

# **Mass Fatality Incident**

## **Implications For Vital Records**

# What is the Process?

- A physician or medical examiner pronounces the person dead
- A funeral director takes possession of the remains
- The funeral director obtains identity and other demographic information from the family
- The funeral director takes the death certificate to the physician or medical examiner who adds and certifies the cause and manner of death

# What is the Process? (Cont)

- The funeral director takes the completed death certificate to the county health department and obtains a permit to bury, cremate or ship the remains
- By state law, this permit cannot be issued unless the death certificate is complete including the certified cause and manner of death.
- ARS §36-326 and AAC R9-19-302

# Why is all this necessary?

- Public Health
- Legal Matters
- Financial Matters
- Fraud Prevention
- Genealogy & Family History

# Disposition-Transit Permit

- Maricopa County accounts for approximately 60% of Arizona's total vital events
- All cremations must first be referred to the Medical Examiner's Office before our office may issue a permit number to a funeral home
- Medical certification must be provided

# Public Health

- Public Health/Health Surveillance
- We are reviewing the cause of death information as it comes in and communicating relevant information to our peers within Public Health as necessary
- Statistics - It is important that the cause of death information is as accurate and as complete as possible in order to truly understand the health needs of community

# Legal & Financial Matters

- Statistical-It is important that the cause of death information is as accurate and as complete as possible.
- Legal-According to Arizona Revised Statute, certain causes of death must be referred to the Medical Examiners Office

# Genealogy & Family History

- Years from now, families will want to know what happened to their ancestors.
  - Were they effected by the “great plague”?
  - Were they there when the bomb went off?
  - Where is great-grandpa buried?
- These things are important to a great many people and we must respect their need to know.

# FRAUD

ADHS Mass Fatalities Conference  
2007

- Insurance fraud has likely existed in the U.S. from the time the first insurance company, was started.
- Today, however, the problem has escalated to an alarming magnitude.
- According to the National Insurance Crime Bureau, insurance fraud is the **second largest economic crime** in the U.S. after tax evasion.

# 9-11

- \$2,700,000,000
- That's \$2.7 BILLION in life insurance claims for the three 9-11 attacks

## Mom, Daughter Accused In 9/11 Fraud

Aug 28, 2003 7:02 am US/Eastern

A Wisconsin mother-daughter team pretended one of them had died in the September 11th terrorist attack on the World Trade Center and submitted false claims to two insurance companies.

According to a criminal complaint, Dorothy Johnson and her daughter, Twila McKee, both of Milwaukee, submitted claims to Consec Direct Life Insurance Company and Peoples Benefit Life Insurance Company. The claims allege that Johnson was killed at the trade center and McKee was named the beneficiary. Both claims had benefits totaling approximately 135 thousand dollars.

After the claims were filed, state officials began investigating, as is standard procedure. The investigation revealed that Johnson was still alive her fingerprints were found on the Consec claim form. Also, Johnson allegedly submitted an automobile claim to another insurer 12 days after the attack.

The investigation was begun in New York but was turned over to Milwaukee officials because the claims were filed there.

Both women were arrested in Wisconsin. The women are charged with insurance fraud and attempted theft by fraud. If convicted, they each could face up to 40 years in state prison.

On 3/20/02, a woman was arrested in Tampa, Florida and returned to New York to face charges that she submitted a fraudulent claim to MetLife Insurance Company for \$500,000 in death benefits on behalf of the beneficiary, her 14-year-old daughter.

This defendant claimed that her ex-husband, whose life was insured by the policy, resided in New York City and died while at his job as an engineering maintenance worker at the World Trade Center on September 11.

MetLife found the claim suspect and reported their suspicions to the Frauds Bureau. The investigation conducted jointly by the Frauds Bureau and MetLife revealed that the insured was alive and living in Miami, Florida. He was unaware that his ex-wife was attempting to collect the benefits of his insurance policy.

# What is the Situation?

- Three basic mass casualty scenarios
- Pandemic
  - Nationwide
  - Supplies unavailable
  - Transportation Curtailed
  - Tens of Thousands of Casualties
  - Casualties Include First Responders

# What is the Situation? (cont)

- Isolated Incident (Plane Crashes Into Stadium During Super Bowl)
  - Local Resources Maxed Out
  - Additional Assistance Available
  - Incident Over Within Days
  - Casualties in the Hundreds or Thousands

# What is the Situation? (cont)

- Nuclear Incident
  - Local or Wide-Spread
  - Casualties Continue to Accrue for Weeks or Months
  - Casualties May Number in the Thousands Over Time

# What Must Change?

- Sheer numbers
- Some processes will have to be modified or curtailed
- Governor must issue an executive order to allow government to modify the requirements

# Issues:

- Is it a certified death or does the medical examiner's offices have to be involved?
- Who is authorizing this funeral home to be called?
- How will transportation be provided?
- Doctors delay signing death certificates
- Possible backlog to medical examiners offices

# Issues

- Burial or Cremation?
- A common point of contention with families.
- With mass fatalities, what are the options and restrictions? Can we bury in the family plot?
- These decisions must be known before disposition permits can be issued.

# Issues

- *Burial:*
- Where? Are they legally authorized to allow this? Were all other concerned family members properly contacted to participate? Waiver of authorizations?
- *Cremation:*
- A clear order of who can authorize cremation now exists, but that will change shortly. In a time of mass fatality, is it reasonable to expect these people to be available to sign and participate? If not, how will we deal with the almost certain litigation when the crisis is over?

# Issues

- Embalming
- Religious preferences
- Prearranged and prepaid funeral services
- Is the new order of authorizing agents waived under mass fatality situations?
- Who will help deal with the unhappy family members after the crisis?

# Issues

- Many doctors will be reluctant to sign death certificates for persons dying in mass fatality situation
- Medical examiners should expect to see most of these deaths.
- This may delay dispositions

# Issues

- Lack of supplies:
  - Caskets
  - Body Bags
  - Alternative Cremation Containers
  - Embalming Fluids
  - Universal Precautions Supplies

# Who are our Partners in this Process?

- Families and the Community
- Funeral Homes-Funeral Directors, Managers, Office Staff and Couriers
- Hospitals-Physicians, Nurses, Administrators, Medical Records Staff, Recorders, Morgue Staff and Risk Management
- Hospices
- Donation Centers
- Forensic Science Center, Office of the Medical Examiner, Tribal Law Enforcement and law enforcement
- The VA Hospital and The Public Fiduciary

# Partners (cont)

- Crematories, Cemeteries
- Consulates and Embassies
- Public Health-Epidemiology, Health Officer, Local Registrar, Peers, Arizona Department of Health Services, National Center for Health Statistics, Centers for Disease Control
- Various State Boards

# Considerations We Make Daily

- Each request is someone's loved one and that burial request may have a time constraint based upon someone's faith
- We must try to keep all lines of communication with all of our partners flowing so that the process can be as efficient as possible

# IT WILL NOT BE EASY

- We cannot be successful if everyone involved is not working together for a common goal.
- Everyone

EVERYONE