



Atlanta Divorce Law Group *September 2016 Newsletter*

Greetings!

What are My Options for Medical Insurance After the Divorce is Finalized?



Medical insurance coverage is a major concern for any person approaching divorce or in the middle of their divorce proceedings. While almost all Georgia courts forbid a spouse who provides the medical insurance coverage for a family from making any changes to the policy during the divorce proceedings, that same rule does not apply after the divorce is finalized. Because health insurance is such a major financial cost, it can feel quite overwhelming when you are faced with taking on that financial burden. For some people, it can even be a reason to put off getting divorced, especially for someone that has a lot of medical needs.

If there is any minor child or children born in the marriage, the court will require either spouse to provide or continue to provide medical insurance coverage for the child(ren) after the divorce is finalized. The same cannot be said for the ex-spouse.

Once a divorce is finalized, your spouse **cannot** legally keep you on their medical insurance coverage because you are no longer a part of their "family unit." However, if you obtained medical insurance coverage through your ex-spouse's employer, then you can elect to have temporary coverage under your ex-spouse's employer-sponsored group health plan under Federal COBRA (Consolidated Omnibus Budget Reconciliation Act) laws or Georgia Health Insurance Continuation laws. However, this can be even more expensive than finding your own plan.

Federal COBRA laws apply if an employer has 20 or more full-time employees and the coverage for any qualified beneficiary last up to 36 months in the event of a divorce. Georgia Health Insurance Continuation laws will apply if an employer has less than 20 full-time employees and the coverage usually last only 3 months. In either case, you will be solely responsible for the medical insurance premiums and must notify the plan administrator within 60 days of your divorce being finalized of your intention to continue coverage.

For anyone with insurance coverage whose divorce is being finalized, you should inform your plan administrator of your change in marital status as soon as possible and with any questions you may have about your medical insurance coverage.

For anyone who is contemplating divorce and is without medical insurance coverage, it is always a good idea to obtain your own separate policy prior to the divorce being finalized. Because it can be so costly, start doing your research early so you know what to include in your monthly budget. You can get on www.healthcare.gov or research private health insurance companies to see what you can afford and what is included in a healthcare plan. Your health is important, so take the time you need.

Written By: Elaine Mundwiller, Esq.

Back To School Tips For Divorced Parents:

With school starting, you and your kids have more things going in your lives. This can cause some additional stress and tension for divorced parents who will need to communicate to establish logistics and

routines for their children's school and extracurricular activities. Here are some tips to keep the tension down, keep everyone on the same page, and make sure that your child has a successful school year.



1. Create a Joint Calendar:

Creating a calendar with all upcoming events will keep everyone in the loop and also ensures that your child does not miss any school or extracurricular activities.

2. Split the Back to School Costs:

You can split up the items you and your ex-spouse purchase for back to school so it equals to about the same cost, but if one person is better at getting all the little things and the other can get a couple bigger items, it eases the burden on you both.

3. Be Considerate of Your Ex-Spouse:

If your ex-spouse is going to miss an important event, take a picture. If the teacher tells you about something that happened at school, make sure to share that information. Withholding information from your ex-spouse serves no purpose other than to put your child in the middle of adult problems. It's important to remember that in every situation, both parents want what's best for their child. Being considerate of that and the other person will ensure that your child knows they are loved and cared for despite a difficult situation.

4. Inform Your Child's Teachers:

Let your child's teacher know what's going on at home. This will help the teacher know how to handle a situation or even simply know who can pick up your child from school.

5. Talk About How Your Child Is Doing In School:

This will ensure that no homework or projects fall through the cracks. It will also prevent your child from having to be the go between or the one responsible for communication and keeping up with everything. Kids should be allowed to be kids!

6. Create a Unified Front When It Comes to Your Child's Education.

This may be the last tip, but it's probably the most important. You and your ex-spouse need be on the same page not only how you raise and discipline your child but on how you approach your child's education. Sending conflicting messages will only be to the detriment of your son or daughter. If your child gets a bad grade, how will you and your ex-spouse approach this subject? If your ex-spouse tells your son he can't go to baseball practice because he is doing poorly in math and needs to focus on his grades, will you support that decision? Having a unified front will provide a sense of normalcy that was lost during the divorce and help your child to cope with the new family unit.

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Happy Labor Day

Did you know Labor Day is dedicated to the social and economic achievements of American workers? The first Labor day was September 5, 1882 in New York City, but it did not become a federal holiday until 1884. It came about during a time when people worked 12 hour days, 7 days a week just to get by. Many riots and strikes occurred. A group of people took time off to march on city hall in New York City which became known as the first Labor Day parade. Since then and after many worker's rights were established, the idea of a workingman's holiday caught on, and the rest is history.

Calendar of Events

September 2016

9/1: In Court, Avondale Estates, GA
9/2: In Court, Gwinnett County
9/6: In Court: Fulton County
9/7: In Court: Floyd County
9/8: In Court: Avondale Estates, GA
9/12: In Court: Columbia County
9/19: In Court: Walton County
9/23: In Court: Fulton County
9/27: In Court: Forsyth County



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