

2016 STATE OF THE LOCAL GOVERNMENT HEALTH INSURANCE PLAN (LGHIP)

Presented by:
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Chief Executive Officer
State Employees' Insurance Board

LGHIP BACKGROUND

Local Government Health Insurance Plan

- **Established in 1993**
- **Section 36-29-15, Code of Alabama (Repealed 2014)**
- **Section 11-91A-1, et seq., Code of Alabama**

Governing Body

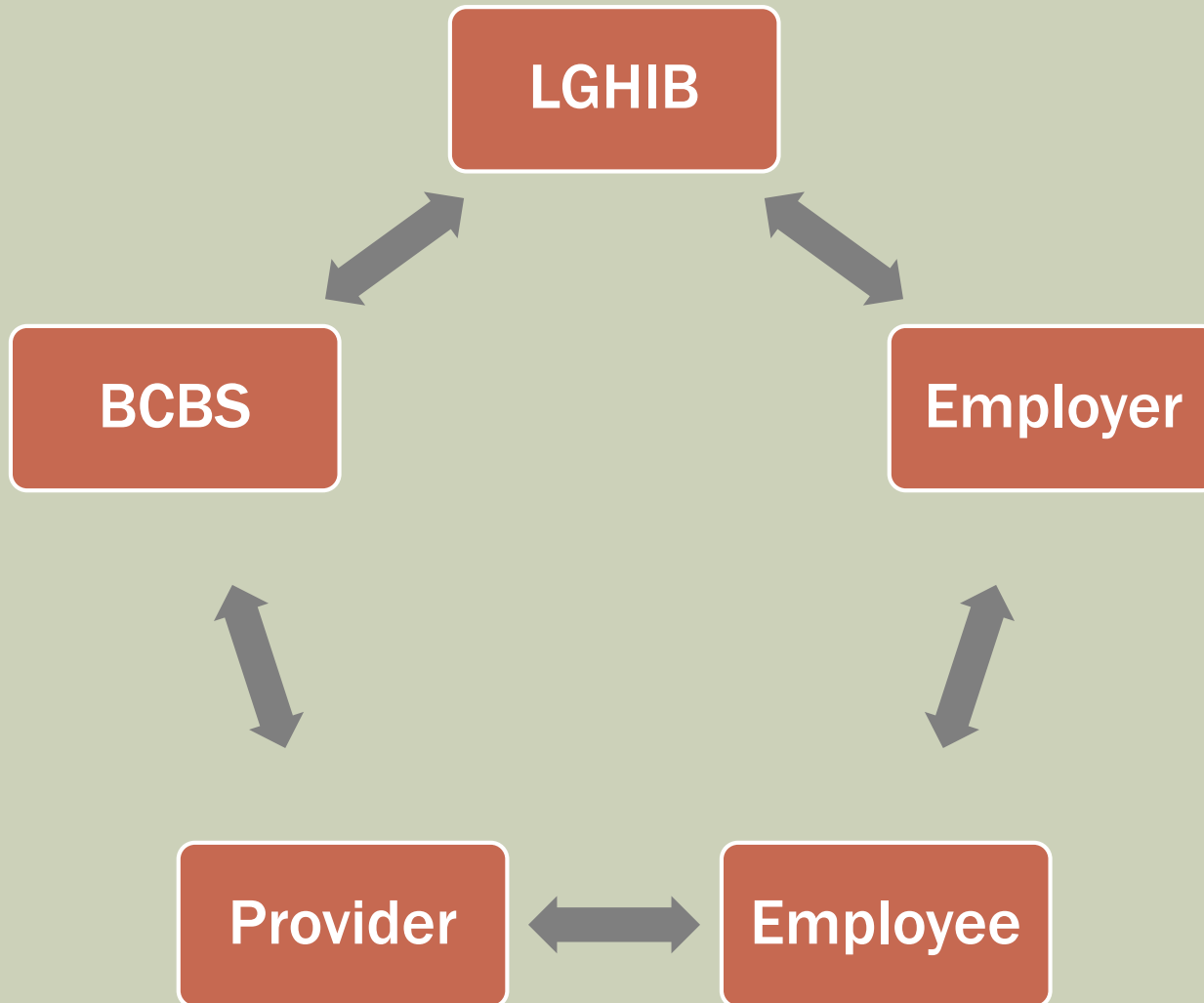
- **State Employees' Insurance Board (1993 to 2014)**
- **Local Government Health Insurance Board (2015 to Present)**

Provides Health Insurance

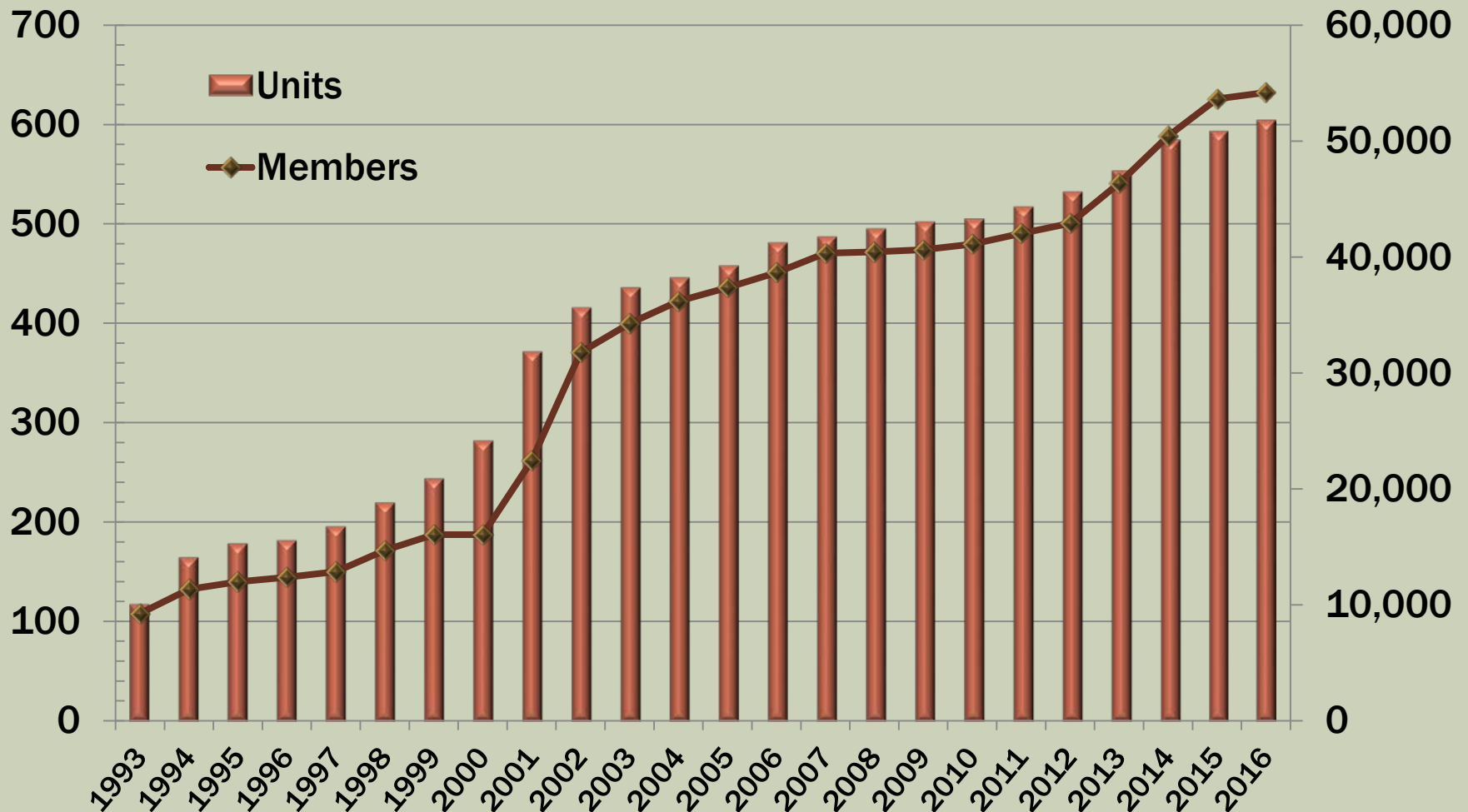
- **Counties**
- **Municipalities**
- **Quasi-governmental groups**

LGHIP

HOW IT WORKS

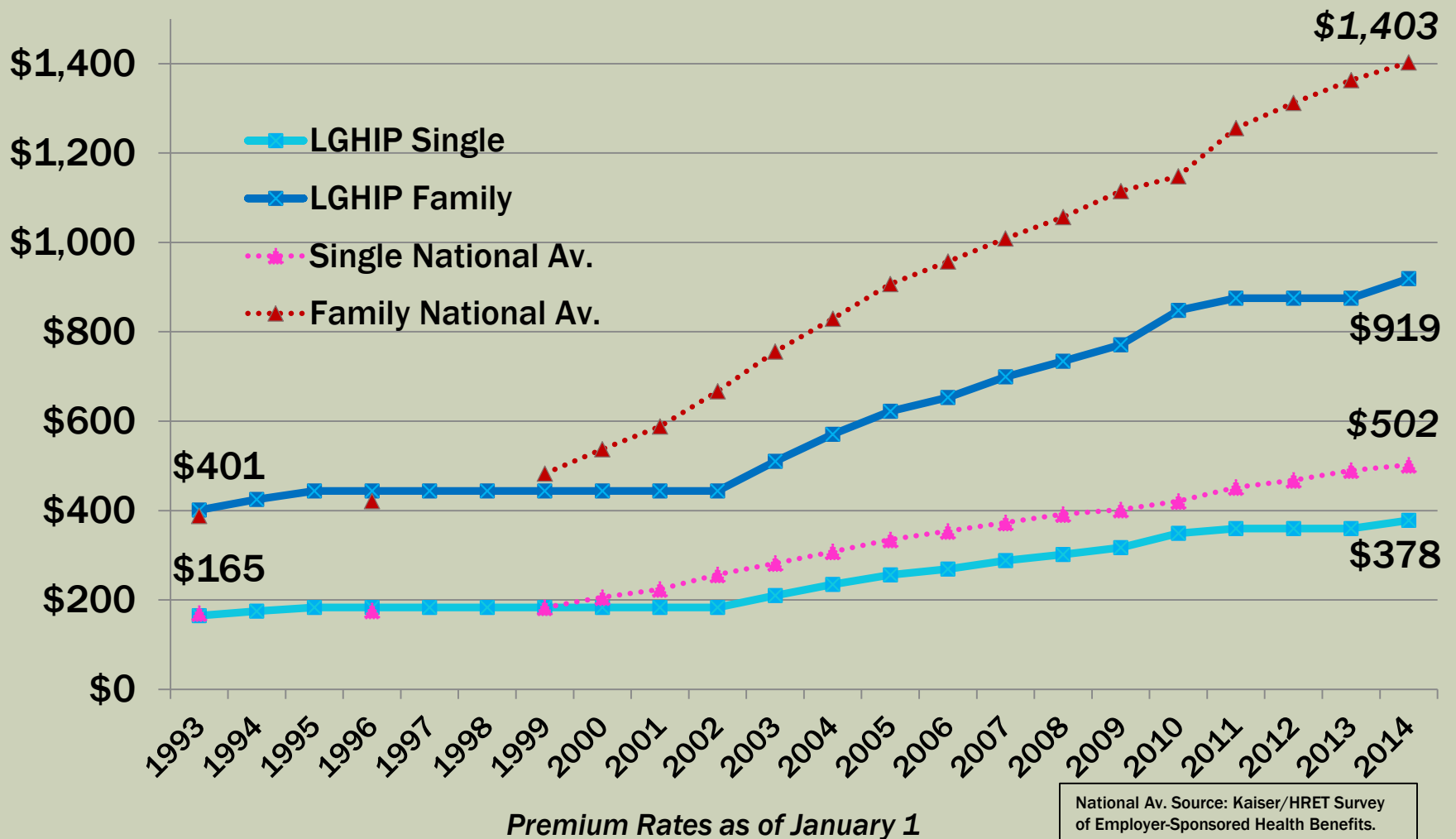


LGHIP ENROLLMENT HISTORY



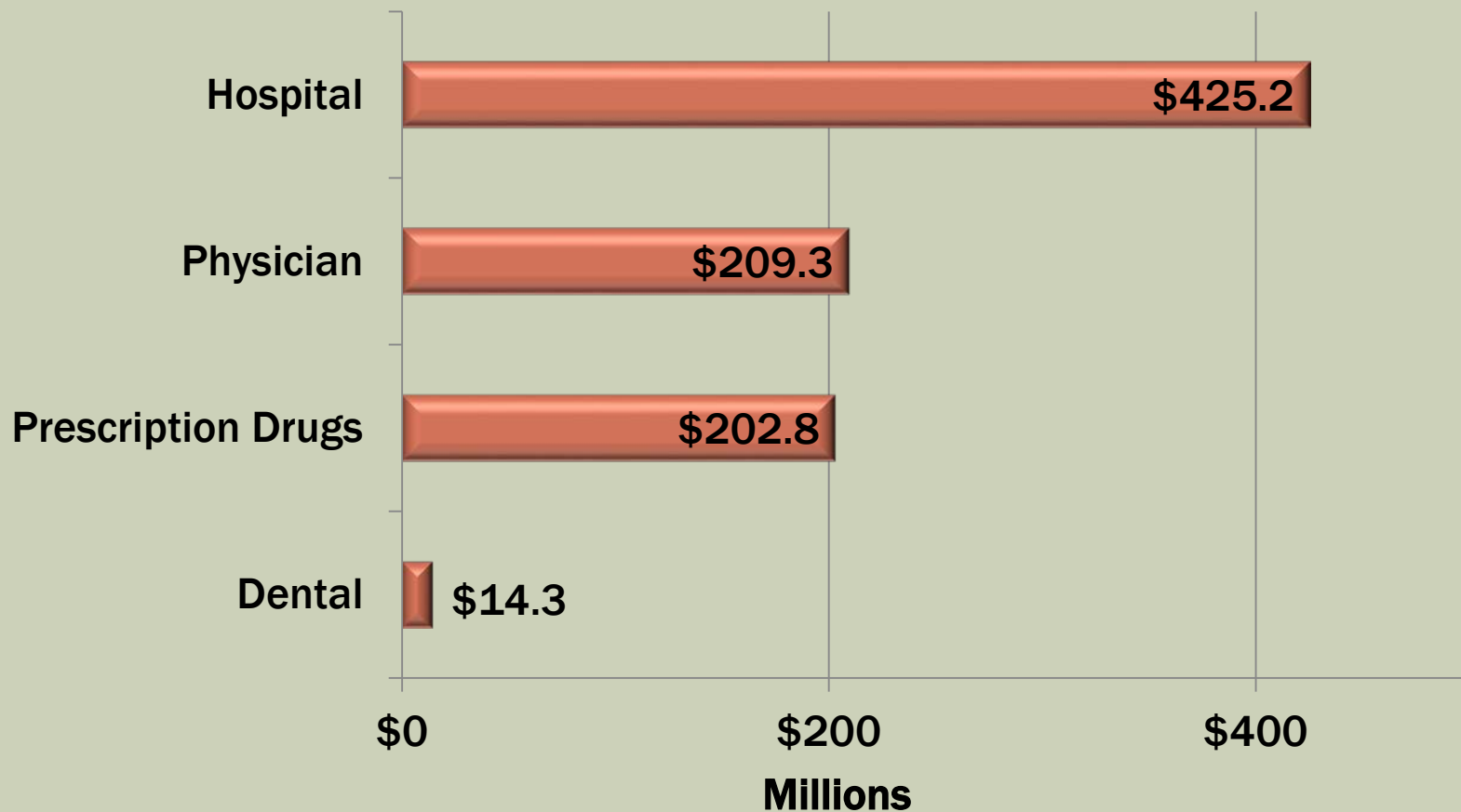
LGHIP

MEDICAL PREMIUM HISTORY

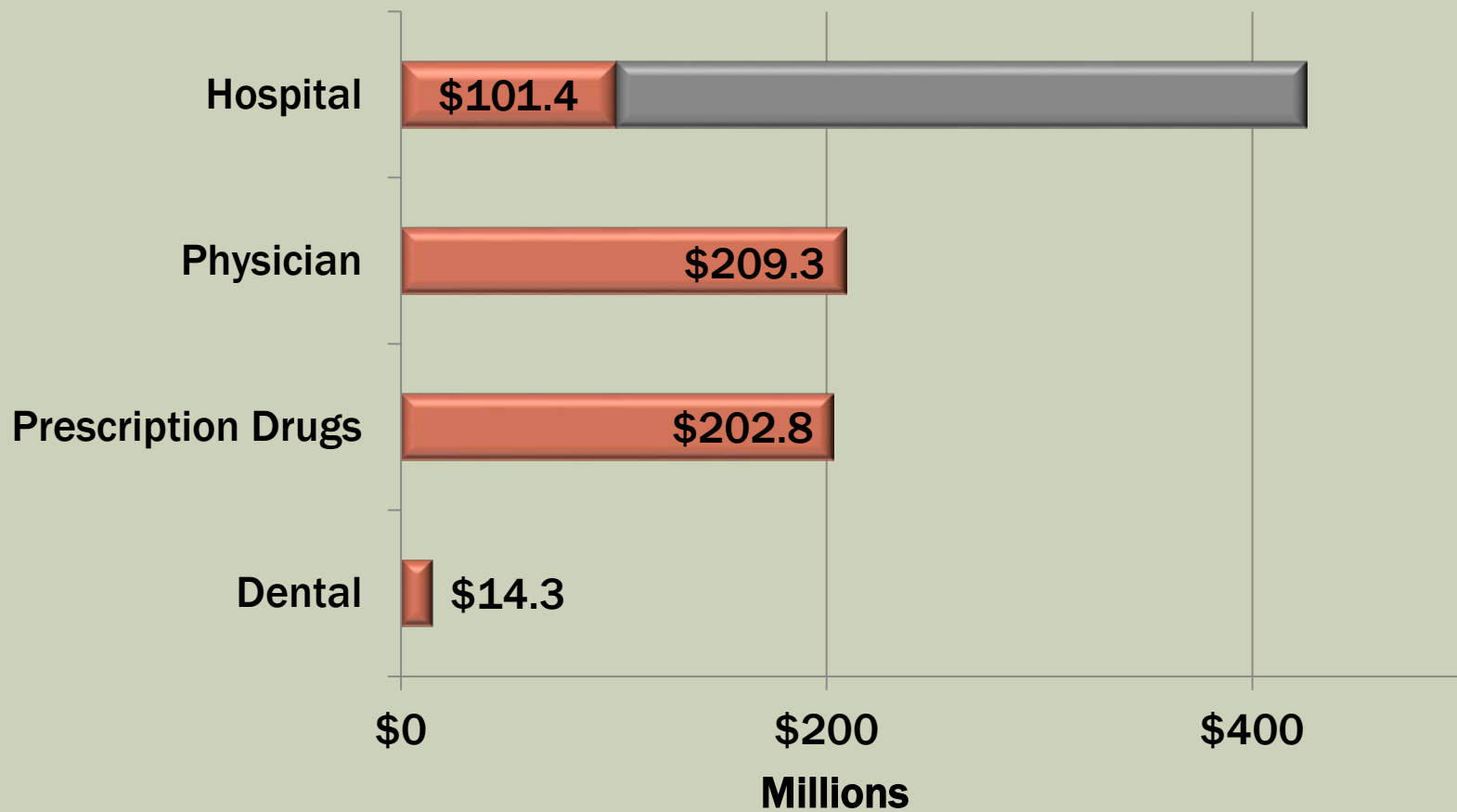


LGHIP MEDICAL CLAIMS

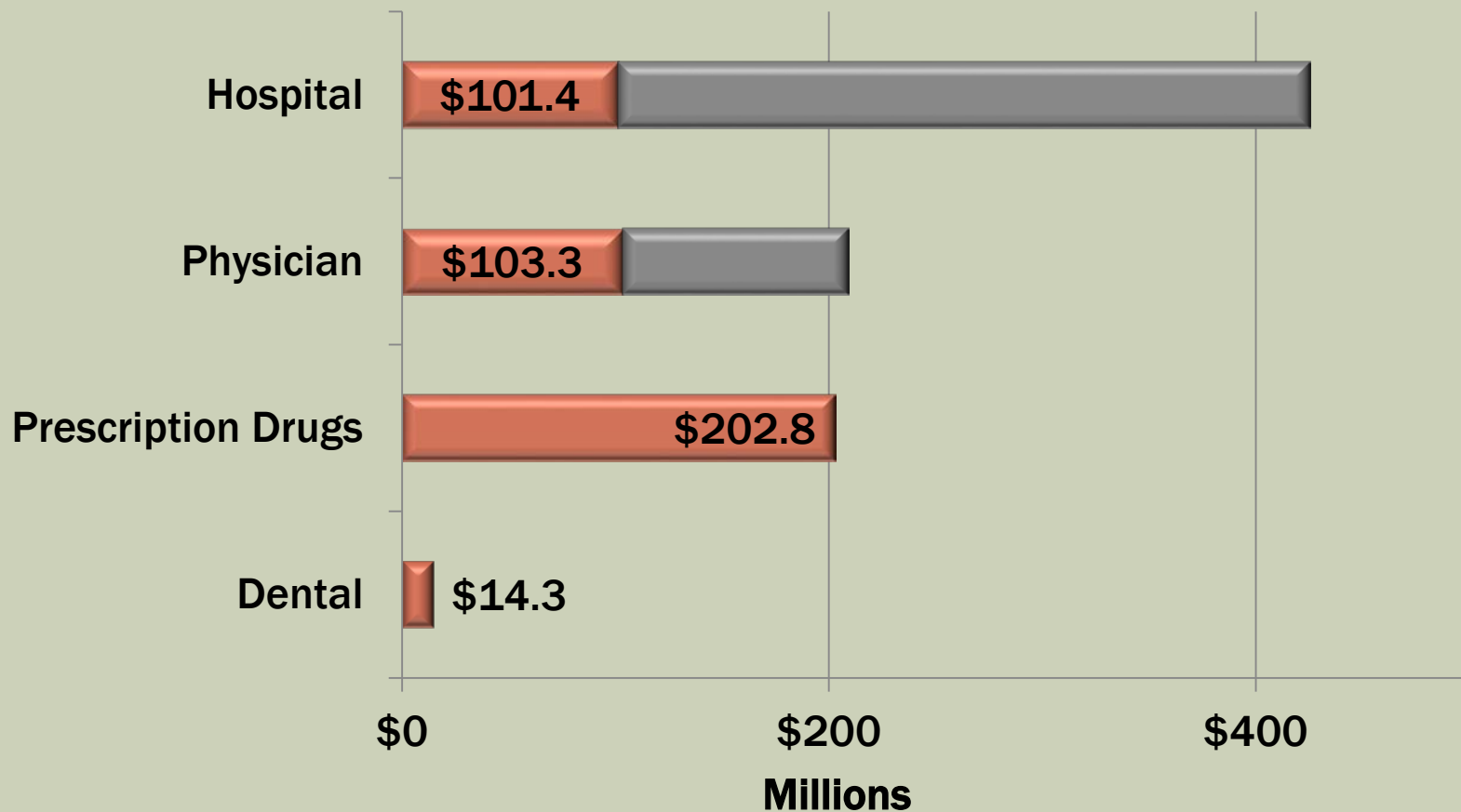
2015 Total Provider Billed Charges: \$851,561,995



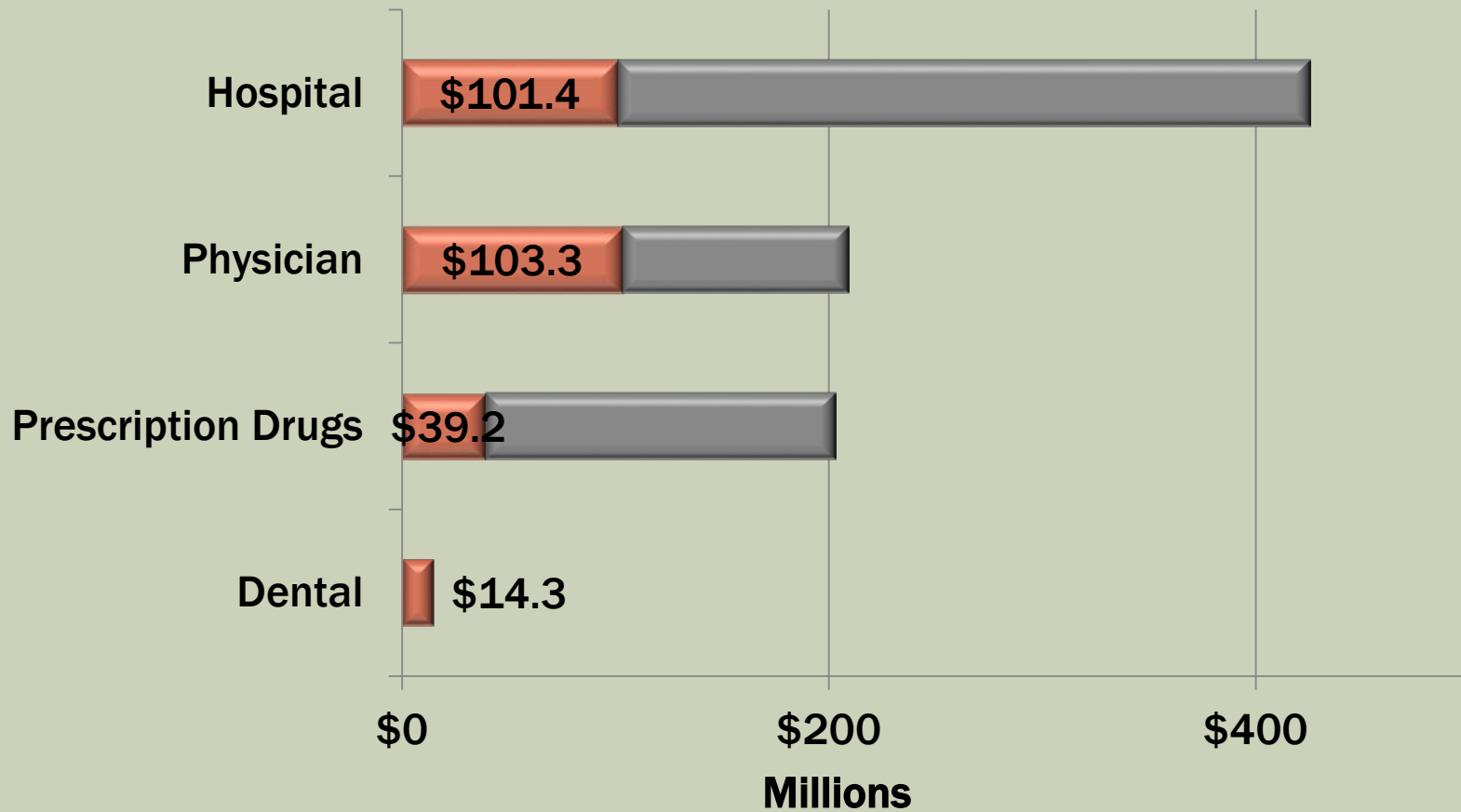
LGHIP MEDICAL CLAIMS



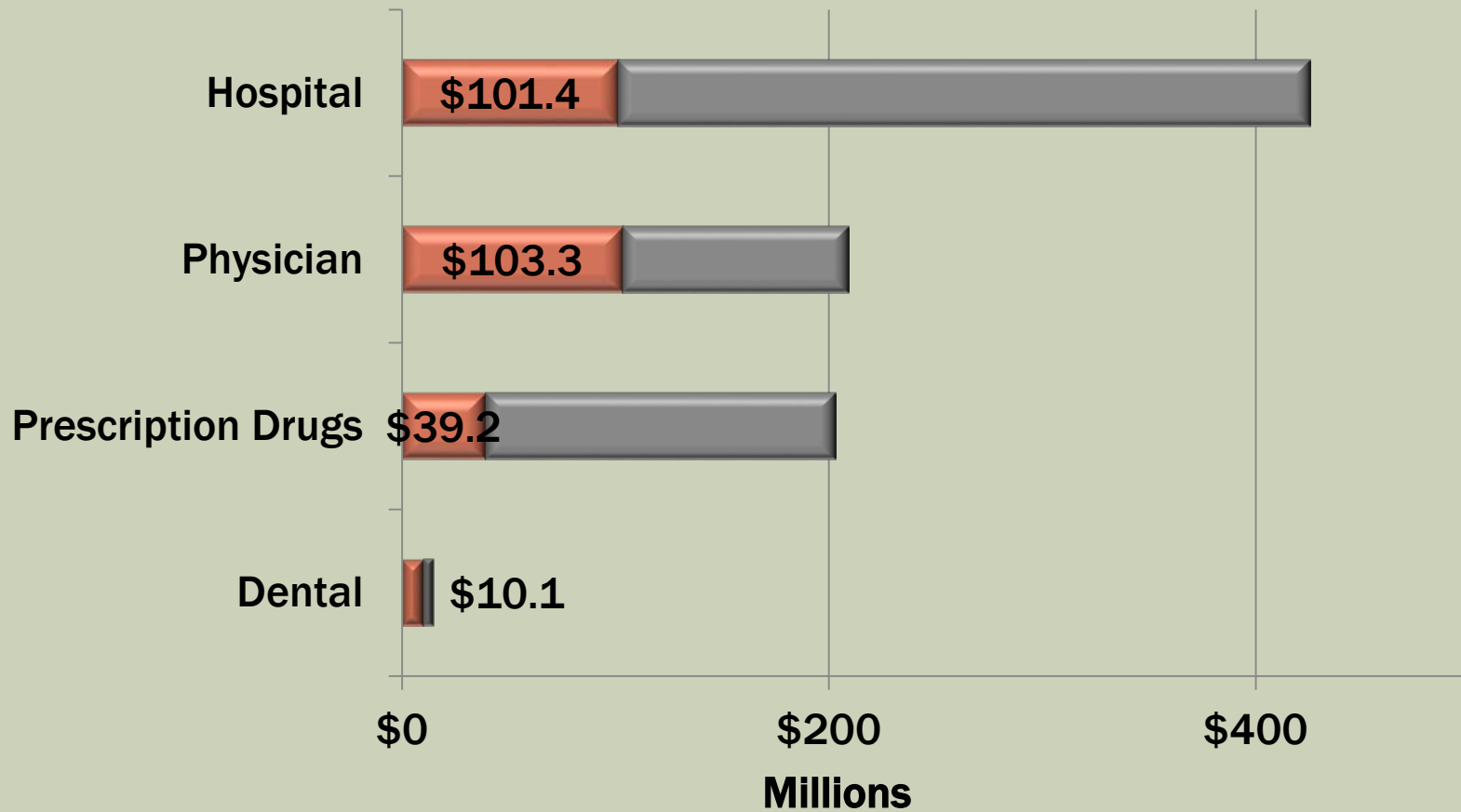
LGHIP MEDICAL CLAIMS



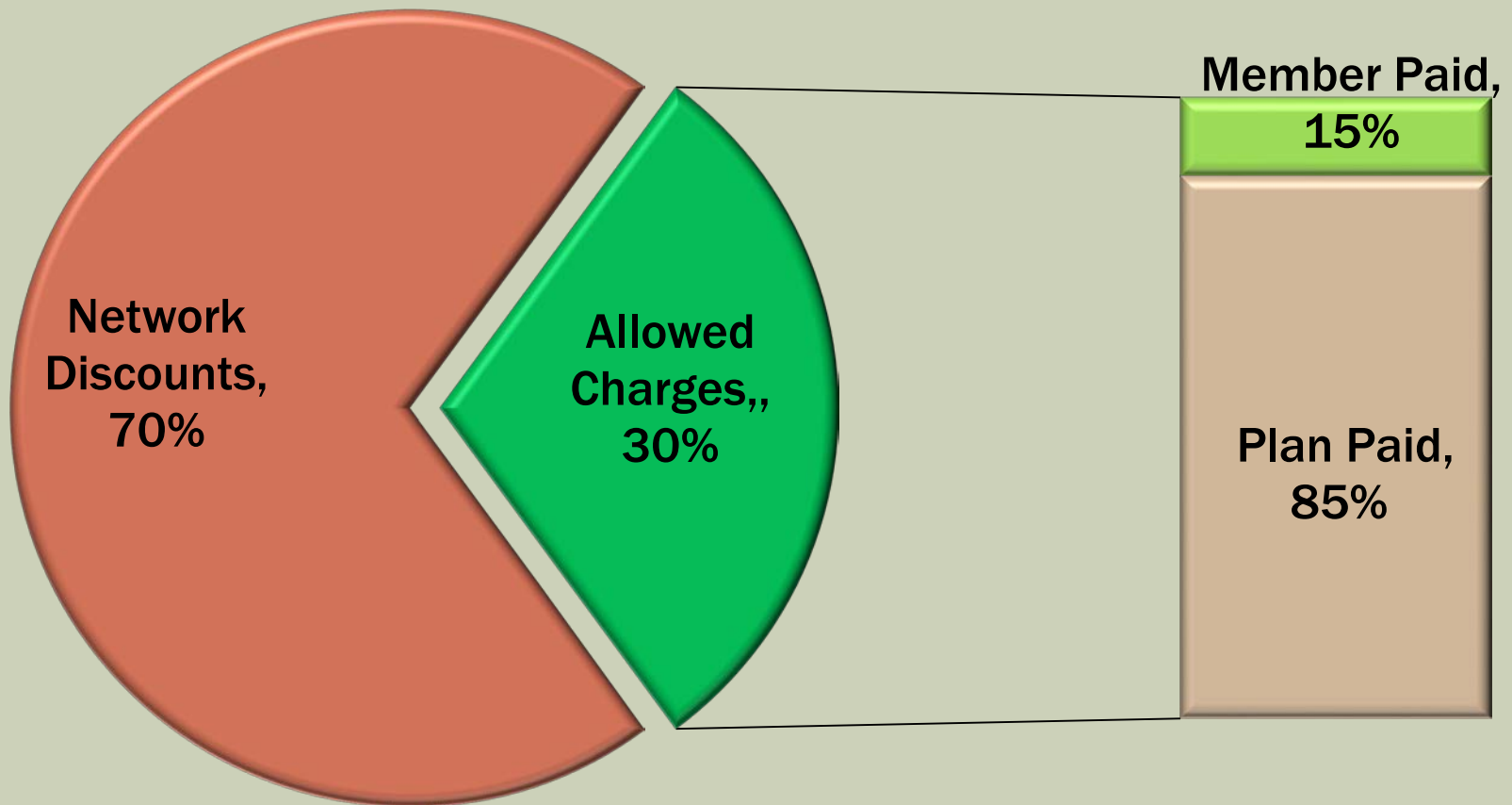
LGHIP MEDICAL CLAIMS



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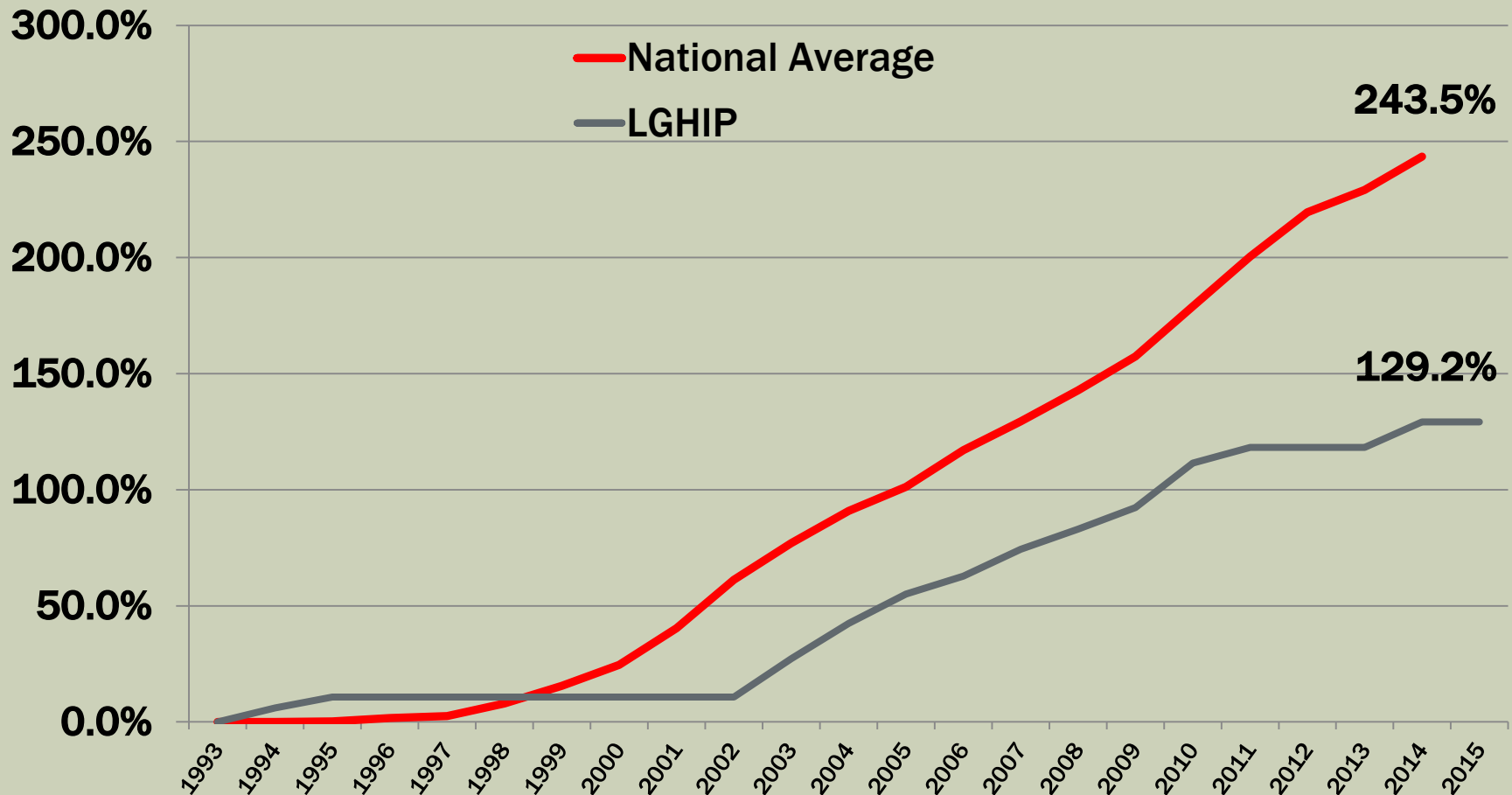


LGHIP COSTS SHARING



INFLATION TREND

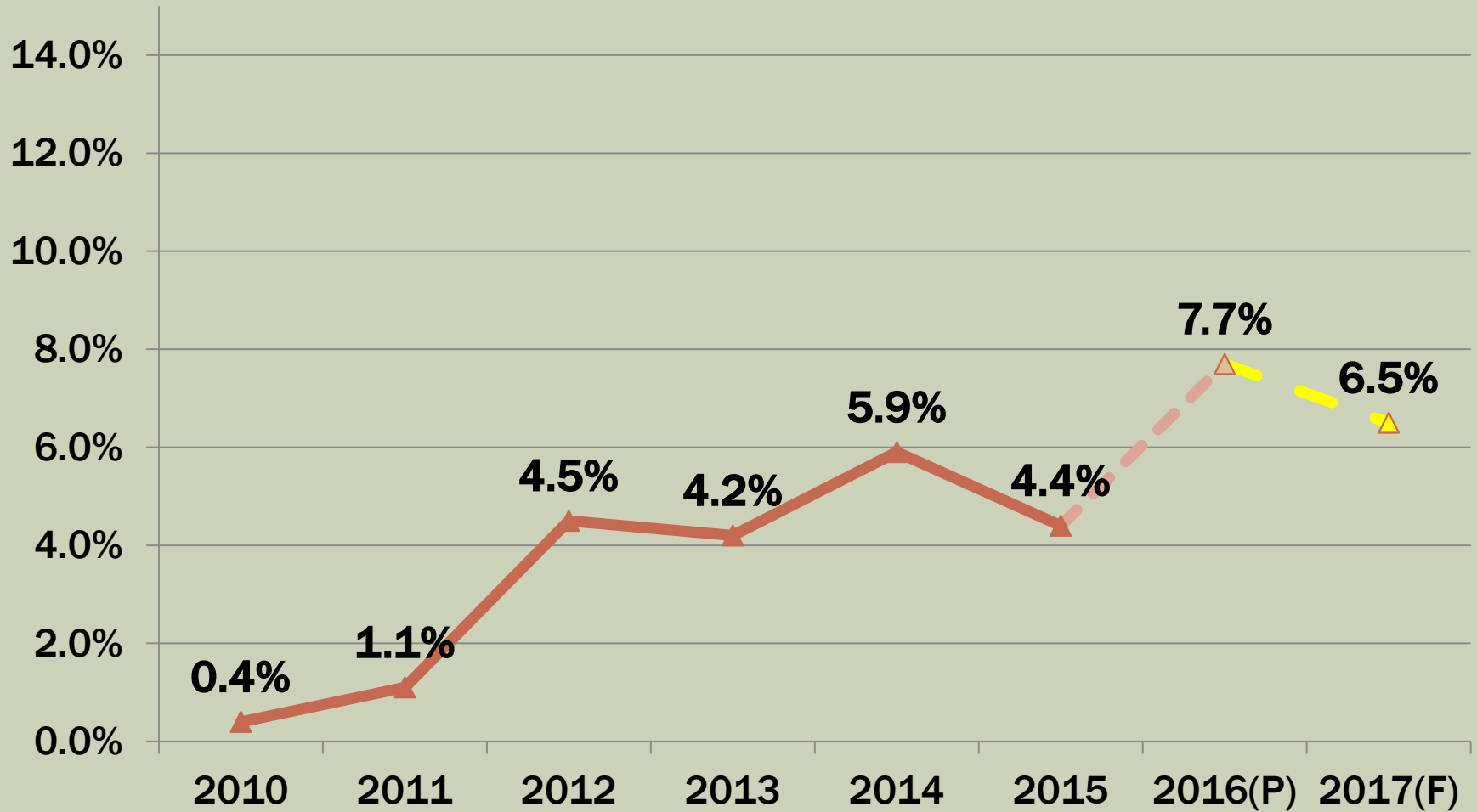
LGHIP VS. NATIONAL AVERAGE



National Average Source: Mercer
National Survey of Employer-Sponsored
Health Plans 2014

LGHIP

OVERALL CLAIMS TREND



Questions?