



After-death **checklist**

What to do after someone passes away

Losing someone is hard. Handling their affairs afterwards can feel overwhelming. But you're not alone—Wellmark Blue Cross and Blue Shield is here to help you navigate important next steps during this difficult period.

This list offers general guidance for what you should know and do after someone you know dies.*

☐ **Gather information**

When managing the deceased's affairs, including health insurance, it's generally helpful to have their:

- Date of birth
- Social Security Number
- Health insurance member ID card and plan details
- Death certificate
- End-of-life legal documents, such as:
 - Letter of appointment of an executor or administrator
 - Trust agreement
 - Last will and testament

☐ **Determine a point-of-contact**

Decide who will manage the deceased's outstanding affairs related to their insurance:

This person should have as much information from the "gather information" step as possible.

If the point-of-contact isn't already an authorized representative for the deceased, they may need one or more of the end-of-life legal documents

listed above. These documents may be required to manage certain coverage details, such as updating a mailing address for potential refund checks or accessing records with protected health information (PHI). The plan sponsor can share more information about what is needed.

□ Notify the plan sponsor

The steps to report the deceased's death may vary depending on their plan type:

If covered by an **employer's plan**, contact the employer. You may also want to ask about any employer benefits, such as an employee assistance program (EAP), that could support you and the deceased's family during this process.

If covered by a plan **purchased through the Health Insurance Marketplace**, update coverage on healthcare.gov.

If covered by a plan **NOT purchased through the Marketplace**—including Medicare products like Medicare Supplement or Part D drug coverage—contact Wellmark using the phone number on the deceased member's member ID card.

Note: while the Centers for Medicare & Medicaid Services (CMS) will typically notify Wellmark of a Medicare member's death, earlier notification can help avoid billing errors and expedite any potential premium refunds.

□ Plan for future coverage

Learn how your coverage might be affected:

If the **policyholder dies** and you're on their plan, you have a 60-day special enrollment period (SEP) from the date of death to enroll in a new plan.

If **you're the policyholder** and the deceased was covered by your plan, you and any covered spouse/dependents will remain on your plan.



COBRA option: For employer-sponsored plans, you can continue coverage with the same plan for up to 36 months (also known as COBRA coverage). However, you may pay a higher premium than before.



Need help? We're here for you

If you have questions about what to do next, you can:



Send a direct message on myWellmark®.

If you're a member and don't have an account yet, you can register at mywellmark.com.



Call Wellmark customer service.

Use the phone number on the deceased member's Wellmark ID card.