

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



Memorial Sloan Kettering
Cancer Center

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Introduction

This guide will help you understand how Memorial Sloan Kettering Cancer Center (MSK) bills for our services. It explains our bills for hospital (facility) and physician (doctor) services.

It also explains your financial responsibility for the care we give you. Please keep this guide as a reference during your treatment.

Your expert teams in the Patient Billing Services department are here to serve you. If you need help, our contact information is on the last page.

You can use MSK MyChart to view and pay bills.

If you have an MSK MyChart account, follow these steps:

1. Log in to your MSK MyChart account here: MSKMyChart.mskcc.org. If you are not enrolled in MSK MyChart, ask your care team to send you an invitation.
2. Select **≡ Your Menu** at the top left.
3. Scroll down and choose **Billing**. You can also search the menu at the top.

If you don't have an MSK MyChart account, you can [Pay as Guest](#) in MSK MyChart.

About Hospital Bills

Hospital bills are for the hospital facility costs of inpatient and outpatient care. This can include the costs of:

- Supplies, equipment, and any tests you have.
- Outpatient clinic services.
- Services from technicians, nurses, and other members of your care team who are not doctors.

We send hospital bills each month. We only send the bills when you owe money, called an outstanding balance.

These bills list:

- Charges for services at all MSK locations you visited.
- Insurance and patient payments and adjustments.

Your care team and their staff cannot help you with billing.

About Physician Bills

The physician (doctor) bill is for both outpatient and inpatient care from a doctor. Outpatient is an office visit or procedure. Inpatient means you're staying in the hospital.

We send physician bills each month.

The physician bill lists:

- Charges for doctors' services.
- Insurance and patient payments and adjustments.

Your care team and their staff cannot help you with billing.

STATEMENT OF SERVICES

(STATEMENT DATE: September 10, 2024)

PATIENT: Statement-Five Hospital Billing (MRN # 80104380)

HOSPITAL SERVICES

Place of Service: MSK Urgent Care Center			Visit Account: 10000005894		
<u>Date</u>	<u>Code</u>	<u>Description</u>	<u>Charges</u>	<u>Pmts/Adjs</u>	<u>Patient Balance</u>
02/25/24	80061	HC Lipid Panel	\$357.00		
		Totals	\$357.00	\$0.00	\$357.00
		Amount Due			\$357.00

Sample of physician and hospital bills.

About Combined Hospital & Physician Bills

Hospital and doctor services for care will appear on 1 bill.

MSK's Patient Billing Services can help you with questions about hospital or physician bills. Please see the last page for our contact information.

Your care team and their staff cannot 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 get authorization from your insurer 24 to 48 hours before your hospital admission, outpatient service, or procedure.

If you're not sure about what your health plan covers, please call the number on the back of your insurance card.

Your insurer's customer service or member services department can tell you more about your in-network and out-of-network coverage for care at MSK.

What Is Telemedicine?

A telemedicine visit is when your healthcare provider uses video technology to care for you. It's a video visit instead of an in-person visit. You will see and talk with each other online using your computer, tablet, or smartphone. It's also called telehealth.

For general information about telemedicine, please visit msk.org/telemedicine

What technology do I need?

You do not need to download anything for your appointment. MSK will send you a link to join your video visit. The link will open in a web browser. We recommend using the latest version of Google Chrome, Microsoft Edge, or Safari.

You also can use Firefox only if you're not using a mobile device (smartphone or tablet). Firefox only works with a computer (a laptop or a desktop) that has a webcam.

Cost and insurance

Many insurance providers now cover telemedicine. Your video visits will be billed the same way we bill for your in-person visits. If you are not sure if your health plan covers telemedicine, call the number on the back of your insurance card.

Your Payment Responsibility

You're responsible for paying any balance your health insurance does not pay. These charges are called out-of-pocket expenses. They can include co-pays, co-insurance, and deductibles.

They also can include charges your insurer denied payment for and charges your insurer does not cover.

You may get a notification from MSK MyChart about your co-pay for your next visit.

You must pay co-pays for your prescription medicines. MSK accepts all major prescription cards for medicines you will take home with you.

If your insurer offers out-of-network benefits, your insurer sets a payment for each test, procedure, or service. This is called their usual, reasonable, and customary charges.

MSK's charges may not be the same as your insurer's usual rate. We base our charges on the expert cancer care we give you.

You're responsible for paying any difference between MSK's charges and your insurer's usual charges.

At MSK, we know cancer care costs a lot of money. You may not have health insurance. Or you may be worried your health plan will not cover all 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. Write this on the back of the check, across the top of the endorsement area, above your signature: **Payable to Memorial Sloan Kettering Cancer Center.**

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

You can use MSK MyChart to view and pay bills.

If you have an MSK MyChart account, follow these steps:

1. Log in to your MSK MyChart account here: [MSKMyChart.mskcc.org](https://mskmychart.mskcc.org). If you are not enrolled in MSK MyChart, ask your care team to send you an invitation.
2. Select ☰ **Your Menu** at the top left.
3. Scroll down and choose **Billing**. You can also search the menu at the top.

If you don't have an MSK MyChart account, you can [Pay as Guest](#) in MSK MyChart.

See page 14 for other ways to pay.

What if I have questions about online billing?

Please call our Patient Billing Services team at 646-227-3378. They're available Monday through Friday, 8 a.m. to 6 p.m. (Eastern time).

You also can send messages to our Patient Billing Services team. Use MSK MyChart for messages to the Patient Billing team.

Other ways to pay:

By Mail
Memorial Sloan Kettering Cancer Center P.O. Box 24779 New York, NY 10087-4779
By Phone
Patient Billing Services at 646-227-3378 Call 8 a.m. to 6 p.m. (Eastern time), Monday through Friday
Online
You can pay for your bills by credit card on MSK MyChart.
Please include your medical record number (MRN) with all payments. You can find the MRN on your bill.

Contact Us

Patient Billing Services

By phone

646-227-3378

8 a.m. to 6 p.m. (Eastern time)

Monday through Friday

By mail

Memorial Sloan Kettering Cancer Center

Patient Billing Services

633 3rd Avenue, 4th Floor

New York, NY 10017-6799

By fax

646-227-7247

With MSK MyChart

If you have an MSK MyChart account, follow these steps:

1. Log in to your MSK MyChart account here:
MSKMyChart.mskcc.org
2. Select **☰ Your Menu** at the top left.
3. Scroll down and choose **Billing**. You can also search the menu at the top.
4. Select **Customer Service**.