

A percentage of your total estate. With this approach, your gift adjusts with the changes in the size of your total wealth (your estate).

The residue or a percentage of the residue of your estate. After making gifts to your loved ones, you may designate what's left over (the residue) to a charitable organization.

With this approach, your gift adjusts with the changes in the size of your estate.

A gift of a specific amount. You choose flat amount.

Have you prepared a Funeral Planning Agent Designation Form ?

The form may be found at:

www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf

TOURIST STOP

If you are ever in the Houston area, a stop at the National Museum of Funeral History will prove worthwhile. There you will find memorabilia from each of the US presidents who have died. On display is the invoice for George Washington's funeral which shows a total of \$99.25. There are many gems in the galleries for presidential, papal, and celebrity funerals as well as a showroom for hearses.

BRAVE ACT

BRAVE ACT benefit increases are scheduled to go into effect as of January of 2023. The VA will be increasing the burial allowance for non-service connected deaths from \$300 to \$831.

ADVANTAGES OF PLANNING AHEAD

DONATE



You may choose the type of funeral service you desire.

You will save your survivors from making choices choices during the stress of bereavement.



You can do comparison shopping at available funeral homes.

You can make knowledgeable and thoughtful decisions.

You will be stimulating family discussion, sharing, and decision-making.

Please consider making a donation to FCA-RI. You may send a check using the enclosed envelope or use the 'Donate' button on our website's Home Page to donate by credit card. The Funeral Consumers Alliance is a 501(c)(3) non-profit organization. Donations are fully tax-deductible and any size donation will be greatly appreciated. Thank you !



UNCLE SAM IS GENEROUS ... BUT

William Oehlkers, FCA-RI



The Federal Government will reimburse up to \$9,000 for funeral expenses for people who died from the coronavirus. This is quite generous. While \$9,000 represents the cost of the average funeral, we know that it doesn't have to cost that much to say farewell to a departed family member or friend.

There are many options available to reduce the price of a funeral, including cremation and green burial.

Uncle Sam can be quite generous with one hand, but the other hand holds onto the government's money with a tight fist. The New York Times recently reported the case of a grieving daughter who was trying to access that \$9,000. It took months and considerable paperwork. The strict requirements for reporting present a challenge, and many people who are entitled to these benefits do not get them. The government has paid out Covid funeral expenses for less than half of the Covid deaths.

Applicants should have all the required paperwork ready when they apply, which begins with a phone call to FEMA. The expense must have been incurred after January 20, 2020. Death certificates issued after May 16, 2020 must list Covid-19 as a direct or indirect cause. For coronavirus deaths before that date there is more flexibility. Applicants can provide a signed statement making the correction from the original certificate of death.

If you or a friend or relative is having difficulty with this process, contact your Senator or Representative. In addition to passing legislation, their other role is to provide constituent services. Yes, Uncle Sam is generous, but you must know how to talk to him.

CREMATION GOES ONLINE

William Oehlkers, FCA-RI

Have you heard of Solace, Tulip and Smart Cremation? They are in the business of making cremation the next big at-home purchase. If it succeeds, the funeral industry will be radically reshaped. Right now, a small portion of funerals and cremations are arranged online. However, as digitally active shoppers grow older, that may change. One private equity firm is investing \$150 million in improving the tech side of the funeral business. It all comes down to convenience and price. The typical cremation costs a few thousand dollars while start-up prices range from roughly \$800-1000. These online companies contract with wholesale crematories and say they can pass on the savings.

For this movement to take hold, it will require changing state regulations which some consider outdated and unnecessary. Many state rules protect the companies already in operation and create a disincentive for new operators.

The pandemic accelerated the rise of e-commerce so the arrival of these companies fits a pattern. Online models are just becoming the norm. Time will tell whether this movement takes off.

FREE PAMPHLETS AVAILABLE FROM FCA-RI

How to Choose a Funeral Home

Should you prepay for your Funeral ?

How to Pay for a Funeral (English or Spanish version)

Organ and Body Donation

How to Arrange a Home Funeral

Green Burial: An Environmentally Friendly Choice

Visit us anytime at:

www.funerals-ri.org



MEMBERS RECEIVE

The Funeral Consumers Alliance of Rhode Island

is a 501(c)(3) fully non-profit educational organization dedicated to helping consumers make funeral or memorial arrangements that are meaningful and affordable.

Founded in 1980 and incorporated under Rhode Island law as the Memorial Society of Rhode Island, we changed our name in 2009 to emphasize our consumer focus. Our organization is one of over 100 similar groups across the country, supported by our national office located in South Burlington, Vermont (www.funerals.org). This affiliation allows reciprocal arrangements for people who move to other parts of the country.

We are run solely by volunteers and have no attachment to the funeral industry or any religious group. Membership is open to all.

WE INVITE YOU TO BECOME A MEMBER

Please complete and mail this form with your check to:

Funeral Consumers Alliance of Rhode Island
119 Kenyon Avenue
East Greenwich, RI 02818

() \$25 - Individual Membership Donation

() \$50 - Couple's Membership Donation

() \$____ Additional contribution to support
consumer education programs

Date: _____

Name(s): _____

Address: _____

City: _____

State / Zip: _____

Telephone number: _____

email address: _____

BENEFITS OF MEMBERSHIP

- you receive advice from knowledgeable volunteers who are not selling any services.
- you gain information on conventional burial, "green burial", cremation, donation of organs or the whole body, home funerals, and other options available for disposition of remains.
- you become an educated consumer, able to shop for services with full knowledge of your rights and options.
- you learn why it is important to plan ahead for the funeral or memorial arrangements you want.
- you learn why it may not be wise to prepay for these arrangements and what your alternatives are.
- you leave behind a final gift, sparing your next of kin the burden of making difficult decisions during a time of grief.

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Have you considered what immediate decisions must be made by your family when you or they die ?

When death occurs in a family that has done no advanced planning, the survivors may accept conventional and costly funeral arrangements because of social pressure, emotional stress, or lack of time.