

Losing a Loved One: Survivor Tips for Dealing with Medicare

Losing a loved one is never easy. As a spouse, family member or caregiver, even while you're grieving, the responsibility of handling personal and legal details may also fall on you. When having to settle the deceased's affairs, including Medicare or other health insurance, you'll want to make calls, close out paperwork and tie up loose ends quickly.

- Stop billing and payments.
- Learn about any available survivor benefits and death or burial benefits.
- Finalize any health-related claims not yet processed.
- Protect against identity theft and other fraudulent activity.

Keep in mind, doctors have up to a year to submit claims to Medicare, so Medicare Summary Notices may still be mailed during that time. While Medicare covers services up until the date of death, deductibles, co-payments or coinsurance may still need to be paid. You'll likely need these documents or information they contain:

- Social Security, Medicare and related cards and/or numbers
- Life insurance policy numbers
- Contact information for people named as Power of Attorney and Executor if any
- Original death certificate

After dealing with the most pressing issues, make these calls a priority:

- Social Security at 1-800-772-1213 (TTY 1-800-325-0778)—not Medicare. Social Security will report the death to Medicare and stop the deceased's benefits and future billing. This information cannot be reported online. Most funeral homes, mortuaries and crematoriums will make this call for you if you ask. If your loved one was a member of a Medicare Advantage plan and/or Medicare Part D prescription drug plan, Social Security will let those companies know, too.
- Medicare Supplement company: If the person was enrolled in a Medicare Supplement (Medigap) plan, you'll need to let the insurance company know directly. Social Security doesn't alert these plans.
- Veterans Administration (VA): If your loved one was receiving benefits from the VA, call 1-800-827-1000 to report the death. You can also request a military funeral, stop ongoing benefits, ask about survivor benefits, and return any medical equipment.
- Designated individuals: If your loved one named a Power of Attorney, Executor, or both, reach out to them and let them know.
- The deceased person's former employer: Be sure to contact the former employer's benefits department to report the date of death.
- Contact doctors, clinics and other facilities where your loved one was receiving services. Cancel any outstanding appointments and settle any outstanding bills.

- If the deceased had Medicare retiree benefits from their employer through Alight, contact us. We can help explain any available survivor benefits and help you with any claims or disputes.

After the retiree's death, there is a six-month deadline for submitting claims to Alight, which must be submitted by mail within the year of his or her passing. If you're named as a survivor, you'll have online access to the USG/Alight HRA account starting on January 1, of the following year. At that point, you'll be able to submit claims online.

If the Medicare plan included a health reimbursement account (HRA), the death of a retiree or spouse may impact coverage. We can provide details on how benefits will be impacted and help notify the employer that contributes to the HRA.

You'll also want to alert the people handling your loved one's medical and financial affairs.

- **Financial accounts:** Contact any banks, credit unions, brokerage firms, insurance companies, and other businesses where funds were held in the person's name.
- **Government agencies and charities:** If your loved one was receiving assistance through a state or local government agency or through a charitable organization, let them know so you can stop unearned benefits and claim any available death or burial benefits. Most government agencies ask to be notified about a loved one's death "as soon as possible," without specifying an actual deadline. That notification can affect the survivors financially and can help deter fraud. It is a good idea to make the calls within a week or two.
- **Survivor and other benefits:** For more information on possible benefits, you may be entitled to, contact Social Security and the Veterans Administration. Social Security: The person's spouse and other family members may qualify for a one-time death benefit or ongoing monthly benefits from Social Security. Veterans Administration: If the person served in the U.S. Military, the VA may offer death and burial benefits as well as survivor benefits. If you continue to receive Social Security, Veterans or other government-funded benefits after notifying the agency, do not cash the checks. Return them to the agency that sent them. Contact the agency for instructions on returning funds sent in error. You can count on USG/Alight for help. It takes time and patience to tie up loose ends, and you don't have to go it alone.

In addition to friends and family members, our Alight advisors are both knowledgeable, compassionate and always available to walk you through any issues and concerns. We encourage you to reach out to us anytime for help.