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For Immediate Release: April 3, 2025

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NFDA Applauds Congress for Introducing Legislation to Protect Grieving Families

Brookfield, Wis. – As the foremost advocate for grieving families and the funeral service profession, the National Funeral Directors Association (NFDA) commends Congress for introducing two critical pieces of legislation that will provide much-needed oversight to the whole-body donation process and financial relief for funeral expenses. The *Consensual Donation and Research Integrity Act* (S. 1270/H.R. 2589) and the *Funeral Coverage Act* (H.R. 2436) reflect NFDA's unwavering commitment to ensuring fairness, transparency and dignity in funeral service. These bills, along with several others, will be a key focus for NFDA members as they advocate on behalf of the profession during the upcoming [NFDA Advocacy Summit](#), April 9-11 in Washington, D.C.

Consensual Donation and Research Integrity Act

The *Consensual Donation and Research Integrity Act* (S. 1270/H.R. [2589](#)), introduced this week by Sen. Chris Murphy (D-CT) and Rep. Gus Bilirakis (R-FL), aims to bring federal oversight to the currently unregulated industry of whole-body donation. While donating a loved one's body for scientific research is an admirable choice that can aid medical research and advancements, families have been devastated by unscrupulous body brokers who exploit their generosity.

NFDA has long championed federal regulation to ensure dignity and transparency in the whole-body donation process. NFDA President Chris Robinson, CFSP, CCO, emphasized, "This legislation is crucial to holding non-transplant tissue banks accountable and ensuring that donors and their families are treated with the respect they deserve. NFDA has been at the forefront of this issue, advocating for reforms that protect grieving families from deception and abuse."

The bill grants the Department of Health and Human Services oversight of non-transplant tissue banks, requiring them to register, comply with informed consent protocols, and adhere to strict handling and tracking procedures. It also establishes penalties for violations, ensuring greater transparency and accountability.

"Families should never have to question whether their loved one's remains were handled with dignity," said NFDA Senior Vice President, Advocacy, Lesley Witter, MPA, CAE. "The heartbreaking stories we've heard from families affected by bad actors underscore the urgency of passing this legislation. NFDA will continue to advocate tirelessly until these protections become law."

Funeral Coverage Act

NFDA also supports the *Funeral Coverage Act* (H.R. [2436](#)), introduced last week by Rep. Kevin Hern (R-OK), a forward-thinking bill that would help grieving families manage funeral costs by expanding how Health Savings Accounts (HSAs) can be used.

The *Funeral Coverage Act* would classify funeral and burial expenses as qualified HSA expenses, allowing individuals to use tax-free HSA funds to help cover final arrangements. When HSA funds are used to pay for qualified medical expenses, those distributions are made on a tax-free basis.

The current maximum amount that can be contributed to an HSA on an annual basis is \$4,300 for an individual and \$8,550 for a family. Like an IRA account, when a person sets up an HSA, they name a beneficiary. If the beneficiary is a surviving spouse, the unused portion of the decedent's HSA passes directly to the spouse is added to his or her HSA and incurs no tax liability.

However, the immediate need for the spouse is funds to cover a funeral and burial, rather than have excess funds automatically added to their own HSA. If the decedent died owing medical expenses, the proceeds in the HSA will be used to pay those medical expenses before funeral expenses are paid.

According to NFDA research, only 26.4% of Americans aged 40 and older have preplanned and prepaid for their funeral expenses, leaving many unprepared when a death occurs. Expanding the use of HSA funds for funeral expenses provides families with greater financial flexibility and peace of mind.

"For many families, funerals are an unexpected expense," said Robinson. "This legislation is a compassionate step toward easing financial stress during one of life's most difficult moments. NFDA is committed to ensuring that families have the resources they need to honor their loved ones without undue financial hardship."

Additional Legislation Supported by NFDA

In addition to these critical bills, NFDA is actively advocating for passage of other legislation that impacts funeral service professionals and the families they serve.

Ensuring Veterans' Final Resting Place Act of 2025 (S. [1116](#)/H.R. [647](#)): This commonsense pro-veteran legislation would allow families to inter their veteran loved ones in a VA national cemetery even if they previously opted for an urn or plaque, ensuring families have flexibility to make the best decision for their loved one's final resting place. This legislation provides a thoughtful solution to a problem that adds unnecessary stress and grief to veteran families.

The Dennis and Lois Krisfalusy Act (H.R. [1344](#)): This bill corrects an injustice by allowing the Department of Veteran Affairs to provide memorial headstones or markers for veterans, their spouses and dependent children, regardless of when they passed away, ensuring that military families are properly honored together.

Prioritizing Veterans' Survivors Act (H.R. [1228](#)): The Office of Survivor Assistance (OSA) is a crucial resource overseeing all benefits and services furnished by VA to survivors and dependents of deceased Veterans. This bill would move the OSA from the Veterans Benefits Administration back to the Office of the VA Secretary, thus ensuring the OSA has direct access to the Secretary to fix policy and program-wide problems.

Death Tax Repeal Act of 2025 (S. [587](#)/H.R. [1301](#)): Supported by more than 230 organizations, including NFDA, this bill seeks to repeal the estate and generation-skipping transfer taxes, which imposes an unfair and costly tax on the transfer of property, land and other assets from a deceased family member to heirs of family farms and small businesses, like funeral homes.

No IRIS Act of 2025 (S. [623](#)/H.R. [1415](#)): This bipartisan bill seeks to reduce undue red tape imposed by the Environmental Protection Agency's Integrated Risk Information System, ensuring that chemical risk assessments are based on sound science rather than political agendas.

NFDA's Commitment to Advocacy

As the leading voice for funeral service professionals in Washington, D.C., NFDA tirelessly advocates for legislative and regulatory solutions that benefit funeral directors, their businesses and the funeral service profession.

“Our active support of these bills exemplifies NFDA’s commitment to standing up for funeral service professionals and the grieving families they serve,” said Lesley Witter. “We urge Congress to swiftly pass this legislation to provide grieving families and funeral directors with the protections and support they deserve.”

NFDA members will bring these key issues directly to Members of Congress during the upcoming NFDA Advocacy Summit, reinforcing the importance of legislative action to support both the funeral service profession and the families it serves.

NFDA is the world’s leading and largest funeral service association, serving 20,000 individual members who represent nearly 11,000 funeral homes in the United States and 49 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, visit NFDA.org.

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