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## Make an Appointment

## Back

## Insurance & Assistance

## Medical & Supplemental Treatment

## Refer a Patient

## Our mission, vision & core values

## Leadership

## History

## Equality, diversity & inclusion

Annual report

[Give to MSK](#)

## Help with Your Financial Questions at MSK

Understanding your insurance options is an important part of managing your cancer care. Find out how we can help.

[Learn more](#)

## Insurance Plans

MSK has relationships with many common healthcare providers. Even if your insurance company does not

have a relationship with MSK, or if you don't have health insurance, we encourage you to call us. There may be other ways we can help, for example, through our [Financial Assistance](#) program.

Before contacting your insurance company, you may find it helpful to review [Questions to Ask Your Insurance Company](#).

[View a list of insurance providers who have relationships with MSK](#)

## Prescription Coverage

Your medical insurance is not necessarily the same thing as your prescription insurance. It's possible that even though you have medical insurance, you may not have prescription insurance, or it may be different.

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### Questions about your Prescription Coverage?

Call us at [646-888-1500](tel:646-888-1500) and we will be happy to help.

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Specific plans from certain insurance companies have relationships with Memorial Sloan Kettering and our doctors. Insurance companies offer many types of plans, and some may not include us.

If you have an active pharmacy card, please bring it with you to your next visit. For more information on medical and pharmacy coverage, see [Questions to ask your Insurance Company](#).

## Usual, Customary & Reasonable Fees

Every insurance carrier has an established payment rate for each test, procedure, and medical service. The rates are what the insurer has decided are appropriate for these services in New York City. Insurers have different ways of deciding what is usual and customary.

Our charges may be different from an insurer's rates due to the high level of care we provide to our patients. If you only have out-of-network benefits, you are responsible for paying the difference between Memorial Sloan Kettering's charges and the carrier's usual and customary rates, in addition to your co-insurance and deductible costs.

Please contact your insurance company's customer service representative to verify your out-of-network benefits and find out what your financial responsibility will be.

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## Questions?

If your question is about insurance only, please call us at [646-497-9176](tel:646-497-9176), Monday through Friday, 8:00 a.m. to 5:00 p.m. ET.

If your question involves insurance and a bill you received from us, please call us at [646-227-3378](tel:646-227-3378), Monday through Friday, 8:00 a.m. to 5:00 p.m. ET.

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### PREVIOUS

[Insurance Help & Financial Assistance for Cancer Treatment](#)

### NEXT

[Insurance Plans](#)

[Communication preferences](#)

[Cookie preferences](#)

[Legal disclaimer](#)

[Accessibility statement](#)

[Privacy policy](#)

[Price transparency](#)

[Public notices](#)

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