

Bills And Services To Cancel—And Keep—When A Loved One Dies

By Liz Altman

A loved one's passing is challenging on many levels. In addition to the emotional difficulty of processing someone's death, many tasks must be dealt with, such as going through their various accounts and trying to cancel them or transfer ownership.

Most people subscribe to multiple digital services, including utilities, insurance, memberships, medical prescriptions, and other recurring payment programs. Settling these accounts helps avoid unnecessary charges and protects against identity theft and fraud. If the duty to handle outstanding accounts falls to you, you will first want to identify which accounts your loved one held and then figure out what to do with them.

Deciding Whether to Cancel or Keep an Account

The first step is determining the deceased's accounts through their mail, email, or phone notifications. You may get lucky, as the deceased may have compiled a list as part of their estate plan. Once you have identified the accounts in the deceased's name, you can move on to deciding whether to cancel or keep them.

Subscription Services

Subscription services are low-hanging fruit. Unless the service has a shared family plan, it can most likely be canceled.

The typical American has five subscription services, and one in five has eight or more subscription services. In addition to digital media services like Netflix, Hulu, Disney+, YouTube TV, and Apple TV, do not forget delivery services like Amazon Prime, Walmart+, and subscription box services.

Also, remember that Amazon Prime and Walmart+ members may have recurring monthly item deliveries. And then, there are digital subscriptions to newspapers and magazines, which may be linked to a Kindle account. Kindle Unlimited, which has 150 million subscribers, is another account that may need to be canceled.

Patronage Accounts

Independent content creators are a large contingent of the digital media ecosystem, and a growing number of services provide opportunities for "digital patronage," or delivering direct, recurring support to online content creators.

Platforms that enable digital patronage include Patreon, Twitch, Substack, YouTube, and Facebook. Outside of these platforms, such as subscriber-only content, through their website. You can check bank or credit card statements to see if a loved one has subscriptions to their favorite content creators. Like subscription services, patronage accounts are prime cancellation targets.

Utilities

Utilities may need to be temporarily kept in the deceased's name, transferred to another account holder, or canceled.

- Keeping utilities in the deceased's name should be okay short-term while the estate is resolved but check with the utility company.
- If utilities were in the deceased's name and they lived with somebody else, the accounts should be transferred to that individual. The same goes for a family member who plans to take over occupancy or ownership. For example, the house may have been gifted to a beneficiary in the will or established as family property with joint sibling ownership.
- Utility accounts can be canceled following estate administration but consider the timing if the house is being put on the market. Typically, in the event of a sale, utilities are kept on until after closing.
- Although not technically a utility, a home security system deserves the same consideration as utilities. Security is crucial for a home left vacant for extended periods while settling the estate.
- Do not deactivate a loved one's cell phone service until you have retrieved the information you need from the phone. Again, this can include notifications about bills and other services that need to be canceled or transferred.

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Miscellaneous Accounts

Many accounts fit into the main buckets listed above, but it may take a thorough, sleuthing effort to uncover every account linked to a loved one's name. Here are more examples of accounts you may need to resolve, either by canceling or, where possible, transferring account ownership:

- Memberships to gyms, sports clubs, cultural institutions, unions, homeowners' associations, Costco, and other fee-based groups or services
- Physical newspapers, newsletters, and magazines
- Social media and dating sites
- Financial advisor, personal trainer, accountant, life coach, etc.
- Pet-related dues and subscriptions
- Meal delivery services
- Music subscriptions (Pandora, Spotify, Apple Music, Amazon Music, Sirius XM, etc.)

Probate, Estate Administration, and Executor Legal Assistance

As you deal with the emotional challenges of a death in the family, you may be simultaneously navigating legal issues related to losing someone close to you. Being named an estate administrator or executor comes with a lot of responsibility. Our estate planning attorneys offer services tailored to executors that help them do right by their loved one—and the law. For answers to your estate administration questions, contact the attorneys at Altman & Associates at 301 468 3220 or our website at altmanassociates.net.

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