

Splitting up with your medical aid

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Going through a divorce can be extremely harrowing and stressful, not just for the couple themselves but also for their children. And, given the divorce statistics released recently by StatsSA, divorce is on the increase. More than 25 390 divorce papers were filed in 2017, four in 10 divorces came from marriages that lasted less than 10 years and 55,6% involved children.



Gerhard van Emmenis, Principal Officer of Bonitas Medical Fund

Part of the anxiety is financial which can be exacerbated, depending on whether you are married in community of property have an ante nuptial agreement with or without an accrual clause. It can be very difficult going through the nitty-gritty details, especially when emotions are high. There are a lot of factors to consider, including how to divide up property and other assets, child care and support and, just as important, healthcare.

Divorce can seriously impact the healthcare cover you might have previously enjoyed, especially if you are your children were on a joint medical aid, with one partner being the main member and the rest of the family listed as dependants.

We put a few questions to Gerhard van Emmenis, Principal Officer of Bonitas Medical Fund to help you make sure have the right information and follow the correct procedures to ensure your healthcare is not compromised during divorce proceedings.

What is the correct process to follow when getting divorced and taking a dependant off your medical aid?

All changes in dependency must be sent through to the medical aid. You are usually required to fill in a form regarding this and provide supporting documents. In instances of a divorce, you will need to provide the divorce settlement to your medical aid together with your form.

Is there a notice period required?

Usually changes are effected within 30 days, which means you do need to allow time for the change to take place.

What are the rights of the dependent being removed in terms of coverage while moving to a new medical aid?

The main member is effectively the policyholder when it comes to medical aid and his/her dependants are beneficiaries. Unfortunately, this means the dependant has no rights once they are removed from the membership which is why it is important to obtain cover for you after a divorce with immediately effect.

Does moving from one medical aid to another impact continuity of cover and/or will waiting periods apply?

The usual underwriting rules apply so check with your new medical aid in terms of waiting periods and/or any exclusions.

What happens if the medical aid cover was always in the 'husbands' name and now the ex-wife wants to apply – will she be penalised for not having a medical aid and be charged late joiner fee (if over 35)?

No, however you will be required to prove that you have previously belonged to a medical aid. We advise that you request a certificate of membership showing the period that you belonged to the medical scheme as a dependant on your ex-spouse's medical aid.

What are the advantages and disadvantages of being a dependent on a partner/spouse's medical aid?

Advantages

- Reduced contributions, the monthly contributions for an adult dependant is cheaper than that of a main member

Disadvantages

- The main member has to provide access and approval in order for a dependant to access online portals etc

Can a divorced couple still share a medical aid scheme or does this only apply to children?

Yes, if one spouse is financially dependent on the spouse. You will need to provide proof of dependency for this.

If you are able to remain or your ex's plan would this be a recommendation in terms of medical cover and continuity of healthcare?

No. You will still have continuity of cover if you join a medical aid as the main member.

The bottom line: Although divorce means heartbreak and emotional turmoil you do need to keep your wits about you. Seek the help of a financial adviser or broker to ensure you don't compromise on your health or that of your children. Keep copies of your divorce papers, get any additional paperwork required, notify the existing medical aid of the changes and sign up for your own medical aid or hospital plan that kicks in immediately.

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