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Advice for getting through a divorce

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I am getting divorced and I'm confused as to my health insurance options. Can you please shed some light as to what my choices are and

what exactly is COBRA?

The name is an acronym for the program that was created under the federal Consolidated Omnibus Reconciliation Act, designed to prevent employees who are between jobs from experiencing a lapse in medical insurance coverage. Read more at: <http://www.investorwords.com/918/COBRA.html#ixzz2JlwhR7ft>.

Health insurance is very important and rather than try to explain it, I turned to Rupert Seymour-Newton, an independent agent who can check into different insurance companies for you and help you pick the best one that meets your needs. The following is his advice:

Going through a divorce is a very stressful time in a person's life. In addition to all the emotional issues, there are many things that people who are getting divorced need to keep track of, even though it may be the last thing that they want to do. One of these matters is health insurance. If you are a dependent on your spouse or partner's policy, you will be terminated from their policy. Although there are certain obligations depending on the size of your ex-partner's group, you should find out the date of your termination and,

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once you have the date, call the customer service number on your insurance card to make sure that you are sent the offer of COBRA, which is short term, temporary medical insurance, in a timely manner. You don't want to find yourself in the hospital several months after the divorce only to find that you don't have insurance.

At times like these it is important to have impartial advisors to help you navigate through matters that may be alien to you with a calm head. Although you have the right to COBRA, it is also a good time to evaluate your options, as you might be able to find a much more affordable alternative in the individual insurance market. Talking with an independent agent who is contracted with several insurance companies offers you the ability to check out many different options and find the policy that best suits your needs. It may be that COBRA is your best option, but you might be able to save a lot of money elsewhere at no cost to you.

This bears driving home. Be aware that if you opt to stay on COBRA until your policy runs out, you are running the risk of something happening that could potentially limit your options in finding a new insurance at a reasonable rate.

Healthcare Reform will eliminate

all barriers for those with pre-existing conditions to obtain health insurance in the individual market and, although it is uncertain whether COBRA will be eliminated, the need for it will reduce if not disappear. It seems that there is going to be an enrollment period similar to Medicare for those who do not have health insurance, but those that have a qualifying event, like a divorce, will have a period following the divorce during which they will be allowed to enroll.

Health insurance is quite possibly the most important thing, so be very diligent when it comes to your follow through after your divorce.

If you have more questions, contact Rupert Seymour-Newton at rupert-sn@bellsouth.net or call 305-401-2909.

Note to Self:

Today I am taking responsibility for the changes that are before me by acting on and not procrastinating.

Debbie's Library -

Your Divorce Advisor by Mercer and Pruet

The Divorce Organizer and Planner by Brette Sember

Debbie Martinez is a Certified Life Coach specializing in divorce, relationships and women's issues. She has given workshops on various topics and has offices in South Miami. For more information, go to <www.thepowerofdivorcecoach.com> or call 305-984-5121.