

The Compassionate Consultants Help the Grieving Navigate End-Of-Life Bureaucratic Red Tape



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Roth & Merin Have Combined Skills to Form a Partnership That Eases Burden for a Family Member Who's Grieving and Overwhelmed

By Tina Traster

A close relative of Debbie Roth's died in the early days of the coronavirus pandemic. He was healthy and the quick turn of events – from breathing difficulties to intubation to organ shutdown – left the family in shock.

Roth, a trained social worker who spent three decades working for Rockland County, along with other family members, stepped up to help the deceased's spouse tackle many of the burdens that followed the unexpected death.

“What needed to be done wasn't difficult but when people are overwhelmed with grief, they don't always know how to handle the concrete issues,” said Roth.

And this sparked an idea. Roth, along with her longtime friend Suzy Merin, hatched a concept that is somewhat untested but grew out of the emotional chaos Roth witnessed. The pair have founded The Compassionate Consultants, which provides a combination of TLC and practical skills to guide someone through the tedious and bureaucratic processes that are often daunting for someone who is bereaving.

Roth's family member had the benefit of helpful siblings with a variety of skills to surround the family member and navigate calls to insurance companies and other bureaucratic institutions. But not everybody has that kind of support system.

“A lot of times when a spouse dies, the other spouse doesn't know the deceased's passwords,” said Roth. “Often times, you have to spend a lot of time on the phone with banks and insurance companies. Inevitably you spend a lot of time on hold; you need a lot of patience. For someone who is grieving, to be asked over and over to hold on or to be switched to another person can be very trying. For many, they're too upset to speak. They just hang up.”



Debbie Roth

Compassionate Consultants, which is insured and bonded, handles a raft of services: Closing or transferring bank and investment accounts. Notifying social security administration, veterans administration and health insurance providers about the person's death. Canceling credit cards and notifying three credit reporting agencies.

The pair also manage tasks associated with Department of Motor Vehicles. And they



Suzy Merin

call pharmacies to stop prescriptions. They cancel subscriptions, return durable medical equipment, and connect the living with mental health resources.

Typically, agencies and institutions will talk to the Compassionate Consultants so long as the living spouse or family relative is present and gives his or her permission. Some of this work can be done remotely; sometimes the consultants work on site.

“My father passed away in mid-September and my mother is overwhelmed,” said Merin. “But I can call a bank, merge my mother into the call, and if I have the security passwords, I can take over the conversation.” Roth who most recently served as Assistant Director of Children’s Services in the Department of Health in Rockland

Assistant Director of Children’s Services in the Department of Health in Rockland County, retired in 2018. Merin has spent more than two decades in sales, customer service and promotional products, most recently with Halo Branded Solutions in Goshen. The two, who met through their children’s school years ago, are braiding their skills to forge forward on this somewhat unconventional disrupter. Over the course of many years, Roth says she has counseled many people through difficult situations.

“I’ve held a lot of hands,” she said. “I’ve had to tell a parent a significant other is abusing a child or tell parents about a toddler’s diagnosis. What’s often lacking at a time of crisis is empathy.”

In contrast, Merin brings business skills.

“I’ve got a strong background in customer service, articulation, patience and setting expectations,” said Merin.

Often, family members step in. Sometimes these tasks are jettisoned to estate attorneys. But there are times when someone doesn’t have anyone; and the pair say they are able to complete many of these tasks more economically than an estate attorney. Compassionate Consultants charges \$125 an hour but they work on a sliding scale.

Speaking of economics and compassion, the pair’s startup has been boosted by family members who “stepped up to the plate” to help the company with graphic design and a [website](#). To spread the word, the consultants are talking with professionals at senior housing complexes, hospice, and geriatric centers, with other social workers. They recently attended the Senior Fair at RCC.

“We know that what we are doing is somewhat novel but we are prepared to create a roadmap for this,” said Roth. “There are a lot of people who need help through difficult times. It’s a very individualized process. There’s a lot of bureaucracy. Dealing with large institutions can be very impersonal. People need a kind, caring person to hold their hand while at the same time a skilled person to navigate the process.”