

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.

MyMSK is shutting down December 31, 2025

For care received on or before January 31, 2025

You can keep using MyMSK to view and pay bills. To log in, go to my.mskcc.org in a web browser on your computer, tablet, or smartphone. The MyMSK app is no longer available.

After December 31, you won't be able to access MyMSK anymore.

If you have any unpaid bills for care received on or before January 31, 2025, we will let you know how to pay them. We will send you a message in MSK MyChart, mail you a letter, or call you. You won't have to pay the whole amount at once unless you choose to.

For care received on or after February 1, 2025

You can use MSK MyChart to view and pay bills. MSK MyChart is the best way to stay connected to your care.

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

1. Log into 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. You can also go to MSK MyChart and select “Sign up now.”
2. Select “Your Menu” at the top left. In the MSK MyChart mobile app, select “Your Menu” by tapping the 3 lines at the top left.
3. Choose “Billing Summary.”

If you don't have an MSK MyChart account, you can still make a payment by visiting the [Guest Pay section](#) on MSK MyChart.

We Have 2 Billing Departments

We have made changes to how we bill for care. Here's what you need to know:

For Care Received on or Before January 31, 2025

You will get 2 bills: 1 is for hospital services, and 1 is for doctor services.

For example, if you have an X-ray, you will get a hospital bill from our Patient Accounts department for MSK's cost of providing this service. You will also get a physician bill from our Physician Billing department 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 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.

For Care Received on or After February 1, 2025

Both hospital and doctor services will appear on 1 bill.

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.

Bill Example
123 Fake St.
New York, NY 10065

PATIENT: EXAMPLE, BILL		MRN: 00111111
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER
Amount Authorized or Enclosed: \$		
Card #		
Signature:		Exp. Date:
STATEMENT DATE	DUE DATE	AMOUNT YOU OWE
08/10/23	08/25/23	\$11.60
		\$

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

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

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

281808550810202300000000

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 AUGUST 10, 2023)

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PATIENT: BILL EXAMPLE (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: 33478126	TRANSACTION SUMMARY
PLACE OF SERVICE: OFFICE VISIT (53RD ST)		TOTAL CHARGES \$248.00
DATE(S): 06/07/2023		BILLED MEDICARE PT B
G0463-HOSPITAL OUTPATIENT CLIN VISIT ASSESS & MGMT PT.....	\$248.00	INSURANCE ADJUSTMENT..... -190.93
	TOTAL CHARGES: \$248.00	INSURANCE PAYMENT..... -45.47
DIAGNOSIS CODE: Z09		AMOUNT DUE NOW..... \$11.60
		INSURANCE FOR THIS VISIT: MEDICARE PART A & B

CALL PATIENT BILLING SERVICES AT 1-646-227-3378, MONDAY - FRIDAY, 8:00 AM - 6: 00 PM CALLERS OUTSIDE AREA CODES 212/646/718 SHOULD CALL 866-248-1274

THANK YOU FOR CHOOSING MEMORIAL SLOAN KETTERING CANCER CENTER!

Sample of a hospital bill for care received on or before January
31, 2025

About Hospital Bills

The hospital bill is for facility fees charged for both inpatient and outpatient care. Inpatient means you're staying in the hospital. Outpatient is an office visit or procedure.

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.

From now through December 31, 2025, you can keep using MyMSK to view and pay bills for care received January 31, 2025, and earlier.

To view and pay bills for care received February 1, 2025, and after, you can use MSK MyChart. MSK's Patient Billing Services can help you with all your 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.

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.

Bill Example
123 Fake St.
New York, NY 10065

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PATIENT: EXAMPLE, BILL		MRN: 00111111	
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<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
08/10/23	08/28/23	\$20.01	\$

PAY YOUR BILL ONLINE - REGISTER AT MyMSK.org

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: MyMSK.org

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STATEMENT OF PHYSICIAN SERVICES

(STATEMENT DATE: AUGUST 10, 2023)

MEDICAL RECORD # 00111111
PATIENT NAME: Bill Example

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: 38886961	PAYMENT ACTIVITY
PROVIDER: GALINA LEVIN MD RADIOLOGY GROUP		04/04/23 TOTAL CHARGES \$615.00
04/04/23 74177/26-CT ABD & PELVIS WITH CONT	\$615.00	04/06/23 INSURANCE CLAIM FILED
		04/24/23 PAYMENT MEDICARE [E02] CO-PAYME NT / COINSURANCE
		PAYMENT.....-80.14
		ADJUSTMENT.....-514.85
DIAGNOSIS CODE: Z09	TOTAL CHARGES: \$615.00	04/28/23 PAYMENT SECONDARY CONTRACT [E02]] CO-PAYMENT / COINSURANCE
		PAYMENT.....0.00 (A)
		ADJUSTMENT.....0.00
		AMOUNT YOU OWE.....\$20.01
		(A) CO-PAYMENT / COINSURANCE

ACCOUNT BALANCE	AMOUNT PENDING WITH INSURANCE	KINDLY REMIT IN FULL BY 08/28/23
\$20.01	\$0.00	\$20.01

Sample of a physician bill for care received on or before
January 31, 2025

Combined Hospital and Physician Bills



Memorial Sloan Kettering
Cancer Center

PATIENT
Statement-Five Hospital Billing

MRN
80104380

GUARANTOR
Statement-Five Hospital Billing

AMT DUE **DUE BY**
\$357.00 September 25, 2024

BILLING STATEMENT

STATEMENT DATE: September 10, 2024

We understand that you may not be able to make payments by the "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 hospital and physician 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 646-227-3378. You can also view your bills on MyChart.

Hospital Charges	\$357.00
Professional Charges	\$0.00
Total Amount Due	\$357.00

See following pages for statement details

Can't pay all at once? Sign up for a payment plan and pay as little as \$90 for the next 4 months. MyChart Activation Code: 6RFSG-B3ND4-WK4S6

Questions? Call 646-227-3378, 8 a.m. to 6 p.m., Monday through Friday. Callers outside of area codes 212/646/718, should call 866-248-1274.

Follow QR code below to MyChart to pay online



Please detach the bottom portion and return with your payment.



Memorial Sloan Kettering
Cancer Center

Patient: Statement-Five Hospital Billing | MRN: 80104380
Guar ID: 4229 | Amt Due: \$357.00 | Due By: September 25, 2024

PAYMENT METHOD ☐ Credit/Debit ☐ Check

CREDIT CARD INFORMATION

☐

My address or insurance information has changed. I have written the changes on the back of this form.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VISA	MasterCard	DISCOVER	AMERICAN EXPRESS	DEBIT CARD			
Amount Authorized or Enclosed: \$ _____							
Card #: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>							
Signature: _____ Exp. Date: <input type="text"/> / <input type="text"/>							

Statement-Five Hospital Billing
564 MAIN ST
NEW YORK, NY 10012

PAY ONLINE - Register at MyChart or mail payment to
MSK HOSPITAL
P.O. BOX 24779
NEW YORK, NY 10087-4779

024779000004229000002980000035700 0

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: 100000005894		
<u>Date</u>	<u>Code</u>	<u>Description</u>	<u>Charges</u>	<u>Pmts/Adjs</u>	<u>Patient</u>
					<u>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 for care received on or after February 1, 2025

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.

From now through December 31, 2025, you can keep using MyMSK to view and pay bills for care received January 31, 2025, and earlier.

To view and pay bills for care received February 1, 2025, and after, you can use MSK MyChart. MSK's Patient Billing Services can help you with all your 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 what your insurance covers, please contact your insurer's customer service or member services department.

The phone number often is listed on your insurance card. They 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 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 or video visits.

For general information about telemedicine, please visit www.mskcc.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 telemedicine 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 telemedicine visits will be billed the same way we bill for your in-person visits. For the latest information on how your health plan covers telemedicine visits, call your insurer.

Your Payment Responsibility

You're responsible for paying any balance your insurer does not pay. These charges are called your 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

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3. Choose "Billing Summary."

If you don't have an MSK MyChart account, you can still make a payment by visiting the [Guest Pay section](#) on MSK MyChart.

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

MyMSK is shutting down December 31, 2025.

For care received on or before January 31, 2025:

You can keep paying for your bills by credit card on MyMSK until December 31.

For care received on or after February 31, 2025:

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, go to “Your Menu,” then “Billing,” and click “Contact customer service.”