

THE LOCAL PULSE

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THE NUTS AND BOLTS OF THE LGHIB

DAVID HILYER, CEO

We have all heard various sayings about not taking certain things for granted. As I was thinking about that the other day, I considered it in the context of the Local Government Health Insurance Board (LGHIB) and the Local Government Health Insurance Plan. I think it is important for us to know where we came from in order to know where we are going. Over the next few issues of The Local Pulse, I intend to write about some of the nuts and bolts of the LGHIB that make it work!

The Plan was created in 1993 by the Alabama legislature in response to Alabama counties and municipalities experiencing double digit rate increases. The Plan was administered by the State Employees' Insurance Board (SEIB) until 2015, at which time the legislature created the LGHIB. Our Board is comprised of three members appointed by the Association of County Commissions of Alabama, three members appointed by the Alabama League of Municipalities, one member appointed by the Alabama Retired State Employees' Association, one member elected by active members who are employees of counties and municipalities, and one member elected by active members who are employees of non-counties and non-municipalities and retired members. Our Board members are county and city managers, finance directors, chief operating officers, and commissioners. In other words, they are one of us! They understand the implications and impacts of their decisions.

Unlike the SEHIP or PEEHIP, the LGHIP does not receive any state funding. We are entirely funded by the premiums paid by our units. You can rest assured that our staff and Board of Directors have your unit and your employees' best interests at heart and work hard every day to provide your employees with a best-in-class, affordable healthcare program!

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



CONFERENCE TIME IS NEARLY HERE

It's almost conference season! We're excited for this year's conferences and getting to share exciting updates about our benefits, upcoming changes in 2025, and more.

Anyone from your organization who either administers the insurance, answers questions regarding the benefits, enrolls people in coverage, or pays the insurance premiums is welcome to attend.

As a reminder, our conferences are free to attend with breakfast and lunch included. Scan the QR code to learn more and register online!

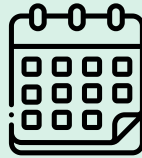
SCAN HERE
TO REGISTER!



2024 Conference Dates

October 2

Wetumpka Civic Center
410 S. Main Street
Wetumpka, AL 36092



October 8

The Venue at Coosa Landing
201 George Wallace Drive
Gadsden, AL 35903

October 17

Spanish Fort Community Center
7361 Spanish Fort Blvd.
Spanish Fort, AL 36527



WORKING ON WELLNESS: ANNUAL WELLNESS SCREENING DEADLINE JULY 31

The annual wellness screening is an added benefit to plan members that is provided free of cost. This benefit is meant to help members identify potential health concerns and provide them with the resources they need to improve these conditions.

In 2024, the **new wellness screening deadline is July 31**. As one of the criteria to maintain the preferred premium, units must achieve 80% participation in their annual wellness screening. Please review the Administrative Procedures Guide for the full list of preferred premium criteria.

How to get a wellness screening:

- On-Site/Workplace
- Pharmacy or Health Department
 - May require an appointment
- Primary Care Provider
 - Copays may apply
 - Must complete Provider Screening Form
- State Wellness Center in Montgomery

What's included in the wellness screening:

- Blood pressure
- Body mass index
- Glucose check
- Comprehensive lipid profile (cholesterol)

To schedule your unit's screening, please contact our Wellness team at 334-851-6802, option 4.

MEN'S HEALTH TIPS FOR FEELING GREAT AS YOU AGE

Gender, genetics and psychological differences may play a role in how you age. You can't change all of your risk factors, but you can take steps to positively affect how you age, including not smoking, avoiding excessive alcohol consumption, maintaining a healthier diet and weight, and having a strong support system. Be aware of the following common aging problems and the tips provided to age with health in mind.

Heart disease and high blood pressure - Men over age 60 have a 75% risk for heart disease.

- Keep blood pressure and cholesterol under control
- Exercise and eat right
- Quit smoking

Memory, cognitive function and reaction time changes. These functions typically decline with age, and depression may become more common.

- Stay sharp with brain exercises and social activities
- Seek psychological counseling if necessary

Metabolism and hormone changes may result in weight gain or loss and sleep disturbances.

- Stick to a routine — Go to bed at a set time
- Exercise may positively affect metabolism and sleep

Lower testosterone levels - This may result in fatigue and other side effects.

- Getting regular exercise and quality sleep may curb symptoms of low testosterone

Skin changes - Loss of thickness and elasticity make you more vulnerable to injury.

- Contact your provider if you notice changes in skin lesions (shape, texture, size and color)


Enlarged prostate - This condition may lead to decreased urine flow and frequent bathroom trips.


- Talk to your provider about problems with urination, irritation or pain


Osteoporosis - This condition usually affects men later in life compared to women, but the severity and mortality associated with a hip fracture is higher in men


- Prevention of osteoporosis may be possible with regular exercise, not smoking and avoiding excessive alcohol consumption


Key Checkups & Screenings for Men:


 **Regular physical exams** - Schedule annually to discuss physical, mental, & emotional health

 **Blood pressure** - High blood pressure may lead to other physical problems, especially those associated with the heart.

 **Cholesterol** - More frequent screenings may be recommended based on personal health history, or older than 35.

 **Diabetes** - Recommended for individuals 45 and older, or those with a body mass index above 25.

 **Colon cancer** - Begin at age 45 or 10 years before the age that an immediate relative was diagnosed with colon cancer.

 **Prostate cancer** - Begin at age 40 or sooner if deemed necessary by your health care provider.



Information in this article provided by UnitedHealthcare and Blue Cross and Blue Shield of Alabama.

WHAT YOU NEED TO KNOW ABOUT: CUSTODY AUDITS

Custody audits are an important component in our audit process to ensure all participants enrolled in the Plan are indeed eligible. So what exactly is a custody audit?

Any custodial dependent will need to be re-verified every two years. The subscriber will receive a simple letter that requires a signature and acknowledgement that they still have custody of their dependent. Subscribers that do not self-report loss of custody will be financially responsible for claims that are paid for an ineligible dependent.

To ensure we are able to contact subscribers when needed, please ensure we have an updated mailing address for each employee on file.

How to Update a Mailing Address:

1. Visit www.lghip.org and click Member in the top navigation bar.
2. Click Member Forms.
3. Under Member Enrollment, click [2024 LGHIP Status Change Form \(LG02\)](#).
4. Return the form to enrollments@lghip.org.

If you have additional questions regarding audits, please contact Tara Holloman at 334-851-6816 or auditor@lghip.org for further assistance.

Status Change Form (LG02)

RESOURCE LIBRARY NOW AVAILABLE ON LGHIP.ORG

Need a flyer for any of our benefits? Flyers are now available at www.lghip.org/resourcelibrary.

Flyers can be downloaded and printed so you can easily communicate important benefit information to your staff. The new benefits booklet is also available to view or print.

If you are looking for a flyer or other communication tools not available on our website, contact Jessica Barefoot at jbarefoot@lghip.org!



LET'S LEARN ABOUT: DECLINATIONS

If you have an employee eligible for the LGHIP, they must be enrolled at all times during employment unless they provide **proof of other acceptable insurance**, which includes but is not limited to:

- Affordable Care Act (ACA) qualified group and individual plans that meet minimum essential coverage standards
- Marketplace
- Medicare
- Medicaid
- Tricare

If an employee declines coverage, you must submit a Declination of Coverage form (LG04) and the employee must provide acceptable proof of other coverage. **Proof of other coverage** must include:

- Effective date
- Type of coverage
- Individuals covered
- Current date (within 60 days)

If you have additional questions regarding declinations, contact our Enrollments team at enrollments@lghip.org or call 334-851-6802.

HEALTHY BITES FROM VIRT A

Summer is right around the corner! We're excited to share with you some easy recipes that you and your loved ones can try this season. Interested in unlocking more recipes? Claim your Virta benefit today at www.virtahealth.com/join/lghip to get access to other delicious recipes, a dedicated health coach, digital scale, and more.

Cheesy Bacon Burger

Ingredients

4 cauliflower sandwich thins	½ tsp black pepper
1 pound ground beef	½ tsp garlic powder
½ cup cheddar cheese shredded	½ tsp salt
	4 pieces bacon, chopped

Instructions

1. In a large bowl, combine the ground beef with the cheese, bacon, scallions, black pepper, garlic powder, and salt.
2. Mold into 4 baseball-sized balls and then flatten as thinly as you can while still retaining the shape.
3. Cook on the grill or stove until cooked through. Prepare with your favorite flavor Sandwich Thins and burger toppings.

Tuna Salad Delight

Ingredients

2 6 oz cans of water-packed tuna	2 tbsp bell pepper, finely chopped
1/2 cup mayonnaise	2 tbsp capers, drained
1 tsp dijon mustard	2 scallions, thinly sliced
1 tbsp lemon juice	¼ tsp salt ¼ tsp black pepper
	8 lettuce leaves

Instructions

1. In a bowl, flake the tuna with a fork.
2. Stir in the mayonnaise, mustard, and lemon juice.
3. Stir in bell pepper, capers, scallions, salt, and pepper.
4. Arrange the lettuce on a work surface with the rib end closest to you and the "cup" facing up.
5. Spoon the tuna salad onto the leaf near the rib end and roll to create a wrap.

To see if you qualify for Virta and access more healthy recipes, scan the QR code or visit www.virtahealth.com/join/lghip.



Nutrition Info
Serving Size: 1 burger
Calories: 513

Carbs: 3g
Protein: 33g
Fat: 39g



Nutrition Info
Serving Size: 2 wraps
Calories: 269

Carbs: 2g
Protein: 17g
Fat: 22g

YOUR LIFE, RESET: A PODCAST SERIES HOSTED BY THERESA LINK

Virta has recently launched a new podcast series called "Your Life, Reset." This series features quick chats with their health coaches, providers, and Virta Members, offering valuable insights and tips to help everyone on their journey to better health and well-being. Each episode is designed to be concise and impactful, making it easy for listeners to gain new perspectives and advice from Virta's experienced professionals and inspiring community members.

Search **Your Life, Reset** on Spotify, Apple Podcasts, and Wistia.

