The no-cost funeral: Donate your body

You could save your loved ones thousands of dollars -- and your remains could help train doctors and contribute to medical research.

By Donna Freedman
MSN Money

Looking for a cheap funeral? Donate your body to science, and you may not have to pay a dime. That sounds crass, I know. But even a basic interment averages about $6,200 these days, and some people worry about the financial burden it places on their families.

Whole-body donation

I'm one of those people. I want to be cremated (not yet!), which in the Seattle area could cost as little as $600. But my estate is fairly modest, and my only child is disabled because of a chronic health condition. Whole-body donation means she'll be able to keep what I leave her rather than pay to burn me up.

And there's another, equally important reason: I love the idea of helping to improve medical care. There's a never-ending need for cadavers for education and research, a notion that often triggers an "eeewww" response.

The idea of being cut up and studied is a little gross. However, I'll be dead. I won't feel a thing. More to the point, that's $600 that will go to the needs of the living.

How good doctors get better

Why is donating a body so horrifying while organ donation is lauded? Dr. Craig Goodmurphy of Eastern Virginia Medical School cites the immediacy of organ donation: You know that a donated kidney or heart can instantly save someone's life.

The impact of whole-body donation is much more abstract, yet it affects untold numbers of people. For starters, every physician trained in the United States worked with cadavers back in med school.

New surgical techniques and new medical instruments are tested on human bones, joints and tissue. Scientists in the public and private sectors, emergency medical workers and even automotive manufacturers need cadavers for training and research.

"This is how good doctors get better. Nothing gets perfected unless it's practiced on cadavers," says Terry Regnier, director of anatomical services for the Mayo Clinic.

That's why Carol Weisl decided to donate. "It's so beneficial to (medical) students and to society at large. It's the ultimate gracious act," she says.

Weisl, 52, works in public affairs for the Philadelphia College of Osteopathic Medicine but decided to donate her body before she took the job. "If I can do something productive, something to be able to benefit (other people), why not do it?"
No agency keeps track of whole-body donations in the United States. But in an essay titled "A market for human cadavers in all but name?" Michel Anteby cites research that estimates approximately 20,000 bodies are donated each year.

**How much is that body in the window?**

First and most important: No organization is going to pay for your body. It's against the law.

That said, not every medical school has a willed-body program. Those that don't must get their cadavers somewhere else -- from other schools, from state anatomical boards or from the 10 or so companies that procure human tissue in the U.S.

That's where the for-profit aspect comes in. Programs unaffiliated with medical schools obtain your body by offering to pay for its transportation and final disposition (cremation). These companies get their money back through transactions with schools and researchers. Legally, they're not "selling" cadavers; the Uniform Anatomical Gift Act allows for "reasonable payment" for services such as storage and transportation.

It is possible to donate your body directly to a medical school or other institution, such as the Mayo Clinic. Depending on the program, you might have to pay for preliminary embalming and/or transportation. Here is a list of state anatomical boards and medical school programs.

For-profits and nonprofits cover all costs, from pickup to cremation. Some will even mail the ashes back to your relatives if you request it.

A grim economy and increasing public interest in cremation are likely factors in a recent spike in donors at the nonprofit Anatomy Gifts Registry. According to spokesman Brent Bardsley, the Maryland organization averaged 45 to 50 new sign-ups each month in 2008. This year, the monthly number went as high as 114. What it hears from donors and their families most often is the desire "to see something positive" come out of illness or accidents, Bardsley says.

**Accommodating your wishes**

Because the Anatomy Gifts Registry deals in individual body parts as well as intact cadavers, it's possible to donate organs for transplant before having the rest of your body sent to Maryland. Bardsley says next of kin can opt to receive a letter about the types of research that benefited from the donation.

Other organizations, such as for-profit company Science Care, also allow for organ donation. According to spokeswoman Kristin Dorn, the Arizona venture has about 40,000 registered donors, some looking to save money and some motivated by altruism.
"While cost is certainly a factor in the decision, we find that the majority of our donors are doing it to give back," Dorn says.

Note that certain conditions preclude donation, notably contagious diseases such as hepatitis and AIDS. Some programs will not accept extremely obese cadavers. If a person dies unattended, decomposition may render the body unusable.

If you don't care what type of organization takes your body, as long as it goes to science, do an online search for "whole-body donation." Though it's the easiest way to find no-cost programs, keep in mind that some colleges and institutions also take donations without charging fees.

Incidentally, next of kin can opt to donate a body whether or not the deceased ever expressed any interest. If you are absolutely opposed to the idea, make your wishes known. Loudly. Maybe in writing, too.

More things to keep in mind
Whole-body donation is not the right choice for everyone. Maybe you have strong religious convictions. Maybe you just can't get past the idea that your remains would be dissected over a period of months in an anatomy class or cut up and parceled out to different programs -- brain to an Alzheimer's study, joints to orthopedic surgical training.

If that bothers you, don't do it. But remember: There won't be much bodily integrity in that 3-by-6-foot ditch either.

"When you think about it, the things that happen during decomposition are much more disgusting than dissection," notes Goodmurphy, of Eastern Virginia Medical School. The associate professor of pathology is himself a donor. "I'd be a hypocrite if I didn't" donate, he says. "I feel it's the best thing I could do with my mortal body."

Here are some issues to consider:
• Do your religious beliefs dictate how a body should be treated • and/or interred?
• Think about whether viewings are important to your family. Some programs specify "no embalming," which means a body must be refrigerated and shipped as soon as possible, often within an hour after death.
• You cannot necessarily dictate how your body will be used.
• Ultimately, donated bodies are cremated. Have you thought about who might be willing to receive the ashes and what you want done with them? (Some programs don't return cremated remains, while others offer disposal service.)
• Can you be sure your family will carry out your wishes after you die? Talk seriously to your next of kin about this. Shay Olivarria, a motivational speaker from Los Angeles, says her family is "a little confused" by her decision. She had her husband
and a sibling sign a document about her desire to donate, and she wrote to everyone she thought might interfere with her wishes.

"It's a generous gift to donate your body. But it's not a generous gift to your family to make them have to do all the research," says Elizabeth Fournier, an Oregon mortician and ordained minister who will donate her body to the Harvard Brain Tissue Research Center and to Oregon Health and Science University.

It's important to let your family know how and where you will donate. If you got hit by a bus tomorrow, your relatives would be in shock and grieving. Don't add the trauma of having to search your home for clues about your destination. Some organizations provide contact information on wallet-size cards. Get some and give them out.

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