

Your Guide to Billing at MSK: Understanding Hospital and Physician (Doctor) Bills



Memorial Sloan Kettering
Cancer Center

Table of Contents

Introduction	3
We Have 2 Billing Departments	4
Hospital Billing	5
Physician (Doctor) Billing	7
Insurance Coverage	9
Patient Responsibility	10
How We Apply Your Payment	11
How to Make Payments	12
Contact Us	13

Introduction

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).

We Have 2 Billing Departments

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



Memorial Sloan Kettering
Cancer Center.

Patient Accounts Department

Questions? Call Patient Billing Services (PBS) at 646-227-3378,
8:00am-6:00pm. Callers outside area codes
212/646/718 should call 866-248-1274.

PATTY PATIENT
96 SECOND AVENUE
APT. J
NEW YORK, NY 10005

PATIENT: PATTY PATIENT		MRN: 00111111	
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTC	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> AMERICAN EXPRESS
Amount Authorized or Enclosed: \$			
Card #			
Signature:		Exp. Date:	
STATEMENT DATE	DUE DATE	AMOUNT YOU OWE	AMOUNT ENCLOSED
09/10/21	09/25/21	\$0.00	\$

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

Make Payment to:
MSKCC PATIENT ACCT
P.O. BOX 21700
NEW YORK, NY 10087-1700

20801110910202100000000

PLEASE DETACH AND RETURN WITH PAYMENT. YOUR INSURANCE INFORMATION
IS ON THE REVERSE SIDE. PLEASE REVIEW AND NOTIFY US OF CHANGES.

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 on: www.myMSKCC.org

STATEMENT OF HOSPITAL SERVICES

(AS OF SEPTEMBER 10, 2021)

PAGE 1

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.

CHARGES	VISIT NUMBER 24264760	TRANSACTION SUMMARY
PLACE OF SERVICE: OFFICE VISIT (1275 YORK)		TOTAL CHARGES
DATE(S): 08/10/2021		BILLED MCD NY \$879.00
60463-HOSPITAL OUTPATIENT CLIN VISIT ASSESS & MGMT PT.....	\$350.00	INSURANCE ADJUSTMENT..... -331.65
31575-LARYNGOSCOPY, FLEXIBLE, DX	\$529.00	INSURANCE PAYMENT..... -547.35
DIAGNOSIS CODE: C11.9	TOTAL CHARGES: \$879.00	AMOUNT PENDING WITH INSURANCE..... 0.00
		INSURANCE FOR THIS VISIT: MEDICAID AMERIGROUP

THANK YOU FOR CHOOSING MEMORIAL SLOAN KETTERING CANCER CENTER!

Hospital Bills

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.

Physician Bills



Memorial Sloan Kettering
Cancer Center..

Physician Billing Department

QUESTIONS? CALL YOUR ACCOUNT SPECIALIST AT 646-227-3378,
8:00AM-6:00PM. CALLERS OUTSIDE AREA CODES
212/646/718 SHOULD CALL 866-248-1274.

PATTY PATIENT
96 SECOND AVENUE
APT. J
NEW YORK, NY 10005



PATIENT: PATTY PATIENT		MRN: 00111111	
<input type="checkbox"/> VISA	<input type="checkbox"/> M/C	<input type="checkbox"/> DISC	<input type="checkbox"/> AMEX
Amount Authorized or Enclosed: \$			
Card #			
Signature:		Exp. Date:	
STATEMENT DATE	DUE DATE	AMOUNT YOU OWE	AMOUNT ENCLOSED
09/10/21	09/28/21	\$0.00	\$

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

Make Payment to:

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

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

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT

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 on: www.mymskcc.org



STATEMENT OF PHYSICIAN SERVICES

(STATEMENT DATE: SEPTEMBER 10, 2021)

MEDICAL RECORD # 00111111
PATIENT NAME: PATTY PATIENT

QUESTIONS? CALL YOUR ACCOUNT SPECIALIST AT 646-227-3378,
8:00AM-6:00PM. CALLERS OUTSIDE AREA CODES
212/646/718 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	INVOICE NUMBER: 00000000	PAYMENT ACTIVITY	
PROVIDER: NANCY LEE MD RADIATION ONCOLOGY GROUP		08/10/21 TOTAL CHARGES	\$1600.00
08/10/21 99205-OFFICE VISIT, NEW PAT, LVL 5	\$1045.00	08/10/21 INSURANCE CLAIM FILED	
08/10/21 31575-LARYNGOSCOPY, FLEXIBLE; DIAGNOSTIC	\$555.00	08/10/21 PAYMENT MEDICAID MANAGED	
DIAGNOSIS CODE: C11.9	TOTAL CHARGES: \$1600.00	CARE/CONTRACTED	
		PAYMENT	-323.49
		ADJUSTMENT	-1276.51
		AMOUNT YOU OWE	0.00

ACCOUNT BALANCE	AMOUNT PENDING WITH INSURANCE	KINDLY REMIT IN FULL BY 09/28/21
\$0.00	\$0.00	\$0.00

MEMORIAL SLOAN-KETTERING CANCER CENTER

PO BOX 26352, NEW YORK, NY 10087-6352

646-227-3378

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

Physician Bills

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.

Patient Responsibility

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

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

*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.

Contact Us

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”