

# Halvorson attends leadership forum in Washington, DC



TAYLOR HALVORSON

Taylor Halvorson, rising junior at Kings Mountain High School, has returned from Washington, DC where she

attended the National Leadership Forum on Medicine for scholars to examine a future in medicine.

She is the daughter of Michael Halvorson of Dallas and the late Leslie Ballard and granddaughter of Susan Cook of Kings Mountain. She has a younger sister, Tori Leah, a 7th grader at Kings Mountain Middle School.

An honor student at KMHS, Taylor is a former cheerleader who is in competition cheerleading with Aviator All Stars of Gastonia. For two years she played soccer on the KMHS team and is active in the Health Education club on campus and in Rachel's Challenge, a club against bullying. She is active in Kings Mountain Baptist Church.

During the 10-day seminar students were introduced to a variety of concepts in public health, medical ethics, research and general practice and included visits to medical facilities and

clinics.

"Each student may very well be the face of the future of medicine," said NYLF Dean of Academic Affairs Dr. Marguerite C. Regan. "The National Youth Leadership Forum on Medicine creates a virtual classroom with hospitals, clinical facilities, and healthcare professionals. By shadowing key personnel, these students will have a great opportunity to gain a behind-the-scenes perspective on a medical career. The timing is critical as young people explore their career paths just prior to immersing themselves in college coursework."

NYLF, which has provided programming to more than 100,000 young people, is an educational organization that brings various professions to life, empowering outstanding young people with the confidence to make well-informed career choices.

# Former players to be honored at Mountaineer football games

Kings Mountain High School's football team will be honoring all former Mountaineers at designated football games this fall.

This is the 90th year of KMHS football. Five home games have been designated to honor players by decades.

All former players, coaches and volunteers will be admitted free, be fed and recognized before their designated game beginning at 6 p.m. in the South end zone. They will be honored by decades beginning with the first home game on August 17.

The schedule is as follows:

Aug. 17 vs. East Rutherford - Players, coaches and volunteers from 2000-2011.

Sept. 7 vs. Alexander Central - Players, coaches and volunteers from 1990-99.

Sept. 14 vs. South Point - Players, coaches and volunteers from 1980-1989.

Sept. 21 vs. Shelby - Players, coaches and volunteers from 1970-79.

Oct. 19 vs. Crest - Players, coaches and volunteers from 1922-1969.

The following information needs to be taken to the main office at KMHS no later than the Monday preceding the

game when you will be honored:

- Name
- Year graduated
- Best memory of KM football

For more information contact athletic director Dustin Morehead at 704-476-8000 ext. 3054.

## KMHS tennis tryouts underway

Tryouts for Kings Mountain High women's tennis is underway each afternoon at 5 p.m. at the KMHS courts. Persons interested in trying out should be at the court

by 5 p.m. and see Coach Rick Henderson. All players must have a physical in hand or have one on file at KMHS.

Have you seen this hydrant?

This 'Bob the Builder' hydrant was painted by Linda H. Belk.

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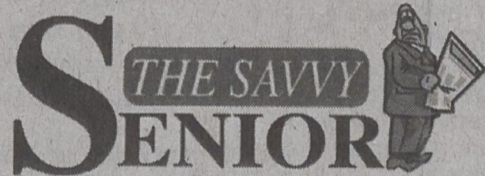
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By JIM MILLER  
Editor



## Health Insurance Options for Pre-Medicare Spouses

Dear Savvy Senior,

My wife, who's 60, is on my health insurance plan through my employer. When I retire in a few months at 65, and go on Medicare, what happens to her? Do we have to purchase private insurance, or is there some kind of Medicare coverage for dependent spouses?

Nearly Retired

Dear Nearly,

Unfortunately for you and millions of other couples in your position, Medicare does not provide family coverage to younger spouses or dependent children when you qualify for Medicare. Nobody can obtain Medicare benefits before age 65, unless eligible at a younger age because of disability. With that said, here are some options for your wife depending on your situation.

**Work longer:** If possible, you should consider working past age 65 so your wife can continue coverage under your employer health insurance until she becomes eligible for Medicare, or, if that's too long, at least for a few more years.

**Check employer options:** If your

employer provides retiree health benefits, check with the benefits administrator to find out if they offer any options that would allow your wife to continue coverage under their plan. Or, if your wife works, see if she can switch to health insurance provided by her own employer.

**Use COBRA:** If you work for a company that has 20 or more employees, once you make the switch to Medicare, your wife could stay with your company insurance plan for at least 18 months (but could last up to 36 months) under a federal law called COBRA. You'll need to sign her up within 60 days after her last day of coverage. You also need to know that COBRA is not cheap. You'll pay the full monthly premium yourself, plus a 2 percent administrative fee.

The other benefit of using COBRA is that once it expires, your wife will then become eligible for HIPAA (Health Insurance Portability and Accountability Act), which gives her right to buy an individual health insurance policy from a private insurer that can't exclude or limit coverage for pre-existing medical conditions. To learn more about COBRA, visit [askebsa.dol.gov](http://askebsa.dol.gov) or call

866-444-3272.

If, however, the company you worked for had fewer than 20 employees, you may still be able to get continued coverage through your company if your state has "Mini-COBRA" (39 states offer it). Contact your state insurance department (see [naic.org](http://naic.org)) to see if this is available where you live.

**Buy an individual policy:** This is health insurance you buy on your own, but it too can be expensive depending on your wife's health history. Any pre-existing condition such as heart disease, diabetes, cancer, etc., can drastically increase her premiums or can nix her chances of being accepted at all. To search for policy options and costs go to [healthcare.gov](http://healthcare.gov). If you need help, contact a licensed independent insurance agent. See [www.nahu.org/consumer/findagent.cfm](http://www.nahu.org/consumer/findagent.cfm) to locate one near you.

Or, if you only need health coverage for a short period of time - less than 12 months - a short-term policy is another lower-cost option to consider. You can get quotes and coverage details at [ehealthinsurance.com](http://ehealthinsurance.com).

**Get high-risk coverage:** If you can't purchase an individual health policy for

your wife because of a pre-existing medical condition, you can still get coverage through a state or federal high-risk pool.

State pools, which are offered in 35 states (see [naschip.org](http://naschip.org)), provide health insurance to any resident who is uninsurable because of health problems. While costs vary by state, premiums run about 150 percent of what an individual policy costs.

Or, consider the federal Pre-Existing Conditions Insurance Plan (see [pcip.gov](http://pcip.gov)) which is available nationwide. Created in 2010 under the health care reform law, this program is intended to bridge the gap until better options become available in 2014 when the main provisions of the law go into effect. To qualify, your wife must be uninsured for six months before applying.

Send your questions to: Savvy Senior, P.O. Box 5443, Norman OK 73070, or visit [Savvysenior.org](http://Savvysenior.org). Jim Miller is a contributor to NBC Today show and author of "The Savvy Senior" book.

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