

A Patient's Guide to Billing:

Understanding Hospital
and Physician Bills



Memorial Sloan Kettering
Cancer Center

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Introduction

Memorial Sloan Kettering Cancer Center's physicians, nurses, social workers, and other healthcare professionals are dedicated to providing patients and their families with the most advanced and highest quality care available. Likewise, Patient Accounts, the Physician Billing Department and Patient Billing Services are committed to providing caring and responsive service to our patients.

This guide is intended to help you better understand your hospital and physician bills and your financial responsibility for the care you receive at Memorial Sloan Kettering Cancer Center (MSK). Please keep it as a reference during the course of your treatment. If you need additional assistance, please do not hesitate to contact us. Our contact information is listed on the back page of this guide.

In addition to this guide, you can find valuable billing information on your MyMSK account. MyMSK allows you to view your hospital and physician bills online, update contact and insurance information, make payments online, and send secure messages to the Patient Billing Services. To access MyMSK, you must be enrolled. Please ask a session assistant in clinic or contact your physician's office to enroll or learn more about MyMSK. You can also contact the MyMSK Help Desk by calling 800-248-0593 or 646-227-2593.


Two Separate Billing Departments

When you visit one of MSK's treatment sites, the care you receive may consist of a visit to your physician, a diagnostic test, an outpatient procedure, or other forms of treatment. Even though you may receive only one type of treatment that day, for many services you will receive two bills – one from the hospital and one from the physician. For example, if you have a x-ray taken, you will receive a bill for the facility costs involved in performing the x-ray and a bill for the radiologist's interpretation of the film. This is because we bill separately for hospital and physician charges.

Hospital charges are for the use of hospital facilities and the outpatient clinic services provided by the nurses and other members of your care team who are not physicians; in addition to any tests (labs, radiology) you may have while at MSK. These charges will appear on a bill sent to you by our Patient Accounts Department.

Physician charges are for the doctor's time, expertise, and your examination and/or consultation. These charges will appear on a bill sent to you by our Physician Billing Department.

Hospital Bills



Memorial Sloan Kettering
Cancer Center.

1275 York Avenue
New York, NY 10065

Patty Patient
96 Second Avenue, Apt. J
New York, NY 10005

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December 31, 2012

Hospital Outpatient Statement

Patty Patient
Medical Record # 00111111 Account # 30111114

This is your current insurance information on file.
Insurance Company Name Policy Number
OXFORD HLTH PLAN 500000001

Use the back of this page to update demographic and insurance information.

New charges since your last statement which are being billed to your primary insurance

Date of Service	Charge Description	Insurance Billing Codes	Charges
11/14/12	Outpt Visit-Est Pt-Lvl 1	99211	\$181.00
12/07/12	Comprehensive Metabolic Pan	89053	\$398.00
12/07/12	Ca Antigen (Ca-125)	86304	\$215.00
12/07/12	Thyroid Stimulating Hormone	84443	\$214.00
12/07/12	Carcinoembryonic Antigen (C	82378	\$215.00
12/07/12	Cbc W/ Automated Differenti	85025	\$48.00
New Charge Total			\$1,271.00


What You Owed on Your Last Statement	\$629.27
Patient Payments Received Since Your Last Statement	-\$50.00
Patient Responsibility Since Your Last Statement	\$150.00
What You Owe Now	\$729.27

Memorial Hospital Taxpayer ID# 12154092 National Provider ID# 120282411 Diagnosis Code: V10.05

Pay on-line by credit card or electronic check by using MYMSK or <https://pay.usbank.com/MSKCC>.

Note: Please save this page. These charge details will not appear on next month's hospital statement

To assist in understanding this Statement, please refer to the **Explanation of Balance** page. A list of frequently asked questions and contact information is on the last page of this statement.



Memorial Sloan Kettering
Cancer Center.


Patient Name:
Patty Patient

Patty Patient
96 Second Avenue, Apt. J
New York, NY 10005

Mail Payment to:
Memorial Hospital
General Post Office
P.O. Box 28174
New York, NY 10087-6147

If not paying through MYMSK or <https://pay.usbank.com/MSKCC>, return this section with your payment. Please make checks payable to Memorial Hospital and write your account number on the check

What You Owe Now: \$729.27	Medical Record # 00111111	Account # 30111114
Amount Authorized or Enclosed: \$ _____		Statement Date: 12/31/12
Card Number _____		<input type="checkbox"/> Visa
Expiration Date _____		<input type="checkbox"/> Mastercard
Cardholder Name _____		<input type="checkbox"/> Discover
Cardholder Signature _____		<input type="checkbox"/> Am Express
		<input type="checkbox"/> Diners Club




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B41

There are two different types of hospital bills — one for outpatient care and one for inpatient care. Hospital outpatient bills are sent monthly and include charges for services you've received at all MSK treatment sites along with insurance and patient payments and adjustments. You will only receive statements when you have an outstanding balance. Hospital inpatient bills are sent after each admission approximately ten days after discharge.

Hospital bills are also available online if you are enrolled in MyMSK (see page 2 for information on how to enroll).

Physician Bills



**Memorial Sloan Kettering
Cancer Center.**
Physician Billing Department

QUESTIONS? CALL YOUR ACCOUNT SPECIALIST, AT 646-227-3378,
8:00AM-4:30PM. CALLERS OUTSIDE AREA CODES
212/646/7138 SHOULD CALL 866-248-1274.

866 1 MB 0.402 DAY*

PATIENT: PATTY PATIENT
96 SECOND AVENUE, APT. J
NEW YORK, NY 10025

PLEASE CHECK THIS BOX IF YOUR ADDRESS OR INSURANCE HAS
CHANGED AND MAKE YOUR CHANGES ON THE REVERSE SIDE.

PATIENT: PATTY PATIENT MRN: 00111111

MAKE CHECK PAYABLE TO: PHYSICIAN BILLING DEPARTMENT

VISA M/C DISCOVER AMEX

CHARGE # _____ CHARGE \$ _____ EXP. DATE: _____

SIGNATURE: _____

STATEMENT DATE: 06/20/13 DUE DATE: 05/09/13 AMOUNT YOU OWE: \$279.50 AMOUNT ENCLOSED: \$

PAY YOUR BILL ONLINE - REGISTER AT <https://epay.mskcc.org>

PHYSICIAN BILLING DEPARTMENT
PO BOX 26352
NEW YORK, NY 10087-6352

STATEMENT OF PHYSICIAN SERVICES
(STATEMENT DATE: APRIL 20, 2013)

MEDICAL RECORD # 00111111 QUESTIONS? CALL YOUR ACCOUNT SPECIALIST, AT 646-227-3378,
PATIENT NAME: PATTY PATIENT 8:00AM-4:30PM. CALLERS OUTSIDE AREA CODES
212/646/7138 SHOULD CALL 866-248-1274.

THE FOLLOWING INVOICES DESCRIBE OUTSTANDING CHARGES FOR SERVICES RENDERED BY PHYSICIANS AND OTHER HEALTH CARE PROFESSIONALS
AT MEMORIAL SLOAN KETTERING CANCER CENTER. THE LEFT SIDE DESCRIBES THE SERVICES PROVIDED, THE RIGHT SIDE DESCRIBES INSURANCE
CLAIMS AND PAYMENTS.

CHARGES	PAYMENT ACTIVITY
INVOICE NUMBER: 1111000	
PROVIDER: BLAISE BRUNAN MD PATHOLOGY PRIVATE GROUP	06/15/12 TOTAL CHARGES: 4325.00
06/15/12 CONSULT..... 4325.00	07/20/12 INSURANCE CLAIM FILED..... -45.50
TOTAL CHARGES: 4325.00	06/30/12 PAYMENT PRIMARY INSURANCE..... -4279.50
	AMOUNT YOU OWE: 4279.50

ACCOUNT BALANCE	AMOUNT PAYABLE WITH INSURANCE	KINDLY ALERT TO FULL BY 05/09/13
4279.50	40.00	4279.50

MEMORIAL SLOAN KETTERING CANCER CENTER PO BOX 26352, NEW YORK, NY 10087-6352 646-227-3275
PAY YOUR BILL ONLINE-REGISTER AT epay.mskcc.org 866 1 MB 01

There is only one type of physician bill which is for both outpatient and inpatient care. Physician bills are sent monthly to patients and list all physician charges, along with insurance and patient payments and adjustments. If you have received services at more than one MSK treatment site, you may receive more than one physician bill.

Physician bills are also available online. You can sign up to receive them electronically at the following website: <https://epay.mskcc.org>. You will need to have your 8-digit medical record number in order to register.

Please note that physicians and their staff are not able to assist with billing matters.

If you would like more information and/or assistance about the hospital or physician bills, please contact Patient Billing Services. See Page 10 for contact details.

Insurance Coverage

Health insurance is a major concern for cancer patients and their families. Each health insurance policy is different, we encourage you to take the time to understand your health insurance policy.

MSK will handle insurance required pre-certification on your behalf, regardless of your insurance carrier for the following services: inpatient stays, emergency admissions, outpatient surgeries, and radiation therapy. MSK also pre-certifies radiology procedures such as CT scans, MRIs, and PET scans for all insurance carriers. The authorization number obtained from the insurance company is posted on MyMSK 24–48 hours before admission or the outpatient service or procedure.

If you are not clear about the details of your insurance coverage, contact the Customer Service or Member Services Department at your insurance company (the phone number is listed either on your insurance card or in your benefits book). They should be able to tell you more about your in-network and out-of-network coverage for care at MSK.

Patient Responsibility

Patients are responsible for any balance not paid by their insurance carrier. These charges, also called out-of-pocket expenses, may include co-pays, coinsurance, deductibles, and charges that are not covered or that have been denied by your insurance carrier. Patients are also expected to pay for prescription co-pays. MSK accepts all major prescription cards for take-home medications.

For patients with out-of-network benefits, each insurance carrier has an established payment rate for each test, procedure, or other medical service. This rate is called reasonable and customary. MSK's charges may be different from an insurer's rates due to the complexity of treatment provided to our patients. Patients are responsible for paying any difference between MSK's charges and the carrier's rates.

If you do not have health insurance or are worried that your health insurance may not cover your MSK bills in full, we may be able to help. Please contact Patient Billing Services; we will work with you to find alternative payment options. In addition, for those who qualify, MSK does offer financial help to patients in need through our Financial Assistance Program.

How Your Payment Is Applied

In general, we apply patient payments to the oldest charges first. However, we can apply your payments to specific service dates or, in the case of physician bills, to specific physicians. If you would like us to apply your payment to a specific service date or physician, please include instructions along with the payment. Please do not write instructions on your check.

If you receive a payment directly from your insurance carrier, please submit the payment along with a copy of the insurance carrier's Explanation of Benefits, which you should have received with the payment.

How To Make Payments

Hospital Inpatient and Outpatient Bills	Physician Bills
<p>By Mail Patient Accounts Department General Post Office P.O. Box 26174 New York, NY 10087-6174</p>	<p>Physician Billing Department General Post Office P.O. Box 26352 New York, NY 10087-6352</p>
<p>By Phone Patient Billing Services 866-248-1274 or 646-227- 3378 8:00 AM to 4:30 PM Monday – Friday</p>	
<p>Online You can make payment by credit card or electronic check drawn on a US-based bank through MyMSK.*</p> <p>You can also pay directly using https://pay.usbank.com/MSKCC.</p>	<p>To make a payment, sign up at https://epay.mskcc.org. You will need your medical record number to register.</p> <p>You can also use MyMSK to make a payment.*</p>

* To enroll in or learn more about **MyMSK**, please ask a session assistant in clinic or contact your physician’s office. You can also contact the MyMSK Help Desk by calling 800-248-0593 or 646-227-2593. (For privacy reasons, MyMSK is only available for patients 18 years and older.)

For Hospital Inpatient/Outpatient Bills: Please be sure to provide your **account number** with payment. The number can be found on your hospital bill.

For Physician Bills: Please be sure to provide your **medical record number** with payment. The number can be found on your physician bill.

Contact Us

Patient Billing Services

By Phone

866-248-1274 or 646-227-3378

8:00 AM to 4:30 PM

Monday-Friday

By Mail

For Hospital Correspondence

Memorial Sloan Kettering Cancer Center

Patient Accounts

633 Third Avenue, Box 37

New York, NY 10017-6779

For Physician Correspondence

Memorial Sloan Kettering Cancer Center

Physician Billing Department

633 Third Avenue, Box 3

New York, NY 10017-6799

By Fax

646-227-7247

By E-mail

If enrolled in MyMSK, go to the Billing Section and select “Patient Billing”



