Memorial Sloan Kettering Cancer Center

PATIENT & CAREGIVER EDUCATION

What To Do After a Loved One Dies

Please accept our sympathies for the loss of your loved one. The death of a loved one can be a hard and stressful time. We're here to support and guide you through the things you need to do after their death.

This resource explains what steps to take after a loved one dies. It also has tips for how to cope with loss.

The person's next of kin (closest living relative) often handles the tasks in this resource. Sometimes, the person may have chosen who will handle these tasks by signing a legal document before they died.

Pronouncing the death

Pronouncing death is when a healthcare provider confirms a person has died. The healthcare provider may check if the person responds to their voice or touch. They will also check for a pulse (heartbeat) and check if the person is breathing.

If your loved one dies in the hospital

A doctor, nurse practitioner (NP), or physician assistant (PA) will come to pronounce the death.

If your loved one dies at home

If your loved one is in hospice care, a nurse may come to the home to pronounce the death. Call hospice care and follow their instructions.

If your loved one is not in hospice care, call 911.

- If you have a Do Not Resuscitate (DNR) or Medical Orders for Life-Sustaining Treatment (MOLST) form, show the EMTs when they arrive.
- If you do not have a DNR form, the EMTs may do CPR and take your loved one to the hospital.

Some people want time with their loved one in the room where they died. Others want to leave shortly after. You can invite family members, a spiritual counselor, or a member of your religious community if you'd like.

Deciding about an autopsy

An autopsy is a medical procedure done to see how and why a person died.

In some cases, the doctor may ask if you want an autopsy done. If your religion or culture is against autopsies, talk to the doctor. It's OK if you know the cause of death and do not want an autopsy.

Important next steps

Get your loved one's medical records

Genetic information

If you're a close blood relative, you may want the person's genetic information for your own future health history. A blood relative is someone related to you by birth, not by marriage or adoption. Keep any records that show you may have a higher risk for certain illnesses or health problems.

Medical billing statements

Keep medical billing statements until the estate is fully settled and all claims are resolved.

For MSK patients

Your loved one's MyChart account closes when they die. You and your loved one may have set up a proxy account to access their MSK MyChart before they died. If you did, this access ends 30 days after they die. A proxy account is an MSK MyChart account in your own name that let you see your loved one's information.

Messages sent in MSK MyChart are not part of your loved one's health records. You will not be able to get these messages after your loved one dies.

If you need copies of your loved one's health records, call MSK's Release of Information team at 646-227-2089. You can also email himroi@mskcc.org or fax 646-224-3545.

Choose a funeral home

Your loved one may have died in the hospital. If so, the staff will work with you to move your loved one to the funeral home. If they died at home, the funeral home or EMS will help move your loved one.

When choosing a funeral home, it's important to know the different prices among funeral providers. Ask if the funeral home will give you a written list of items and costs before you buy anything. It's helpful to get a written receipt for the choices you make, such as coffins.

You may also want to think about:

- Experience. This includes how others rated the funeral home.
- Cultural competency. This includes how the funeral home approaches diverse cultures and if they can adapt to your customs.
- Eco-friendly options, such as Natural Organic Reduction or a natural burial.

If your loved one preferred to donate their organs or body, we'll help arrange this. If they did not have a preference, you'll decide what to do with the remains.

Get a death certificate

The last healthcare provider who cared for your loved one will complete the death certificate (also called certificate of death). The funeral home can get the death certificate online or from the hospital.

You can order copies of the death certificate. We suggest getting up to 10 copies. You may need the death certificate to close accounts, settle finances, and file paperwork. Visit VitalChek.com or contact the Vital Records office at your loved one's local Department of Health to order extra copies.

Tell others about the death

Sharing the news of a loved one's death can cause many feelings, including grief and closure. Make a list of people you need to tell about the death. Decide who you want to call. Choose who you can tell in a group message, and who you can ask to tell others.

Plan a funeral, memorial service, or celebration of life

There are many ways to remember your loved one. Some people hold a service shortly after a loved one dies. Others may choose to wait to hold a service. The funeral home can help you plan a service.

Share an obituary

You can announce your loved one's death with an obituary (death notice). The obituary often includes:

- Personal details, such as where they were from, what they did for work, and how they died.
- An honest, loving statement of how they would want to be remembered.
- A story about their life.
- A list of surviving loved ones, if they have any.
- Funeral information.
- Where to send flowers, or a donation to a charity instead of flowers.
- A photo of the person.

You can share the obituary online, such as on social media or the funeral home's website. You can also share the obituary in print, such as in your loved one's local newspaper.

Some funeral homes help with writing an obituary. There may be a small fee for this service.

Agencies to contact within a few weeks after death

Over the next few weeks, you'll need to contact certain agencies to tell them about the death. Many of them will need a copy of the death certificate.

You may also need account numbers, such as for bank accounts, cell phones, and other bills. It can be helpful to make a special file for these papers.

You may want to ask someone to help you during this stressful time. This may give you some relief. It may also help them process their own grief.

This is a list of some agencies to contact. Visit www.aarp.org/family-relationships/when-loved-one-dies-checklist for a bigger list.

Attorney (lawyer)

If you have an attorney, contact them for legal advice. They can also help handle the person's will, if they had one.

Banks and other financial companies

Contact your loved one's banks to close their accounts. This includes checking and savings accounts and certificates of deposit (CDs). Also contact any brokerage firms.

Credit agencies

Contact Equifax, Experian, or TransUnion. You must send copies of the death certificate. Include your loved one's:

- Legal name
- Social Security number
- Date of birth

They'll update your loved one's credit report with a deceased notice (a note saying that they have died). This helps to prevent identity theft. You can request a copy of your loved one's credit report for your records.

The credit agency will tell the other 2 agencies it added a deceased notice to your loved one's credit file. You do not need to contact all 3 credit agencies.

Employer

Contact your loved one's employer or union to find out if you're entitled to any benefits or pensions.

Internal revenue service (IRS)

You'll need to file a final tax return for your loved one. You may also need to access past tax records when settling the estate. You'll need to give the IRS a death certificate to get your loved one's income tax records.

Life insurance companies

You'll need a death certificate and life insurance policy numbers to make claims on any policies.

Department of Motor Vehicles (DMV) or Bureau of Motor Vehicles (BMV)

Contact the DMV or BMV to change ownership records and cancel your loved one's driver's license.

Post office

File a request to forward your loved one's mail to a different address, if needed. You can do this at your loved one's local post office. Visit www.usps.com/manage/mail-for-deceased.htm to learn more.

Social Security Administration (SSA)

Contact the SSA to report the death. You may be able to apply for survivor benefits. The funeral home may also be able to help you with this.

Visit https://www.ssa.gov/survivor to learn more.

Human Resources Administration (HRA) Office of Burial Services (OBS)

The HRA OBS can help cover the cost of a funeral if you need help. Visit your local HRA Burial Assistance website to learn more.

Coping with loss

There is no right or wrong way to deal with loss. Each person grieves in their own way after a loved one dies. There is no set amount of time it takes to grieve. The amount of support you need may change over time. Customs from your culture, religion, or community can help you deal with grief.

MSK resources

MSK has many programs to support you and help you through the grieving process after a loved one dies. This includes counseling, support groups, spiritual support, and bereavement services. Read *Support for Grieving Family & Friends* (www.mskcc.org/experience/caregivers-support/support-grieving-family-friends) to learn more or ask a nurse for a copy.

Counseling Center

www.msk.org/counseling

The MSK Counseling Center provides counseling services that may be helpful to you. For more information or to schedule an appointment, ask your healthcare provider or call 646-888-0200.

MSK Spiritual and Religious Care

We offer spiritual care and religious support. We can help with questions of identity, meaning, purpose, value, and worth. We're here to listen, support, and comfort. Visit *Spiritual & Religious Care* (www.mskcc.org/experience/patient-support/counseling/spiritual-religious-care) or call 212-639-5982 to learn more.

When to call

Call MSK's Release of Information Unit at 646-227-2089 if you need help getting medical records or have any other questions.

We offer our sincere condolences for your loss.

For more resources, visit www.mskcc.org/pe to search our virtual library.

What To Do After a Loved One Dies - Last updated on March 4, 2026
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