

LOCAL GOVERNMENT HEALTH INSURANCE PROGRAM 2020 ENROLLMENT FORM

FOR LGHIB USE ONLY

Date _____

Initials: _____

SUBSCRIBER INFORMATION (Please print or type.)

Name (First, Middle Initial, Last)			Gender	
Social Security Number			Date of Birth	
Mailing Address		City	State	ZIP Code
Home Telephone Number	Work Telephone Number		E-mail Address:	
Employment Status (Check One)				
<input type="checkbox"/> Full-time Employee	<input type="checkbox"/> ACA Eligible <small>(Must submit documentation)</small>	<input type="checkbox"/> Elected Official	<input type="checkbox"/> Retired (Not Medicare Participant)	<input type="checkbox"/> Retired (Medicare Participant)

Note: If your Employment Status above is ☒ **Retired**, and you or your covered dependent(s) are covered by Medicare, you must provide a copy of your Red, White, and Blue Medicare Card and a physical address. Your name must match the name listed on your Medicare card.

NOTE: BY LISTING FAMILY MEMBERS BELOW YOU ARE APPLYING FOR AND REQUESTING FAMILY COVERAGE.

First Name	Initial	Last Name	Documentation is required. See back of form. Relationship to Employee	Date of Birth	Social Security Number
			<input type="checkbox"/> Male Spouse	<input type="checkbox"/> Female Spouse	
			<input type="checkbox"/> Son <input type="checkbox"/> Stepson	<input type="checkbox"/> Daughter <input type="checkbox"/> Stepdaughter	
			<input type="checkbox"/> Son <input type="checkbox"/> Stepson	<input type="checkbox"/> Daughter <input type="checkbox"/> Stepdaughter	
			<input type="checkbox"/> Son <input type="checkbox"/> Stepson	<input type="checkbox"/> Daughter <input type="checkbox"/> Stepdaughter	
			<input type="checkbox"/> Grandson <input type="checkbox"/> Nephew	<input type="checkbox"/> Granddaughter <input type="checkbox"/> Niece	
			<input type="checkbox"/> Grandson <input type="checkbox"/> Nephew	<input type="checkbox"/> Granddaughter <input type="checkbox"/> Niece	

AFFIRMATION AND RELEASE

I understand and acknowledge that only eligible dependents may be added to my coverage. An ex-spouse and ex-stepchildren are ineligible for coverage and cannot be maintained as dependents under my family coverage regardless of a judgment or divorce decree requiring me to provide health care for my ex-spouse or ex-stepchildren. I understand and acknowledge that an ex-spouse and ex-stepchildren must be removed from coverage effective the first day of the month following the date of the divorce decree and it is my responsibility to notify the LGHIB immediately when the eligibility of a covered dependent changes. If it is determined that an act on my part (such as adding an ineligible person to coverage) or omission (such as failing to remove a person no longer eligible for coverage) results in or contributes to the payment of claims for persons ineligible for coverage, I will be personally responsible for all such overpayments and may be subject to disqualification from coverage under the plan.

I hereby affirm that I have completely read and fully understand the terms and conditions of this form. I attest that all the representations made by me on this form are true and correct. I understand that any misrepresentation may result in the forfeiture of insurance coverage and that I will be personally liable for all claims related to such misrepresentation. I further understand that there is mandatory utilization review and I do hereby give permission to release any information necessary to evaluate, administer, and process claims for benefits to any person, entity or representative acting on the LGHIB's behalf.

Employee Signature

Date

TO BE COMPLETED BY EMPLOYER

Probationary Period: Yes _____ No _____ If yes: Start Date _____ End Date _____

Full-Time Date of Hire: _____

Local Government Unit Name: _____ Unit Number: _____

Signature of Insurance Clerk: _____ Date: _____

Dependent documentation is required before dependents can be added to coverage.

GENERAL INFORMATION

Eligible Dependent

(Appropriate documentation must be attached.)

The term “dependent” includes the following individuals, subject to appropriate documentation (Social Security number, marriage certificate, birth certificate, court decree, etc.):

1. The eligible participant’s spouse (excludes a divorced spouse)
2. A child under age 26, only if the child is:
 - a) The eligible participant’s son or daughter
 - b) A child legally adopted by the eligible participant or his or her spouse
 - c) The eligible participant’s stepchild
3. Grandchild, niece or nephew of the eligible participant or his or her spouse:
 - a) under 19 years of age, and
 - b) for whom the court has granted custody to the eligible participant or his or her spouse
4. An incapacitated dependent over age 25 will be considered for coverage provided dependent:
 - a) is unmarried,
 - b) is permanently mentally or physically disabled or incapacitated,
 - c) is so incapacitated as to be incapable of self-sustaining employment,
 - d) is dependent upon the eligible participant for 50% or more financial support,
 - e) is otherwise eligible for coverage as a dependent except for age,
 - f) had the condition prior to the dependent’s 26th birthday, and
 - g) is not eligible for any other group insurance benefits.

Neither a reduction in work capacity nor inability to find employment is, of itself, evidence of eligibility. If a mentally or physically disabled dependent is employed, the extent of his or her earning capacity will be evaluated.

To apply, contact the LGHIB to obtain an Incapacitated Dependent Certification Form. Final approval of incapacitation will be determined by Medical Review. Proof of disability must be provided to the LGHIB within 60 days from the date the child would otherwise cease to be covered because of age.

Exception: There are two situations under which it may be possible to add an incapacitated dependent who meets the eligibility requirements other than exceeding the maximum age requirement:

- i. when a new eligible participant requests coverage for an incapacitated dependent within 60 days from the date of employment; or
- ii. when an eligible participant’s incapacitated dependent is covered under a spouse’s employer group health insurance for at least 18 consecutive months and:
 - the eligible participant’s spouse loses the other coverage because:
 - a) spouse’s employer ceases operations, or
 - b) spouse’s loss of eligibility due to termination of employment or reduction of hours of employment, or
 - c) spouse’s employer stopped contribution to coverage; and
 - a change form is submitted to the LGHIB within 30 days of the incapacitated dependent’s loss of other coverage; and
 - Medical Review approved incapacitation status.

These requirements must be met as a minimum threshold in order to be considered for incapacitation status. The LGHIB shall make the final decision as to whether an application for incapacitated status will be accepted. NOTE: The LGHIB reserves the right to periodically recertify incapacitation.

Note: You may not cover your spouse or other dependents if they are insured or if they are eligible to be insured as an active employee in the LGHIP.

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