THE CAREGIVER TOOLBOX:
PLANNING AHEAD SERIES:
BEFORE AND AFTER A DEATH

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Outline

- When A Death Occurs
- Funeral Arrangements
- Cemetery Arrangements
- Organ, Tissue and Body Donation
- Legal and Benefits Issues
- Bereavement
When a Death Occurs

- **Unexpected death** (at home or elsewhere): Call 911. The body may be temporarily held at the morgue.
- **Death at home**: Call the police (911), who will determine if the coroner needs to be notified.
- **Death in a Hospice Program**: Call the hospice nurse for instructions.
- **Death in a hospital/assisted living, nursing home**: A doctor will be called to pronounce death.
- **In all cases**, someone will need to provide the contact information for final disposition of the body.
Information Needed for an Ohio Death Certificate

Typically, a funeral director handles this form, but the family must supply the personal information:

- Person’s Legal Name and Sex
- Social Security Number
- Dates of Military Service, Branch of Service and Type of Separation
- Marital Status and Name of Surviving Spouse (Including Maiden Name)
- Person’s Education and Ethnic Origin
- Person’s Occupation
- Father’s Name and Mother’s Maiden Name
- Informant’s Name, Relationship and Address
- Method and Place of Body Disposition; Cemetery Section, Lot And Grave Number If Applicable.
Who Has The Right To Make Funeral Arrangements In Ohio?

This right and responsibility goes to the following people, in order:

- A person you appoint in a written document that meets the requirements of Ohio law (3707.19, passed in 2018). This is called a *Disposition of Bodily Remains* (see [www.coaaa.org](http://www.coaaa.org) website to download)

- Your surviving spouse

- Your only child or, if you have more than one, all of them collectively

- Your parent or parents

- Other next of kin

- Your personal guardian, if you had one at the time of your death
Funeral Arrangements: General Information

- **Shop around in advance.** Compare prices from at least two funeral homes.
- **Remember** that you can always supply your own casket or urn.
- **Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.
- **Resist pressure** to buy goods and services you don’t really want or need.
- **Laws** regarding funerals and burials vary from state to state. It’s a smart move to know which goods or services the law requires you to purchase and which are optional.
Common Kinds of Funerals

Every family is different, and not everyone wants the same type of funeral.

Funeral practices are influenced by religious and cultural traditions, costs and personal preferences.

They influence whether the body will be present at the funeral, if there will be a viewing or visitation, and if so, whether the casket will be open or closed, and whether the remains will be buried or cremated.

Families have to the right to choose from many different options and the costs can vary widely.
“Traditional,”
Full-Service Funeral

- This type of funeral, often referred to by funeral providers as a “traditional” funeral, usually includes:
  - Preparation of the body for burial.
  - A viewing or visitation.
  - A formal funeral service at a church or at the funeral provider facility.
  - Use of a hearse to transport the body to the funeral site and cemetery.
  - Burial, entombment or cremation of the remains.

- It is generally the most expensive type of funeral.
Direct Burial

- The body is buried shortly after death, usually in a simple container.
- No viewing or visitation is involved, so no embalming is necessary.
- A memorial service may be held at the graveside or later. Direct burial is usually less expensive.
- Costs include the funeral home’s basic services fee, as well as transportation and care of the body, the purchase of a casket or burial container and a cemetery plot or crypt.
Direct Cremation

- The body is cremated shortly after death, without embalming.
- The cremated remains are placed in an urn or other container.
- No viewing or visitation is involved, although a memorial service may be held, with or without the cremated remains present.
- The remains can be kept in the home, buried or placed in a crypt or niche in a cemetery, or buried or scattered in a favorite spot.
Many people enter into contracts to prearrange their funerals and prepay some or all of the expenses involved. But protections vary widely from state to state.

Make sure you get copies of all arrangements you make AND give copies to family.
Questions to ask if you choose to prepay:

- What are you paying for?
- Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you’ve prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put into a trust account?
Questions to ask if you choose to prepay:

- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.
Cemetery Arrangements

- When you are purchasing a cemetery plot, consider the **LOCATION** of the cemetery and whether it meets the requirements of your family’s religion.

- Other considerations include:
  - What, if any, restrictions the cemetery places on burial vaults purchased elsewhere.
  - The type of monuments or memorials it allows,
  - Whether flowers or other remembrances may be placed on graves.
Cemetery Arrangements

Cost is another consideration. Cemetery plots can be expensive, especially in metropolitan areas.

- Most, but not all, cemeteries require you to purchase a grave liner, which will cost several hundred dollars.
- Note that there are charges – usually hundreds of dollars – to open a grave for interment and additional charges to fill it in.
- Perpetual care on a cemetery plot sometimes is included in the purchase price; but it’s important to clarify that point before you buy the site or service.
The Ohio Donor Registry was established in July 2002.

It provides Ohioans the opportunity to give legal consent to be an organ, eye and tissue donor at the time of death.

An individual may sign up anytime online at www.donatelifeoiohio.org or, by saying “yes” when receiving or renewing their driver license or state ID at the Bureau of Motor Vehicles.

Hard copy forms are also included in the Ohio Advance Directives packet which is linked at www.coaaa.org and www.proseniors.org
Anatomical Gift Programs

- The 7 schools of medicine in Ohio will accept a person’s body as a gift to be used in research and teaching.
- The particular aspects of these programs, i.e., application process, cost, time frame, return of person’s cremains vary by school.
- Please contact the individual school to receive details of their program.
Indigent Burial in Ohio

- Until July 1, 2001, the State of Ohio took primary responsibility for burial expenses when someone died without resources.
- Currently, the burial or cremation is the responsibility of the township or municipal authority in which the person had legal residence at the time of his/her death (Section 9.15 of the Ohio Revised Code).
- The local authority is also responsible for providing a marker on which the person’s name, age, and date of death are inscribed.
- The local authority is not relieved of its duty to bury or cremate an indigent person if he/she is claimed by family members.
Important Documents in Ohio----Wills

- Your will must be in *writing*. You must date and sign the will in front of two competent witnesses.
- In your will, you will name an “Executor,” which is a person who has responsibility for representing you after your death and distributing your goods between those listed in your will.
- In the case of multiple wills, the one legally executed the most recently will be binding.
After Death: Tasks & Benefit Issues

- The process of settling the details of an estate and implementing the will is called the probate process. The legal authority in Ohio is the county probate court in which the person resided. This process may take many months to complete particularly if there are significant assets.

- Some tasks include:
  - Determining Income Sources And Expenses
  - Arranging For Payment Of Outstanding Medical And Other Bills
  - Closing Financial Accounts
  - Closing Club Memberships And Subscriptions
  - Notifying The Post Office
  - Arranging For Forwarding Of Mail
After Death: Tasks & Benefit Issues

- Social Security is notified electronically after the death certificate is filed with the County Department of Health (Vital Statistics Division).
- Other important contacts include:
  - Pension administrators
  - Creditors
  - Potential heirs
Social Security Lump Death Benefits & Survivor Benefits

- These may be available to a surviving spouse who meets certain requirements as well as dependent children at the time of the person’s death.
  - Lump-sum death payment of $255 if they meet certain requirements. Survivors must apply for this payment within two years of the date of death.
- Survivor Benefits: The amount of the benefit is determined by the worker’s length of service and amount of payments into the system.
- Surviving family members who think they may be eligible for benefits should contact their local Social Security office, www.ssa.gov, or call 800-772-1213.
Bereavement

- Grieving a death is a process and takes time. Bereavement is the term that we use for that process.
- There are many different types of bereavement groups available. Do not hesitate to reach out especially several months after all of the paperwork is finished and the detailed tasks are complete.
- If a person has been under hospice, bereavement services are a benefit for the family for up to a year after the person’s death.
What Assistance is Available for Family Caregivers?

- A nationally funded program operated by the AAA’s.
- Provides caregiver workshops & resource guides
- Funds services designed to assist caregivers on a short term basis. Services include: information and assistance, counseling, respite, & other supplemental services.
COAAA County Caregiver Partner Agencies

- Delaware---SourcePoint
  740-363-6677
- Fairfield---Meals on Wheels
  740-681-5050
- Fayette---Community Action Commission
  740-335-7282
- Franklin---Franklin County Office on Aging
  614-525-6200
- Licking---Licking County Aging Program
  740-345-0821
- Madison---Madison County Senior Center
  740-852-3001
- Pickaway---Pickaway County Senior Center
  740-474-8831
- Union---Union County Senior Services
  937-644-1010
Questions & Thank You!

www.coaaaa.org
614-645-7250