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Hospice Care and Planning

When A Loved One Dies: An Action Checklist

The death of a loved one is almost always an unsettling experience. Even if the death is ex-

pected, as is the case when the loved one is a hospice patient, that doesn't mean that we are prepared to take actions that may be necessary or appropriate in light of the loved one's death. In addition, it can be hard to be organized and thorough when your mind is sometimes elsewhere.

With that in mind, here is a checklist of actions you should take, as appropriate and applicable in the case of your loved one, if you are a person upon whose shoulders falls the responsibility of "taking care of things."

1. Consider advising any surviving family member who is alone to telephone a friend who can share the next few hours. Shock and trauma due to the death of a relative can take unexpected forms.
2. Notify a funeral director and clergy, and make an appointment to discuss funeral arrangements.

Request several copies of the decedent's death certificate.

3. Notify the decedent's immediate family, close friends, business colleagues and employer. If the decedent keep an address book, that's a good place to start to know who to call. But don't overburden yourself with making a large number of calls; start "phone chains" instead.
4. Arrange for care of members of the immediate family, particularly elders and children, and also arrange for the care of pets. It's also a good idea, for security, to have someone at the decedent's house if it would otherwise be vacant.
5. Locate the decedent's important papers, including not only any will or trust, but also real estate records, bank and other financial records, insurance policies, vehicle titles, tax returns, bills, and documents relating to mortgages, credit cards and other debts. Know that this process will take some time; try not to mentally criticize the decedent for not being well-organized.

New ... and Improved!

We are in the process of implementing a couple of changes that we hope, and expect, you will like.

To save time and trees, if we have an e-mail address for you, starting next month you will receive this newsletter by e-mail only, rather than by "snail mail," unless you tell us otherwise. If we have a correct e-mail address for you, you will also receive this month's newsletter by e-mail. If you don't get one that way, please contact us right away to let us know your e-mail address, if you have one.

The e-mail newsletter will give you immediate access to our websites (www.betterestateplanning.com, qualifyformedicaid.com, and www.coulsonlawgroup.com), where you will be able to access the archives of previous newsletters and find a lot of additional information on subjects of interest. There will even be a link you can use to ask any follow-up questions you may have about the newsletter articles, or to make any comments or suggestions. We will respond personally and privately.

Starting next month, we will also be starting a series of *free* monthly "lunch and learn" telephone seminars. They will give you an opportunity to learn more, in an interactive setting (but while sitting at your desk), about planning ideas that can make a real and positive difference in the lives of the people you serve, and get a "heads up" on changes in the law you will want to be aware of.

In each month's newsletter, we'll announce the date of the upcoming "teleseminar," and let you know how easy it is to register. We're looking forward to having this new way to stay in touch with you.

Ask the Expert . . .

When is the Right Time for Hospice?

By: Candace Arana
Hospice of Southern Illinois, Inc.

Q: When is it time for hospice care?

A: Hospice is an option for patients who have been diagnosed with a terminal illness and a prognosis of six months or less to live. A patient may choose hospice care when curative treatments are no longer a choice or option. What does this mean? Well, a special focus is placed on pain and symptom management with the goal of enhancing their quality of life.

Hospice is about living. Hospice strives to bring quality of life and comfort to a patient and their family during their time of need. Our successes are in helping a patient and family live fully until the end.

Meeting the needs of the patient and family is the top priority at Hospice of Southern Illinois. Hospice of Southern Illinois is an experience of care and support, different from any other type of care.

Hospice does nothing to speed up or slow down the dying process. Our role is to lend support and allow the disease process to unfold as comfortably as possible. Hospice of Southern Illinois is a not for profit hospice program that will treat any patient regardless of ability to pay.

6. Notify the attorney who will be handling the decedent's affairs. Make an appointment promptly. This meeting is important to review the decedent's will and/or trust (or to advise you what needs to be done if the decedent didn't have either) and to discuss taxes that may be payable. The attorney can also advise you whether probate may be necessary or advisable, how to process claims for insurance and other benefits, and, in general, "what needs to be done," making sure you're not overlooking something.

7. Notify the decedent's financial advisor. Decisions may need to be made regarding repositioning financial assets and tax planning. The financial advisor may also be able to assist you with several of the items below.

8. If the decedent was covered by a company or government retirement program, telephone the employee benefits so they can begin to process benefits immediately and let you know what documents and information they will need.

9. Notify the decedent's life insurance providers (start with a local agent if there is one) and IRA custodians, and ask them to send you appropriate claim forms. You may want or need to confer with the attorney or financial advisor regarding benefit payment options that may be available.

10. Notify the decedent's local Social Security office of the death. Claims may be expedited if a surviving family member goes in person to the nearest office to investigate making a claim for survivor's benefits. Look for the address under U.S. Government in the phone book.

11. If you need emergency cash before insurance claims are paid, a cash advance may be available from life insurance benefits to which you are entitled. The attorney can review the policy to determine whether that may be the case.

12. If the decedent was ever in the military service, notify the Veterans' Administration. Surviving relatives may be eligible for death or disability benefits.

13. Record in a small ledger all money you or the immediate family spends relative to settling the decedent's affairs. These figures may be needed for tax returns.

14. Remember that a surviving family member – particularly an elder – may be in a highly emotional state. Therefore, they should avoid entering contracts for anything major, and avoid spending or lending any large sums of money.

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