

End of life is the beginning of a lot of paperwork

By Ellen Waldman

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When Robert died after a long illness, his wife, Rose, a former college professor, was left to handle the myriad details. She was physically and emotionally overcome by months of caregiving for her husband. It was overwhelming to face what she needed to do to tie up all the loose ends. One task that she did not consider getting in place ahead of time was the information needed for a death certificate. Now, she had to sort this out in the midst of strong emotions following her husband's death.

If you've never seen a death certificate, you might not realize what you'll need to know. Here is some of the information that's required: birthplace; level of education; usual occupation; father's name; and mother's name, prior to first marriage. People sometimes get stuck on this last one, as this information is not always easy to come by. Fortunately, Rose found everything she needed on her marriage certificate, which was stored in her safe deposit box.

After gathering the information itself, Rose was asked how many death certificates she would need. Not knowing the "right" answer, she asked for 10. The first one costs \$25.00 and each subsequent one was \$20, so not a small sum. Actually, she might have done fine with no more than 3 or 4, at most. The majority of firms, companies, etc. who ask for a death certificate are quite willing to accept a copy, and don't require an original.

Here in Ashland, you can plan all of this ahead of time with Litwiller-Simonson Funeral Home (www.litwillersimonsen.com; 541-482-2816). There are several other funeral homes to choose from in Medford as well. Pre-planning and pre-paying for your choices will mean that you don't have to conduct business at a time when it might be too difficult emotionally. If you have adult children, this means you've saved them from having to figure this out at a sensitive time. As an aside, those who might need to apply for Medicaid (help for those financially indigent), a pre-paid funeral is required before qualifying to receive benefits.

Beyond this, there are numerous tasks that need to be attended to and people who need to be notified after a death. Here is a general list of tasks you might be faced with. Each one of them could take a lot of time and require follow-up. Be sure to ask if they will need an original death certificate or if a copy will suffice:

- Notify Social Security, which will update Medicare. The good news is that the funeral home often takes care of this, so be sure to ask them. This is great if they do, since trying to get in touch with Medicare/Social Security requires some determination and patience.
- Life insurance company, if the person had a policy. The beneficiary might be eligible to receive a benefit now.
- Cancel these, if they were in the person's name: health and other insurances, including long-term care; credit cards; driver's license; email and website accounts; memberships; joint bank accounts

- Contact the following professionals: tax preparer or CPA; attorney; financial advisors; and credit reporting agencies. This last one can help prevent any fraud which can occur after a death.

If, like Rose, you feel overwhelmed by all these tasks, find someone who is skilled at dealing with these details. Hiring a professional is often money well spent so you don't have to track this on your own.

Things get even more complicated if you are the trustee of the person's estate. The list of tasks, in addition to those already mentioned, involves complex financial organization. This can really stop people in their tracks. If it falls to you, there is skilled help available for all of these items. This is why a professional fiduciary or trust department of a financial institution is often selected to handle this. Also, check with your attorney, CPA, or investment specialist for other reliable referrals. In some cases, it can take over a year to close out an estate. The implications and complications are more than many people want to attempt on their own.

For those reasons, choose wisely when you set up a trust with your estate attorney. If you think that your spouse, adult children or a friend is able to handle this, be sure to check with them first, so they fully understand their responsibilities. It's a funny thing, but once money's involved, people can get a little anxious. For Rose, help came through her CPA and bookkeeper, who were clearly able to manage this on her behalf. At these challenging times of life, having some preparations in place, and knowing where to turn for more help, can smooth the way.