Your Guide to Billing at MSK: Understanding Hospital and Physician (Doctor) Bills
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This guide will help you understand how Memorial Sloan Kettering Cancer Center (MSK) bills for our services. It will tell you about our bills for hospital and physician (doctor) services. It will also explain your financial responsibility for the care we give you.

MSK’s doctors, nurses, and other members of your care team are dedicated to giving you the most advanced care available. Your expert teams at the Patient Accounts, Physician Billing, and Patient Billing Services departments are also here to serve you. Please keep this guide as a reference during your treatment. If you need help, please contact us. Our contact information is on the back page of this guide.

You can also find important billing information in your MyMSK account. Our patient portal MyMSK lets you see your hospital and physician (doctor) bills online. You can also update your contact and insurance information, make payments, and send messages to Patient Billing Services.

To sign up for a MyMSK account, please talk with a Care Coordinator or someone in your doctor’s office. You can also call the MyMSK Help Desk at 646-227-2593, or toll free at 800-248-0593. They can help you Monday through Friday from 9:00 AM to 5:00 PM (Eastern time).
You may get bills from both our Patient Accounts Department and our Physician Billing Department.

There are many kinds of treatment at MSK sites. During a visit, you may see your doctor, get a diagnostic test, and have an outpatient procedure.

For many services, you will get 2 bills. One is for hospital services, and the other for doctor services. For example, if you have an x-ray, you will get a hospital bill for MSK’s cost of providing this service. You will also get a physician bill for the services of the doctor who reviews your x-ray.

Hospital bills are for the hospital facility costs of your care. This can include supplies, equipment, and any tests you have. It can include the cost of outpatient clinic services. It can include the cost of services from technicians, nurses, and other members of your care team who are not doctors. You will see these hospital charges on a bill sent to you from our Patient Accounts Department.

Physician (doctor) bills are for the time and expertise of our doctors. This includes your exam or consultation. You will see these charges on a bill sent to you from our Physician Billing Department.
# Hospital Bills

## Statement of Hospital Services

**As of September 10, 2021**

**Patient:** Patty Patient (MRN # 00111111)

The following charges are for non-provider related services at the Memorial Hospital and may reflect inpatient and/or outpatient care.

<table>
<thead>
<tr>
<th>CHARGE</th>
<th>VISIT NUMBER</th>
<th>TRANSACTION SUMMARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Place of Service: Office Visit (1271 York)</td>
<td>28332769</td>
<td><strong>Total Charges:</strong> $879.00</td>
</tr>
<tr>
<td>00463-Hospital Outpatient Clm Visit Assess &amp; Mtg Pt.</td>
<td></td>
<td><strong>Billered HCFA by:</strong> $879.00</td>
</tr>
<tr>
<td>31575-Laryngoscopy, Flexible, Dx</td>
<td></td>
<td><strong>Insurance Adjustment:</strong> 332.65</td>
</tr>
<tr>
<td>Diagnosis Code: C11.9</td>
<td></td>
<td><strong>Amount Pending with Insurance:</strong> 547.35</td>
</tr>
</tbody>
</table>

**Total Charges:** $879.00

**Insurance for this visit:** Medicaid Amerigroup

Thank you for choosing Memorial Sloan Kettering Cancer Center!

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**Due to the many impacts COVID-19 is having, we understand that you may not be able to make payments by the “payment due date” and/or be experiencing difficulty in affording care. If you are experiencing any financial difficulty, please call our Patient Billing Services team and they can talk you through various financial assistance options.**

This amount represents your current outstanding balance; this may be the last statement you receive referencing this balance. If you have any questions about your balance and/or payment options, please call Patient Billing Services. You can also view your bill online: www.mskcc.org

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**Patty Patient**
86 Second Avenue
APC
New York, NY 10006

Questions? Call Patient Billing Services (PBS) at 646-227-3378, 8:00am-6:00pm. Callers outside area codes 718-496-778 should call 800-245-1274.
We send hospital outpatient bills each month. They list charges for services at all MSK sites you visited. They show insurance and patient payments and adjustments. We only send the bills when you have an outstanding balance.

You can see your hospital bills online if you have an account for our patient portal, MyMSK. Please see page 3 for information on how to sign up for MyMSK.
Patient: PATTY PATIENT
MRN: 00111111

Amount Authorized or Enclosed: $_______
Card #: _______ Exp. Date: _______
Signature: __________________________

STATEMENT DATE  DUE DATE  AMOUNT YOU OWE  AMOUNT ENCLOSED
09/10/21  09/28/21  $0.00  $0

PAY YOUR BILL ONLINE - REGISTER AT epay.mskcc.org

MEMORIAL SLOAN-KETTLERING CANCER CENTER
PO BOX 26352, NEW YORK, NY 10087-6352
646-227-3378

PAY YOUR BILL ONLINE - REGISTER AT epay.mskcc.org

Physician Bills

Due to the many impacts COVID-19 is having, we understand that you may not be able to make payments by the "payment due date" and/or may be experiencing difficulty in affording care. If you are experiencing any financial difficulty, please call our Patient Billing Services team and they can talk you through various financial assistance options.

This amount represents your current outstanding balance; this may be the last statement you receive referencing this balance. If you have any questions about your balance and/or payment options, please call Patient Billing Services. You can also view your bills at: www.mskcc.org

STATEMENT OF PHYSICIAN SERVICES
(STATEMENT DATE: SEPTEMBER 30, 2021)

MEDICAL RECORD #: 00111111
PATIENT NAME: PATTY PATIENT

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

CHARGES

<table>
<thead>
<tr>
<th>PROVIDER: NANCY LEE MD</th>
</tr>
</thead>
<tbody>
<tr>
<td>RADIATION ONCOLOGY GROUP</td>
</tr>
<tr>
<td>09/10/21 99205-Office Visit, New Pat, Lvl 5</td>
</tr>
<tr>
<td>09/10/21 31579-Laryngoscopy, Flexible, Diagnostic</td>
</tr>
<tr>
<td><strong>TOTAL CHARGES:</strong> $1600.00</td>
</tr>
</tbody>
</table>

INVOICE NUMBER: 00000000

PAYMENT ACTIVITY

<table>
<thead>
<tr>
<th>DATE</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/10/21</td>
<td>TOTAL CHARGES</td>
</tr>
<tr>
<td>09/10/21</td>
<td>INSURANCE CLAIM FILED</td>
</tr>
<tr>
<td>09/10/21</td>
<td>PAYMENT MEDICAID MANAGED CARE/CONTRACTED</td>
</tr>
<tr>
<td>09/10/21</td>
<td>ADJUSTMENT</td>
</tr>
<tr>
<td><strong>TOTAL AMOUNT:</strong> $1600.00</td>
<td></td>
</tr>
</tbody>
</table>

ACCOUNT BALANCE: $0.00
AMOUNT PENDING WITH INSURANCE: $0.00
MEDICALLY NEEDED IN FULL: $0.00
The physician (doctor) bill is for both outpatient and inpatient care from a doctor. We send physician bills each month. They list charges for doctors’ services. They show insurance and patient payments and adjustments. You may get more than 1 physician bill if you saw doctors at several MSK sites.

You can sign up to pay your physician bills online. You will need your medical record number (MRN). To register, please visit epay.mskcc.org

MSK’s Patient Billing Services can help you with all your questions about hospital or physician bills. Please see page 13 for our contact information. Your care team and their staff will not be able to help you with billing.
Insurance Coverage

Health insurance is a major concern for people with cancer and their families. We encourage you to take the time to understand what your policy covers. Each insurance policy is different.

MSK will take care of pre-certification for you for these services:

- Inpatient stays
- Emergency admissions
- Outpatient surgeries
- Radiation therapy
- Radiology procedures, such as CT scans, MRIs and PET scans

We will post the authorization number from your insurer in your MYMSK account. It will appear 24 to 48 hours before your hospital admission, outpatient service, or procedure.

If you are not sure what your insurance covers, please contact your insurer’s customer service or member services department. The phone number usually is listed on your insurance card. They can tell you more about your in-network and out-of-network coverage for care at MSK.
Patients are responsible for any balance your insurer does not pay. These charges are called your out-of-pocket expenses. They may include co-pays, coinsurance, and deductibles. They also include charges that your insurer denied payment for, and charges that your insurer does not cover.

Patients must pay for prescription co-pays. MSK accepts all major prescription cards for take-home medications.

If your health plan offers out-of-network benefits, your insurer sets a payment for each test, procedure, or service. This is called their reasonable and customary charge. MSK’s charges may be different from your insurer’s usual rate. We base our charges on the expert cancer care we give you. You are responsible for paying any difference between MSK’s charges and your insurer’s reasonable and customary charge.

Cancer care is expensive. You may not have health insurance. You may be worried your health plan will not cover all of your MSK bills. We may be able to help. Please talk with our Patient Billing Services department about your payment options. You also may be eligible for financial help from MSK through our Financial Assistance Program.
How We Apply Your Payment

We usually apply your payment to your oldest charge first. If you want us to, we can apply your payment to a specific service date instead. We can also apply your physician bill payment to a specific doctor. Just let us know if you want your payment to be for a specific date of service or doctor. Please include instructions when you send us your payment. Do not write your instructions on your check.

If your insurer pays you directly, please endorse the check over to MSK by writing on the back of the check (across the top of the endorsement area) “Payable to MSKCC” above your signature. Then send us the endorsed check along with a copy of the Explanation of Benefits (EOB). Your insurer should have sent you the EOB along with the check.
### How To Make Payments

<table>
<thead>
<tr>
<th>Hospital Inpatient and Outpatient Bills</th>
<th>Physician (Doctor) Bills</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>By Mail</strong></td>
<td></td>
</tr>
<tr>
<td>Patient Accounts Department</td>
<td>Physician Billing Department</td>
</tr>
<tr>
<td>General Post Office</td>
<td>General Post Office</td>
</tr>
<tr>
<td>P.O. Box 21700</td>
<td>P.O. Box 26352</td>
</tr>
<tr>
<td>New York, NY 10087-1700</td>
<td>New York NY 10087-6352</td>
</tr>
<tr>
<td><strong>By Phone</strong></td>
<td></td>
</tr>
<tr>
<td>Patient Billing Services</td>
<td></td>
</tr>
<tr>
<td>866-248-1274 or 646-227-3378</td>
<td></td>
</tr>
<tr>
<td>Call 8:00AM to 6:00PM Monday through Friday</td>
<td></td>
</tr>
<tr>
<td><strong>Online</strong></td>
<td></td>
</tr>
<tr>
<td>You can pay by credit card or with an electronic check from a US bank through MyMSK*</td>
<td></td>
</tr>
<tr>
<td>You can also pay at <a href="https://pay.usbank.com/MSKCC">https://pay.usbank.com/MSKCC</a></td>
<td></td>
</tr>
<tr>
<td>Sign up at epay.mskcc.org to make a payment. You will need your medical record number (MRN) to register.</td>
<td></td>
</tr>
<tr>
<td>You can also pay using MyMSK.*</td>
<td></td>
</tr>
<tr>
<td><strong>Please include your medical record number (MRN) with all payments.</strong> You can find the MRN on your bill.</td>
<td></td>
</tr>
</tbody>
</table>

*To sign up for a MyMSK account, please talk with a Care Coordinator or someone in your doctor’s office. You can also call the MyMSK Help Desk at 646-227-2593, or toll free at 800-248-0593. They can help you Monday through Friday from 9:00 AM to 5:00 PM (Eastern time).

MyMSK is available for patients or caregivers age 18 and older.
Patient Billing Services

By Phone
866-248-1274 or 646-227-3378
8:00 AM to 6:00 PM
Monday through Friday

By Mail
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 you have a MyMSK account go to the blue banner and select Billing. Then select “Email Billing”