

# THE LOCAL PULSE

## GROWTH IS GOOD!

DAVID HILYER, CEO

The Local Government Health Insurance Plan (Plan) is self-insured, which means the employer units who are a part of the plan assume and share the financial risk associated with their employee member's medical claims. Large risk pools such as ours help to smooth and stabilize the inherent risks associated with health insurance. Theoretically, the larger the risk pool, the more stable and predictable premiums will be.

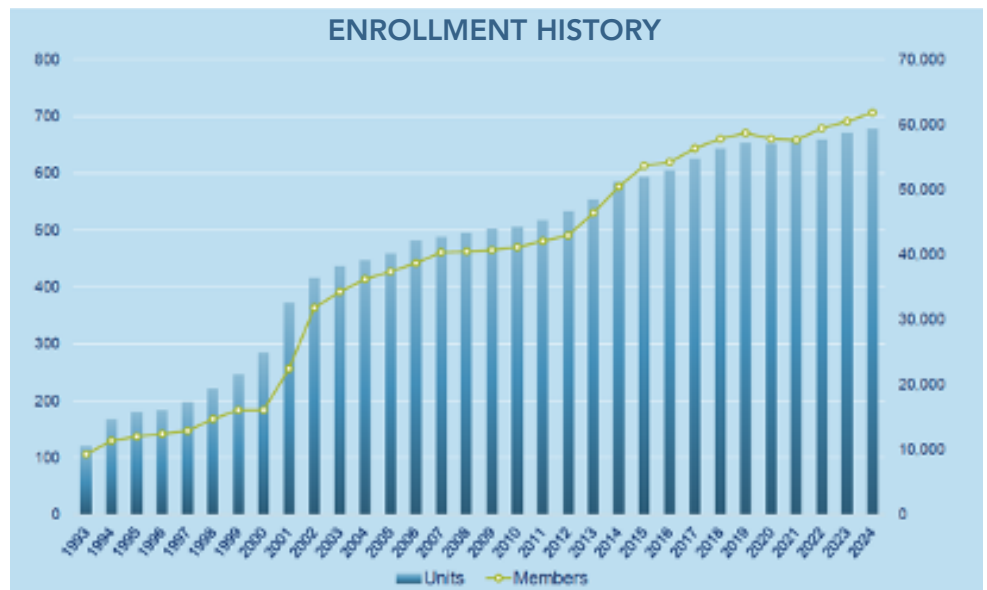
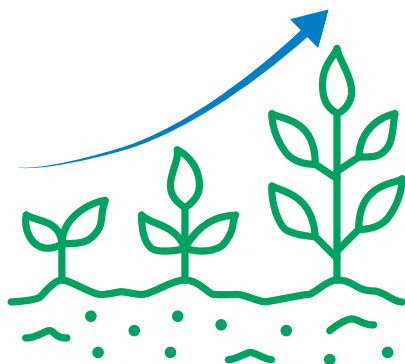
The Plan has seen a consistent, steady increase in its membership throughout the 32 years it has been in place. We currently provide the health insurance for approximately 680 local government entities in Alabama, covering 62,000 employees and their families. Our rate increases have averaged a low 4.2% over its existence, while the national average has been 7.5%.

Because of our size, we are able to provide best-in-class health benefits and programs and provide premium stability for Alabama's local government entities. If you are a Local Gov "champion" and have friends at surrounding local government entities that are not a part of the Plan, please have them reach out to us and we can provide them with the information they need to make the best decision for their entity and its employees.

Thank you for the privilege to serve your unit and employees!

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## HOW TO FIND A PREFERRED MEDICAL LABORATORY

Beginning December 1, 2024, Labcorp became the nationally-based clinical lab for outpatient services in Alabama and is designated as a Preferred Medical Laboratory Plus (PMLP) provider for all Blue Cross and Blue Shield of Alabama plans. Covered lab services provided by Labcorp and other contracted Preferred Medical Laboratories will be processed at the in-network level of benefits.

American Esoteric Laboratories (AEL) and Quest Diagnostics are no longer in-network and are not designated as a PMLP provider. Covered lab services provided by labs that are no longer in-network, including AEL, Quest Diagnostics, and other affected lab providers, will be processed at the out-of-network level of benefits.

Physicians have been notified of this provider network change and made aware of the labs that will no longer be in-network lab providers. Blue Cross and Blue Shield of Alabama mailed a letter to subscribers who have received lab services within the last 12 months from an affected provider informing them of this network change.

### To find a preferred medical laboratory:

1. Go to **AlabamaBlue.com** and select **"Find a Doctor."**
2. Enter your location. You can also enter the lab's name under **"Search Term."** Then click the yellow magnifying glass icon.
3. Under **"Your Networks/Plans"**, select **"Preferred Medical Laboratories."**
  - a. **Note:** If there are multiple locations, you can limit the result to those nearest to you by adjusting the distance in one of the drop-down menus.



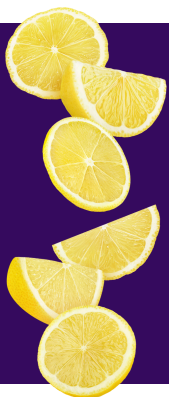
[www.AlabamaBlue.com](http://www.AlabamaBlue.com)



## LEARN TO EAT THE FOODS YOU LOVE WITH WOND'R

In just 12 weeks, you can learn to eat the foods you love, lose weight, and lower stress. Wond'r is a digital weight-loss program where you learn to eat your favorite foods and still lose weight.

By learning science-based behavioral skills, Wond'r can help you gain control over your health for good.



### SPACE IS LIMITED!

Sign up between April 14-28, 2025.  
The program begins on May 5, 2025.

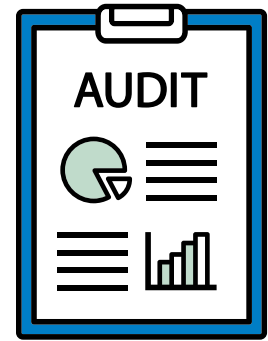
Learn more at [www.wonderhealth.com/LGHIP](http://www.wonderhealth.com/LGHIP).

\*Subscribers and spouses enrolled in the LGHIP (BCBS 30000) are eligible to apply. See website for additional considerations.



## BE AUDIT-AWARE THIS SPRING

At Local Gov, our Audit team is consistently reviewing our units to ensure that all eligible employees of the unit have either enrolled or declined in the Plan. Audits play an important role by ensuring you are only covering eligible employees. Our team will notify units of their scheduled audit date and the documentation needed to complete the audit.



Here are a few tips to make the audit process quick and easy:

- Watch for a letter from Local Gov with your scheduled audit date
- Utilize your my.lghip.org account to enroll or decline employees and cancel employee contracts online
- Review your monthly bills for accuracy

If you have additional questions regarding the auditing process, review the **Administrative Procedures Guide** on [www.lghip.org](http://www.lghip.org) or contact us at 334-851-6802.

## DON'T STRESS IT! HOW TO HANDLE DIFFERENT TYPES OF STRESS

Work, home, kids, sports, bills, finances. You name it and you've probably stressed about it at one point or another. Stress is defined as "a condition or feeling experienced when a person perceives that demands exceed their available personal and social resources."

While most people see stress as negative, there are some positive types of stress, too. Being aware of the types of stress can help you better respond to challenges as they arise.

### Types of Stress

- **Eustress: Good Stress**
  - Getting married, having a baby, getting promoted, interviewing for a new job, making new friends, etc.
  - Stress that has positive connotations.
- **Distress: Bad Stress**
  - Divorce, punishment, injury, financial problems, work difficulties, etc.
  - Stress that has negative connotations.
- **Acute Stress: Fight or Flight**
  - Natural disasters, assault, serious accidents, severe injury, war, etc.
  - When the body prepares to defend itself. Accompanies a serious event.
- **Chronic Stress: Daily Stressors**
  - Bills, kids, jobs, etc.
  - Stress that we tend to ignore or push down. Left uncontrolled, this stress can seriously affect your health.



Source: stress.org

If stress is negatively affecting your mental, emotional, or physical health, seeing a therapist may be beneficial to you. Local Gov offers mental health support covered by your insurance.

### **Doctor on Demand**

Talk with a therapist for common mental health concerns such as stress, anxiety, depression, trauma, and more at **no cost to you**. Scan the QR code to sign up for Doctor on Demand.



### **Mental Health Benefits**

Blue Cross and Blue Shield of Alabama provides coverage for Licensed Professional Counselors (LPC) with a copay of \$20. To find a provider near you, scan the QR code.





## ROUTINE SCREENINGS FOR DIABETICS

Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high. If not managed, diabetes can lead to nerve damage, kidney disease, vision problems, heart disease, or stroke. Early symptoms of diabetes can include thirst, fatigue, weight loss, frequent urination, and blurred vision.

Routine screenings may help manage diabetes and may help to avoid possible complications.

### Hemoglobin A1C (HbA1c) test

The A1C test is used to diagnose type 1 and type 2 diabetes, and monitor how well retirees are managing their diabetes. This blood test shows average blood sugar levels over 2–3 months.

### Diabetic eye exam

Diabetes is a leading cause of blindness among American adults. Diabetes-related eye problems often show no symptoms until the condition becomes advanced, so it's important to have eye exams every 1–2 years.

### Blood and urine test to check kidney health

Kidneys act as a filter for blood. Diabetes can damage a person's kidneys, so it's important to check kidney health each year or as often as the provider recommends. Urine Albumin-Creatinine Ratio (uACR) test and estimated Glomerular Filtration Rate (eGFR) test are important tests for diabetics. Finding and treating chronic kidney disease (CKD) early can stop or slow kidney damage and other health problems.

### Foot check

Nerve damage is common for people with diabetes, typically affecting the feet. A provider should check for signs of nerve damage at every visit.



### HouseCalls Visits for UHC Members:

UnitedHealthcare® Group Medicare Advantage (PPO) Plan provides HouseCalls to subscribers. HouseCalls is a yearly in-home health and wellness visit that is available to retirees at no cost and can help manage diabetes.

- Up to an hour of 1-on-1 time with a licensed health care practitioner
- An exam, tailored health screenings, and a review of medications and supplements
- A personalized checklist of topics to discuss at your next provider's visit
- Support and access to additional resources you may need

To schedule a visit, call toll-free 1-866-447-7868, TTY 711.

Information in this article provided by UnitedHealthcare.