SMHA
SHOW-ME HEALTH
ADMINISTRATORS



LAB BENEFITS: CLEARING UP CONFUSION

WHAT'S THE DIFFERENCE BETWEEN DIAGNOSTIC AND PREVENTIVE LABS?

- **Preventive Labs:** These are tests done when you're healthy to check for potential health issues before symptoms appear. They help catch problems early and are usually covered at 100% with no out-of-pocket cost.

- **Diagnostic Labs:** These tests are ordered when you have symptoms or health concerns that need investigation or diagnosis. They are subject to your deductible and coinsurance, meaning you may have some out-of-pocket costs.

CLAIMS & BILLING CHALLENGES

Quest Diagnostics

- Quest often sends claims to the wrong insurance, even with updated info.
- Old insurance cards reappear, causing routing errors and rejections.
- Employees are wrongly billed, and Quest rarely resolves the issue.
- Customer service delays and missed filing deadlines lead to many claim write-offs.
- If you believe you are being billed in error, please contact SMHA.

Provider Billing

- Once lab claims are correctly submitted to the provider, it can take up to 5 months for billing and repricing.
- This can be frustrating for everyone.

Physician Offices

- Confusion between preventive vs. diagnostic labs can cause unexpected out of pocket costs
- If you feel that your claim is coded incorrectly, please contact your physician's billing office

Additional Reminders

- SMHA must process claims as billed-if a correction to billing must be made, SMHA cannot direct providers to make that change. That request must come directly from the member to the providers office
- Preventive labs = 100% covered
  Diagnostic labs = may be subject to deductible/coinsurance.
- Check your plan for Lab Benefits coverage
  - Most plans have diagnostic labs going towards your deductible

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