

# BEFORE and AFTER a DEATH: A GUIDE to the BASIC NEEDS and PROCEDURES

*Created by Boston Workers Circle Aging in Community Committee*

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In preparing this guide, we have tried to provide an outline of the basic procedures that need to occur at the time preceding and following the death of someone close to us, be it a family member or close friend or companion. This outline is designed to relieve the need to have to find out about the many requirements and resources needed at this physically and emotionally demanding time.

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## **THINGS TO DO AHEAD OF TIME TO MAKE IT ALL EASIER**

1. Be sure you and yours have wills!
2. Health Proxies, Living Wills, and the “Conversation” –  
everyone in the family should have a Health Proxy and a Living Will. The first will designate someone to make end of life medical decisions for you if you are incapacitated. The second will make explicit your wishes about end of life treatment. Your PCP/MD should also have copies on file. If you are admitted to the hospital at any point, they will usually ask you to bring a copy of your Health Proxy with you. If they don’t ask, bring one anyway. Your designated proxy should have one as well as your Living Will. The “Conversation” about your wishes should ideally occur before or at least in conjunction with constructing the above documents, but the most important thing is that it occur at all. It is sometimes hard to do, especially for your



children if you have them. For excellent assistance with this, see: <http://theconversationproject.org>.

3. In addition to the health proxy, it is useful to obtain a MASSACHUSETTS MEDICAL ORDERS FOR LIFE-SUSTAINING TREATMENT (MOLST) form. Your doctor/PCP should have one or go to [www.molst-ma.org](http://www.molst-ma.org) to download one. It needs to be filled out in discussion with and signed by your PCP/MD. This form should be posted on your refrigerator door for use by EMTs or police in case there is need for a 911 call in a medical emergency. If you print it out yourself, do so on pink paper as that is what the EMT will look for.
  
4. Prepayments – prepayment for cremation, funeral, or burial services saves you or your family member(s) the stress of finding, paying, and paperwork at a trying time.
  - a. Cremation – This can be done through the American Cremation Society (which is national and not tied to



where you live when you arrange for it), a local cremation organization, or some funeral homes. If arranged for prior to death, it can be prepaid and on call at any time. The cremation society or funeral home are then called immediately after death is pronounced and the death certificate is filled out. Copies of the death certificate, which you will need, are ordered by the funeral home or cremation organization from the local Health Department.

5. It is helpful to your survivors if there is a prepared list of how any valuable personal items are to be distributed among relatives and/or friends. In addition, survivors or a designee may need to access computers, phones, and other password-protected devices and accounts. A written password 'dictionary' is useful here. Similarly, your executor or other designee should know where to find financial and other documents, important files, and deeds, homestead documents, car registrations and other crucial information.



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## AROUND THE TIME OF DEATH

1. 911- pros and cons: 911 should of course be called in a health emergency and having a MOLST form is very useful in this case. However, if someone dies at home, calling your doctor or health care facility, rather than 911, to have someone pronounce death and complete the death certificate means that the body can be transported directly to the crematorium or funeral home, avoiding a time-consuming and expensive transport to a hospital and then out to the funeral home. If hospice is involved at the time of death, the hospice nurse will be called to pronounce and fill out the death certificate.
2. In the hospital – final illnesses or conditions requiring surgery often occur in the days, weeks, or months preceding death. Partners, spouses, children and other close relatives and friends



should be prepared to advocate for the patient over the course of such an illness. When the patient is hospitalized, this may include asking for a consultation with a hospitalist, patient advocate, or palliative care specialist; additionally, if the patient has been under the exclusive care of a surgical or similar specialist and you and/or the patient feels that continued treatment may not be what you want or should have, you can ask for a ‘medical team’ or one of the above patient-centered specialists to consult. This does not mean a cessation of specialty care, but provides another medical opinion on whether further treatment will be curative or prolong time and quality of life, giving the patient and family more information for decision-making.

3. Hospice – hospice is a service funded by Medicare that is designed for patients who are not expected to live more than six months. It can be provided at a hospice facility, or more usually, at home. It is designed to make the patient and the family as comfortable and supported as possible during the dying



process. Hospice care is supervised by specially trained nurses (with medical consultation available). Pain relief, breathing comfort, and general comfort are its focus. Depending on the patient's condition and the home's resources, the hospice agency can arrange for the provision of home health care as well as providing nursing visits when the patient comes home from the hospital or if they have been treated at home. Unlike the hospice agency services (visiting nurse, volunteer or religious visitors, massage, music therapy etc.), home health aides are not covered by Medicare. The hospice agency can refer a Home Health Care provider whose aides are trained in hospice care, but hospice provides only very limited hours of (non-medical or social) home care service under Medicare. If the patient has Long-term Health Insurance, consult the carrier *in re* coverage for in-home care.

4. Home without hospice – this leaves the patient's family to provide or coordinate all necessary services: visiting nurse, home health care, etc. It is doable if there is an extended



support network, assistance from the patient's PCP, etc. An alternative to 'going it alone' would be hospice services without the addition of home health care. If this can be done, it avoids the expense of home health aides, but still provides nursing supervision and other hospice services that support both the patient and the family.

5. Ordering death certificates (DCs) – once the death certificate has been signed by the hospice nurse, the patient's physician, or other medical professional, the cremation society or funeral home orders the number of copies you need. They are issued by your local health department and the charge will show up on your credit card account (currently about \$10 per copy). DCs will be needed for bank accounts, investment accounts, title changes, health insurance changes, various other account changes including credit cards, etc. Many of these will accept Xerox copies or make copies and return the original. It is wise to have multiple copies. How many you order will depend on





how complex are the deceased's finances, other holdings, and professional ties.

6. Obituaries – this can be done via email with or without photos to the paper(s) of your choice. They will have you make corrections before printing. It is not unusual for a newspaper obituary to cost several hundred dollars.

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## **PLANNING A SHIVA, FUNERAL, MEMORIAL, OR CELEBRATION OF LIFE SERVICE**

### 1. Traditional Jewish Funeral and Shiva

a. *The funeral* – plan ahead if possible. This includes the following:

- 1) Find a Jewish funeral home in your area. If this is not possible, find out if the local funeral home is familiar with and able to conduct a Jewish burial.



2) Find out if your family has a cemetery plot and where. There is an independent Workmen's Circle cemetery that is part of the Baker St. cemeteries in Boston. (Tel. 617-244-6509).

3) Arrange for the funeral service. Do you want a rabbi to lead the service or a lay person? Do you want a graveside service (less expensive), a funeral home service, or another location? You will need to choose a coffin [Jewish law states that the deceased be buried in a plain pine box.] if you expect a large crowd, arrange for a police escort to the cemetery from the funeral home.

4) Jewish ritual stipulates that the deceased be prepared for burial and clothed only in a shroud. No embalming chemicals should be used and the funeral should take place, if possible, within 24 hours of death. Friends and relatives can stay singly with the body until the funeral service (or someone can be paid to do this).



5) Temple Beth Zion in Brookline, MA has a very detailed pamphlet on the traditional Jewish practices pertaining to death and funerals.

2. Shiva - After the burial, mourners, particularly relatives and close friends and colleagues, traditionally go back to the place where the family will sit shiva. The traditional period for shiva is seven days, but it is usual for the family to communicate specific days and hours for visits. Remember, shiva is a way to support the immediate family and to provide a shared community of those grieving the deceased. Even if there is no formal funeral and/or shiva, visits to the immediate family in the days following a death are almost always welcome (as is prepared food, offers of rides to appointments, etc.). Be sure to call ahead to arrange a time.

3. Memorial Service or Celebration of Life – The main difference here is that a Celebration of Life is a somewhat less formal type of service, although they both focus on how the life of the person who died affected and influenced the living. They are a coming together of



people from the various parts of his/her life to appreciate, find joy in, and remember the life of the deceased. There is no fixed timeline for such services, although doing it within a few months of the death makes remembrances fresher and is helpful in healing grief. To make things go smoother, designate a few close relatives, friends, and/or colleagues to speak first, leading into others present to contribute their thoughts and remembrances if they wish to do so. There can be food and drink, music, poetry readings, and time to just schmooze in addition to the actual ceremony. Boston Worker's Circle now has available an on line document with suggested format, readings and songs for a secular memorial service.

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## **WHAT TO EXPECT IN THE WEEKS AND MONTHS AHEAD**

1. Give yourself time to grieve. Accept help of all sorts from friends and family. Company is really helpful in the days and weeks after a death. So is time alone. It is all a matter of balance. Later, bereavement groups are helpful for validation and support of what



you are going through. They can be led by a qualified Social Worker or other professional.

2. Financial Issues – if bank and other financial accounts are jointly held, have the bank drop the deceased’s name from the account. The same applies to credit cards. If necessary, have checks reprinted. Investment accounts and IRAs need more paperwork and the firm or bank holding them should be contacted directly.

3. When you need a lawyer – you will need a lawyer to file a will for probate or if there is a trust or other financial instrument that needs to be transferred to the survivor(s). Either may involve special tax payments. A lawyer and some accountants can help you with this. In addition, your Health Proxy, Living Will, Power of Attorney, and any trust documents (if relevant) may have to be updated. You will also need a lawyer if the deceased was a partner or co-owner in a firm or business at the time of death. All of this will take time. Probate can take up to a year or more. It is prudent to insure that you can survive financially for some months without access to the deceased’s solely



held assets. You may be eligible for survivor's benefits through the Social Security Administration. Call or go to their website for an application.

4. Ownership of cars and homes – if a transfer of title is necessary, your car insurance agency can help with the first. Consult a lawyer about changing the deed on a home. If there is joint ownership of a home, the process is very straightforward. If you have a trust and want to add your home to it, it will make it easier for your survivors in that it will not be caught up in the probate process. A lawyer can help you with this.



This guide was created by the Boston Workers Circle Aging in Community committee and is meant to provide the “nuts and bolts” procedures following the death of a loved one. For recommendations of readings, songs and poems for a memorial service, please [click here](#) for the Memorial Guide that Aging in Community created.

