



S&G Labs of Hawaii is a non-participating provider with UHA Health Insurance and Kaiser Health Plans

- As a non-participating provider, S&G Labs will bill each service directly to the patient at a discounted “timely payment” rate.
- This rate is subject to adjustment up to full Medicare Fee Schedule Rates, should patient balances be deemed “delinquent”
- Patients are responsible for paying S&G Labs directly and then may choose to submit claims to their insurance plan for reimbursement.
- Consistent with Hawaii and Federal law, S&G Labs has instituted a patient assistance program for patients who are unable to pay the entire amount of their bill due to financial hardship, as determined by federal poverty guidelines. Please see our Financial Hardship Form for additional information.
- Please contact your insurance plan directly with any questions on submitting claims. Contact information is available on your insurance card.
- Please contact the billing office with any questions 800-955-0975

Mailing Address

**S&G Labs- Claims Processing
75-240 Nani Kailua Dr. #11A
Kailua-Kona, HI 96740**



Participating vs. Non-participating

Q. What is the difference between "participating" and "non-participating" providers?

A. Participating providers have a signed contract with UHA, and receive reimbursement of eligible charges directly from UHA. From a member perspective, only a co-payment, deductible, applicable state excise tax, co-insurance, and payment for non-covered items (if any) may be required at the time of service.

All other providers, without signed UHA contracts, are considered **non-participating** providers. Non-participating providers may collect their full charge(s) from the member at the time of service.

Q. How do I get reimbursed for services received from a non-participating provider?

A. Members are responsible for the total amount billed, usually at the time of service. UHA will make payments for covered services directly to the subscriber of the plan. Reimbursements will be at the UHA eligible, non-participating benefit level. At our sole discretion, however, we will make payments directly to non-participating hospitals for inpatient services. Therefore, the Member is responsible for the difference between the billed charges and the amount of UHA's reimbursement, including any applicable co-payments, co-insurance, or deductible.