MOTORBLOOM

How to Die in the United States

THE VISUAL ATLAS

Mapping the systems we leave behind.

Understand the system.
Avoid the pitfalls.
Protect what matters.

Family & caregivers · Healthcare
Legal authority · Finances
Property · Legacy

Prepare with clarity.
Reduce the burden.
Leave a lasting legacy.



CHRIS A. PIAZZA

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About This Book

This atlas grew out of five months that took both of our parents: hospitals, four facilities in five weeks, and finally hospice in Medina County, Ohio. It is the visual companion to *How to Die in the United States*.

How to Use It

Story pages tell what happened to us and show how the system works. **Tool pages**, marked WORKSHEET, are made to be written on. Clean blank copies are in the Appendix; photocopy them as often as you need.

Not Legal, Medical, Tax or Financial Advice

Laws and procedures vary by state, and they change. The costs and timelines in this book are our personal experiences, not typical figures. Before you act, talk to a qualified attorney, tax professional or care provider in your state. If someone is in danger, call 911.

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MOTORBLOOM · Chris A. Piazza · howtodieintheus.com

Contents

Part I — Our Story

01 The Architecture of Death 4
02 Why This Book Exists 5
03 Five Months of Hell 6

Part II — How the System Works

04 The Hospital Loop 7
05 The Accidental Care Coordinator 8
06 When Care Becomes Compliance 9
07 The Call 10
08 The First 12 Hours 11
09 The Authority Switch 12
10 The Death Certificate Dependency Map 13
11 The Executor's Mandate 14
12 The Deathcare Marketplace 15
13 The Probate Labyrinth 16
14 The Anatomy of an Estate 17
15 The Digital Afterlife 18
16 The Invisible Invoice 19
17 The Grief-Admin Cycle 20
18 The Trauma Inheritance 21

Part III — Tools & Legacy

19 The Executor's Timeline 22
20 The Architecture of Preparedness 23
21 The Emergency Binder 24
22 Fieldcare: A Different World 25
23 Your Last Act: The Proof of Love 26

Appendix — Blank Worksheets

The Call (blank) 27
The First 12 Hours (blank) 28
The Executor's Timeline (blank) 29
The Architecture of Preparedness (blank) 30
The Emergency Binder (blank) 31
Death Certificate Copy Log 32

The Architecture of Death

A SYSTEMS MAP FOR THE FINAL CHAPTER OF LIFE

The big picture: death is not a single event. It is a handoff across many systems, each with its own rules, timelines and incentives.

Why It Feels So Hard

- Fragmented and complex.
- Time-sensitive and unforgiving.
- Demands proof, forms and repetition.
- Arrives during acute grief.
- Often designed for institutional convenience, not human care.

The Deathcare System

A network of interconnected systems

Medical Care
Treatment, decisions, records, end of life

Legal Authority
Wills, trusts, powers of attorney, probate

Money & Accounts
Banking, debt, taxes, insurance

Property & Titles
Real estate, deeds, mortgages

Digital Afterlife
Accounts, data, subscriptions

Institutions & the State
Medicare, Medicaid, Social Security, IRS

Grief & Human Impact
Loss, caregiving, the second death

Legacy
People, values, possessions, stories

The Central Reality

You're not just saying goodbye. You're navigating a system not built with you in mind.

A Different Possibility

With knowledge and preparation, the final chapter can be less chaotic, less predatory and more human.

From fragmentation to a more human transition.

Why This Book Exists

A personal collision with a broken system

This isn't theory. It's what happens when someone you love gets sick, dies, and you're left to navigate a system designed for compliance, not for people.

The Realization

Most people aren't unprepared by choice. No one ever shows them how it really works.

The Purpose

To expose the truth, map the systems, and give families the tools to protect their time, assets and peace.

1. **The diagnosis**
   A sudden turn that changes everything.
2. **The hospital loop**
   Complexity and conflicting advice.
3. **The paperwork**
   Forms, approvals and endless proof.
4. **The probate**
   A maze that drains time and energy.
5. **The costs**
   Financial, emotional and human.
6. **The burden**
   Coordinator, advocate, administrator.
7. **The aftermath**
   Grief, interrupted by more work.



What This Book Really Is

A field guide for a system that isn't built for you.

A warning about the traps, delays and hidden costs.

A toolkit to get organized and reduce the damage.

A case for change toward more human deathcare.

Because your death should be a moment of love and legacy. Not a feeding frenzy.

Five Months of Hell

How the system broke while we were already breaking.



1. **Seven weeks**
   Our mother, in and out of intensive care.
2. **Mid-March**
   Our mother dies after 54 years of marriage.
3. **Late April**
   Our father begins to collapse.
4. **The hospital loop**
   Fragmented care, then a devastating cancer diagnosis.
5. **Memorial Day spiral**
   Failed handoffs, repeated intake, another forced move.
6. **Hospice of Medina County**
   72 hours of dignity, presence and peace.



“Just let me go die in a field.”

He was asking for freedom from the system.

The Human Cost

- Grief piled upon grief.
- Families become care coordinators.
- Four facilities in five weeks for our father.

What Changed

In hospice, we could finally be his family, not his logistics managers.

The Hospital Loop

When the ER becomes a revolving door.

Why the Loop Repeats

- Repeated intake.
- Fragmented records.
- Medication discrepancies.
- No consistent coordinator.

1. **ER**
   A crisis, a fall or a new complication.
2. **Hospital**
   Stabilize, treat and plan next steps.
3. **Rehab**
   Regain function if possible; prepare for discharge.
4. **Care facility**
   Ongoing care, monitoring and support.
5. **Return to ER**
   A setback, new symptoms or a preventable crisis.

↻ **...and back to 1**

The Human Cost

- Time.
- Energy.
- Trust.
- Emotional exhaustion.



Breaking the Loop

Track symptoms and medications.

Ask who coordinates the whole plan.

Request a clear handoff.

A recurring failure pattern, not an inevitability, and never a reason to avoid emergency care.

They treat it like a new event. You know it's the same event — progressing.

The Accidental Care Coordinator

When the family becomes the missing link

The Invisible Work

- Repeating the story.
- Chasing answers.
- Reconciling records.
- Coordinating across facilities.

Care team
Names, roles and contacts.

Medications
Doses, changes and side effects.

Appointments
Tests, visits and transport.

Records
History, discharge notes, updates.

Decisions
Who has authority; next steps.

Handoffs
Confirm information arrives.

The Family Command Center

- One shared source of truth.
- Assign roles.
- Keep information current.
- Share the workload.



At Every Transfer

Identify the point person. | Confirm records arrived. | Follow up within 24 hours.

You are not repeating yourself. You are preserving a life.

When Care Becomes Compliance

When the process replaces the person

Compliance Without Care

- Checking boxes.
- Moving patients.
- Protecting liability.
- Prioritizing the transaction.



What Real Care Looks Like

- Noticing the person.
- Listening without rushing.
- Preserving continuity.
- Easing suffering with dignity.

The Contrast We Lived

$6,200 — a full month's fee — for four days of assisted living.

72 hours of dignity and peace in hospice.

These are personal experiences from our journey, not universal claims.

“Care is the intentional act of easing another person's suffering without making them feel small.”

The Call

When everything changes.



Before You Hang Up

Caller's name: _____

Calling from: _____

Callback number: _____

Date and time: _____

Tell a Small Circle

- [ ] Name: _____
- [ ] Name: _____
- [ ] Name: _____

What starts now: questions and decisions, transport and arrangements, documents and authority.

Notes

_____

_____

What to Ask First

Where are they now?

_____

_____

What happens next?

_____

_____

Is transport needed? Who arranges it?

_____

_____

What must be decided today?

_____

_____

> **It's OK to say:**
>
> “I'm not ready to decide that yet. I'll call you back once I've had a moment.”

MOTORBLOOM 08 WORKSHEET

The First 12 Hours

When the world wants decisions, and you just want time to stop.



Do Now

- [ ] Confirm where their body is now.
  Where: _____
- [ ] Arrange transport if needed. Ask how long decisions can wait.
  Funeral home & phone: _____
- [ ] Secure the empty home, if there is one.
  Locks, pets, medicines, valuables.
- [ ] Find their wishes, will or trust.
  Kept at: _____
- [ ] Tell your inner circle.
  Who calls whom: _____
- [ ] Write down names, times and decisions (log below).
- [ ] Make time to rest.

Ask Before Committing

What must happen today?

_____

How long can we wait?

_____

Can I have the options in writing?

_____

Can Usually Wait

- Bank and account closures.
- Routine notices: insurers, subscriptions.
- Sorting their belongings.
- Big funeral purchases, until you have a price list.

Time	Name & organization	What was said or decided

Urgent instructions come first. Sudden or unexpected death: call 911. In hospice: call the hospice first. Organ or tissue donation is time-sensitive: tell the hospital or hospice now.

"This is triage for your time, your energy, and your grief."

The Authority Switch

When death changes who can legally act

While Alive

- **Individual** controls their own affairs.
- **Financial power of attorney** acts within the authority granted.
- **Healthcare agent** makes authorized care decisions.



Power of attorney ends at death.



After Death

- **Personal representative** runs the estate once the court appoints them.
- **Successor trustee** manages trust assets under its terms.
- **Beneficiary** receives designated assets only.

What to Verify

Court appointment and letters.	Trust terms and funding.	Beneficiary designations and ownership.

Roles vary by state. Being named in a will is not the same as being appointed. Who controls the funeral and remains is set by state law, often a designated agent or next of kin, not automatically the executor.

Love does not automatically confer legal authority.

The Death Certificate Dependency Map

When one document holds up many others.

Why Delays Happen

- Pending medical certification.
- Weekends and holidays.
- Filing errors or backlogs.



Certified Death Certificate

Needed by:

- **Banks & accounts**
- **Estate & courts**
- **Insurance & benefits**
- **Social Security & Medicare**
- **Veterans' benefits**
- **Property & titles**
- **Utilities & subscriptions**

What to Verify

- Who files it?
- When will copies be ready?
- Which version is required?
- How many certified copies are needed?

Keep the Paper Trail

Confirm filing. | Track requests. | Log who received each copy (see Appendix).

Requirements vary. Some organizations accept copies; others require certified copies. Proof of death is not proof of authority to act.

When the paperwork stalls, everything downstream can stall with it.

The Executor's Mandate

THE JOB YOU NEVER APPLIED FOR.

The Formal Responsibilities

- Establish legal authority.
- Inventory and safeguard estate assets.
- Resolve valid debts and taxes.
- Distribute remaining assets.
- Complete accounting and close the estate.



The Invisible Work

- Repeated calls and paperwork.
- Searching for records and accounts.
- Maintaining an empty home.
- Managing family expectations.
- Grieving while managing logistics.

Protect Yourself

Keep a record of decisions and expenses.

Seek qualified help when needed.

Confirm authority before acting.

Duties and timelines vary by state and estate.

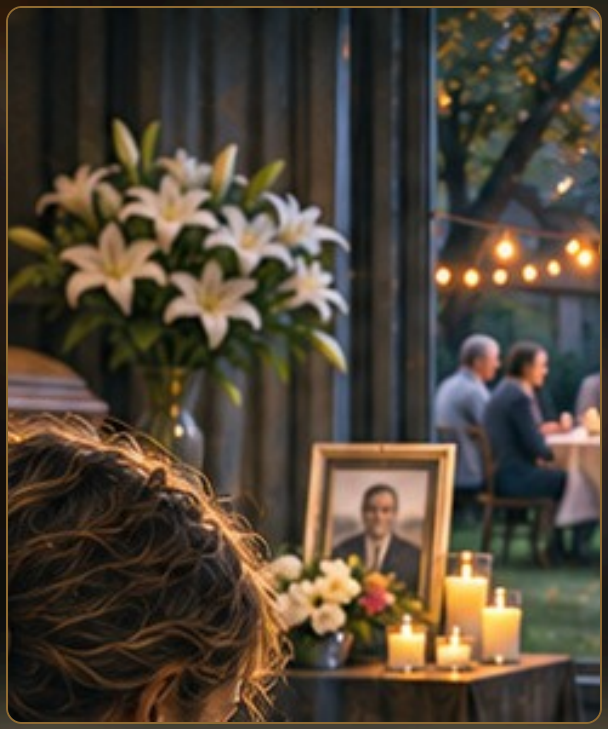
“Managing the logistics of death while living inside of it.”

The Deathcare Marketplace

When grief becomes a commercial transaction.

What You May Be Buying

- Funeral services.
- Burial or cremation.
- Caskets and urns.
- Transport and preparation.
- Memorial services.



The Pressure Points

- Bundled packages.
- Emotional upselling (“a fitting tribute”).
- Artificial urgency (“limited availability”).
- Unclear pricing: add-ons and extra fees.

Know Your Rights

Ask for the General Price List. It is yours to keep.

Bring a casket or urn bought elsewhere, with no handling fee.

Compare providers, and bring a trusted person.

These rights come from the FTC Funeral Rule. No state requires routine embalming for every death; some require embalming or refrigeration in certain cases.

“Love isn't measured in caskets. It's measured in presence.”

MOTORBLOOM 13

The Probate Labyrinth

When grief enters the court system.

The Cost of the Maze

- **Time** months or years.
- **Money** fees and expenses.
- **Privacy** filings can become public record.
- **Energy** emotional and administrative.



The Path Through

Appointment → Inventory → Claims & taxes → Distribution → Closure

Many turns need a filing. Some need a judge.

Exits Planned in Advance

- Properly funded trusts.
- Eligible TOD/POD designations.
- Survivorship ownership (joint tenancy with right of survivorship).
- Small-estate procedures (limits vary by state).

Hold the Line

Confirm authority and deadlines.

Track assets and obligations.

Keep a record of every filing and call.

Procedures vary by state and estate. Probate-avoidance tools apply only to eligible assets.

The court has a timetable. Grief does not.

MOTORBLOOM 14

The Anatomy of an Estate

WHAT PASSES THROUGH PROBATE — AND WHAT DOES NOT.

EVERYTHING THEY OWNED AT DEATH



PROBATE PATH · court administration

- Home or land in their name alone, with no TOD affidavit or deed.
- Bank and investment accounts in their name alone, with no POD/TOD.
- Vehicles with no TOD designation.
- Personal property and valuables.
- Anything payable to “my estate,” or whose beneficiaries all died.

NON-PROBATE PATH · direct transfer

- Life insurance with a living named beneficiary.
- Retirement accounts with a living named beneficiary.
- POD and TOD accounts, and TOD real estate.
- Joint ownership with right of survivorship.
- Assets titled to a properly funded trust.

VERIFY BEFORE YOU ASSUME

Ownership and title.	Beneficiary designations.	Outstanding debts and liens.	Tax obligations and filings.

A will governs only probate property; titles and beneficiary designations often govern the rest. Non-probate transfers may still carry debts, taxes and paperwork. Treatment varies by state; Ohio, for example, allows TOD affidavits for real estate.

A will is not a map of everything you own.

The Digital Afterlife

When the person is gone but the systems live on.

The Digital Ghosts

- **Locked accounts** passwords and verification.
- **Grief spam** automated reminders.
- **Recurring charges** subscriptions that continue.



Email: the Master Key

It resets the passwords for:

- **Phone & 2FA**
- **Cloud photos**
- **Social media**
- **Subscriptions**
- **Financial accounts**

What to Keep

- **Preserve** photos, texts and voice recordings.
- **Memorialize** selected social profiles.
- **Close** unwanted accounts and services.

Plan the Digital Afterlife

Name legacy contacts.	Arrange secure, authorized access.	Back up irreplaceable memories.	Keep their phone number active for now.

Logging in with their password may break a platform's terms or the law. Use legacy-contact tools and the executor's legal authority. Rules depend on platform policy and state law.

They died. Their digital life did not.

The Invisible Invoice

THE COST OF SETTLING A LIFE THAT NO ONE SEES.

The Visible Costs

- Certificates, court and legal fees.
- Postage, copies and travel.
- Property upkeep, utilities and insurance.
- Tax preparation and storage.



The Unbilled Labor

- Hours of calls and paperwork.
- Lost work time and leave.
- Repeated trips and follow-ups.
- Emotional exhaustion.

Make the Invisible Visible

Save every receipt.	Log time and mileage.	Separate estate and personal expenses.	Review reimbursement and fees.

Reimbursement and executor compensation depend on state law, the will or trust, and your records.

Do not let martyrdom become your legacy.

The Grief-Admin Cycle

THE DOUBLE LIFE OF ANGUISH AND LOGISTICS.

What the System Demands

- Action.
- Accuracy.
- Deadlines.
- Closure.



1. **Grieve**
2. **Switch to admin**
3. **File and call**
4. **Encounter a reminder**
5. **Break down**
6. **Face another deadline**

↻ **...and back to 1**

What Grief Carries

- Shock.
- Fatigue.
- Brain fog.
- Waves of loss.

Break the Loop

Bundle admin tasks.	Protect time to grieve.	Ask for practical help.	Create an end-of-day ritual.

Keep essential deadlines visible. Rest does not have to be earned. If grief feels too heavy, call or text 988, any time.

Grief is not separate from the paperwork.

The Trauma Inheritance

What we leave behind is more than what we own.

What Families Can Inherit

- Debt confusion.
- Inaccessible property and accounts.
- Unfinished administrative work.
- Family conflict and uncertainty.



What the Burden Can Become

- Financial strain.
- Emotional exhaustion.
- Fractured relationships.
- Prolonged distress.

Break the Inheritance

Clarify ownership. | Document wishes. | Prepare access. | Share the plan.

Family members usually don't owe a loved one's debts from their own money. Exceptions include co-signers, joint account holders and some spouses. Preparation reduces avoidable burdens; it cannot remove grief.

Leave them a legacy, not a labyrinth.

The Executor's Timeline

A ROADMAP THROUGH MONTHS OF ADMINISTRATION.



1 First 12–48 hours · Shock & triage

- [ ] Arrange immediate care of their body.
- [ ] Secure the home.
- [ ] Locate key documents.
- [ ] _____

Started: _____

2 Weeks 1–6 · Authority & inventory

- [ ] Order certified death certificates.
- [ ] Obtain authority, if required.
- [ ] Get an estate EIN; file IRS Form 56.
- [ ] List assets and debts.

Started: _____

3 Months 2–6 · Core administration

- [ ] Manage property and accounts.
- [ ] Review creditor claims.*
- [ ] Final Form 1040; Form 1041 if the estate earns $600+.
- [ ] _____

Started: _____

4 Months 6–18+ · Distribution & closure

- [ ] Resolve remaining obligations.
- [ ] Account and distribute when authorized.
- [ ] Close and archive.
- [ ] _____

Started: _____

- [ ] Track deadlines.
- [ ] Keep a master log.
- [ ] Protect time to grieve.

Our probate journey: nearly 18 months and still ongoing (November 2026).

Timing varies by state, estate and unresolved claims; tasks may overlap. *In Ohio, creditors generally must present claims within 6 months of death. Ask a tax professional about returns.

The grief timeline is not the estate timeline.

The Architecture of Preparedness

A PLAN IS ONLY AS STRONG AS ITS CONNECTIONS.



Pillar	Have it?	Where it's kept	Reviewed
Medical wishes Advance directive, healthcare power of attorney, HIPAA release.	☐ Yes ☐ No		
Legal authority Will, financial power of attorney, named decision-makers.	☐ Yes ☐ No		
Asset alignment Titles, beneficiaries, TOD/POD, a funded trust.	☐ Yes ☐ No		
Digital access Secure, authorized access and legacy contacts.	☐ Yes ☐ No		
Final wishes Burial or cremation, memorial, who decides.	☐ Yes ☐ No		
Shared knowledge Trusted people know what is where.	☐ Yes ☐ No		

COMMUNICATE · VERIFY · MAINTAIN

MAKE THE PLAN WORK

- ☐ Confirm documents are valid.
- ☐ Align ownership and designations.
- ☐ Review after major life changes.

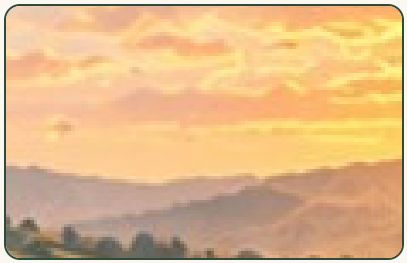
> Requirements vary by state. Who decides about the funeral and remains is set by state law; ask how to name that person.

Organization without execution is just false comfort.

MOTORBLOOM 21 WORKSHEET

The Emergency Binder

EVERYTHING THEY'LL NEED, IN ONE PLACE.



☐ **1 Key contacts**
First steps, executor, trusted people and professionals.
Kept where: _____

☐ **2 Identity documents**
IDs, certificates and records.
Kept where: _____

☐ **3 Legal documents**
Will, trust, powers of attorney, care directives. Courts usually need the original will.
Kept where: _____

☐ **4 Financial accounts**
Accounts, beneficiaries, debts and insurance.
Kept where: _____

☐ **5 Property & assets**
Deeds, titles, ownership and valuables.
Kept where: _____

☐ **6 Digital afterlife**
Account inventory, legacy access and backups.
Kept where: _____

☐ **7 Funeral & final wishes**
Arrangements, disposition and memorial preferences.
Kept where: _____

☐ **8 Personal legacy**
Letters, stories, recipes, music and pet wishes.
Kept where: _____

KEEP IT ALIVE

- ☐ Store it securely.
- ☐ Note where originals are kept.
- ☐ Tell trusted people how to reach it.
- ☐ Review yearly and after big changes.

Last reviewed: _____

> Protect sensitive information. Don't keep the only original will where no one else can reach it.

Fieldcare: A Different World

A VISION FOR CARE THAT HOLDS THE DYING AND THE GRIEVING.

The Fieldcare Principles

- Care as presence.
- Dignity regardless of wealth.
- Grief-aware timelines.
- Cultural and spiritual inclusion.



A System Designed to Help

- Clear, connected information.
- Transparent choices and costs.
- Built-in executor support.
- Memory infrastructure.

From Transaction to Presence

Notice the person. | Ease the burden. | Preserve the meaning.

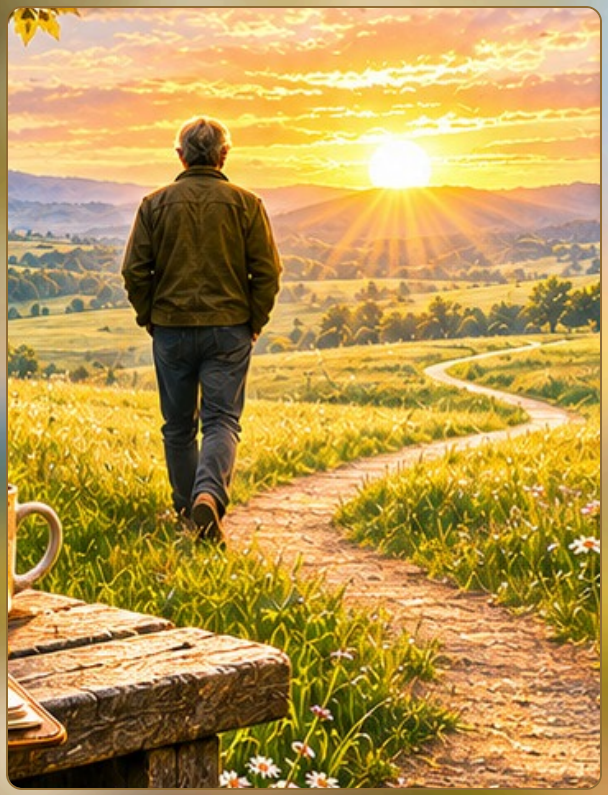
Care is not a transaction — it's a presence.

Your Last Act: The Proof of Love

WHAT WE DO NOW IS WHAT WE LEAVE BEHIND.

What They Taught Us

- Love is logistical.
- Grief is work.
- Care must be built—not assumed.



“Just let me go die in a field.”

— Our father

What We Can Leave

- Clear wishes.
- A workable plan.
- Space for those we love to grieve.

To our parents. You deserved better.

Because they mattered. Because we loved them. And this — this is the proof.

The Call

When everything changes.



Before You Hang Up

Caller's name: _____

Calling from: _____

Callback number: _____

Date and time: _____

Tell a Small Circle

- [ ] Name: _____
- [ ] Name: _____
- [ ] Name: _____

What starts now: questions and decisions, transport and arrangements, documents and authority.

Notes

_____

_____

What to Ask First

Where are they now?

_____

_____

What happens next?

_____

_____

Is transport needed? Who arranges it?

_____

_____

What must be decided today?

_____

_____

It's OK to say:

> “I'm not ready to decide that yet. I'll call you back once I've had a moment.”

The First 12 Hours

When the world wants decisions, and you just want time to stop.



Do Now

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- [ ] Write down names, times and decisions (log below).
- [ ] Make time to rest.

Ask Before Committing

What must happen today?

_____

How long can we wait?

_____

Can I have the options in writing?

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Can Usually Wait

- Bank and account closures.
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- Big funeral purchases, until you have a price list.

Time	Name & organization	What was said or decided

> **Urgent instructions come first.** Sudden or unexpected death: call 911. In hospice: call the hospice first. Organ or tissue donation is time-sensitive: tell the hospital or hospice now.

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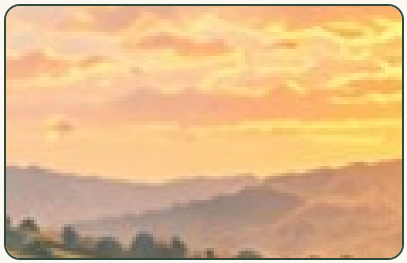
EVERYTHING THEY'LL NEED, IN ONE PLACE.



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- ☐ Store it securely.
- ☐ Note where originals are kept.
- ☐ Tell trusted people how to reach it.
- ☐ Review yearly and after big changes.

Last reviewed: _____

> Protect sensitive information. Don't keep the only original will where no one else can reach it.

Death Certificate Copy Log

WHO RECEIVED EACH COPY, AND WHEN.



Copies ordered: _____ From: _____ Date: _____

Sent to (organization)	Date sent	Contact / reference	Type	Returned?
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐
			☐ Cert. ☐ Copy	☐

Proof of death is not proof of authority to act. Ask each organization whether it needs a certified copy or will accept a photocopy, and whether it will return it.