



# Memorial Sloan Kettering Cancer Center

## Memorial Sloan Kettering Cancer Center's Billing and Collection Process

Memorial Sloan Kettering Cancer Center will send a bill to your insurance company. If you have a secondary plan, we will also bill that company. This includes Medicare and Medicaid. We will do this for both your hospital and doctor visits. It is important to ensure that we always have your most current insurance information. This will help the payments from your insurance carrier be processed faster.

Please remember that health insurance coverage varies. Some services may be partially covered or not covered at all.

### **You may receive two separate bills from MSK.**

- **Hospital Charges:** This bill is blue and white. It is for the use of hospital facilities. It also includes outpatient clinic services provided by nurses and other members of your care team who are not doctors.
- **Doctors' Charges:** This bill is purple. It is for services provided by your doctors, physician assistants, or nurse practitioners.

Each month, you will get a bill for the amount that we have determined is your responsibility. This amount might be the balance after your insurance has paid its portion. The bill will show the amount due from both you and your insurance company. You are only responsible for your balance.

You will be contacted about a bill several times during a 120-day period. Bills, collection letters, or telephone calls will remind you to pay the bill. During this period, you are expected to pay your bill in full. If that isn't possible, contact us to set up a payment plan. You can also contact us if paying the bill will be difficult financially. We can refer you to our financial assistance program.

If a bill is not paid after 120 days and you did not contact us about a payment plan or financial hardship, a collection agency will take over. The agency may send collection letters and call you to make a payment. On rare occasions, the agency, with approval from Memorial Hospital, may pursue legal action. This may result in a court issuing a judgment against you. That judgment will appear on your credit reports. Legal action can mean that your wages will be garnished and a lien placed on your property.

Let the collection agency know if you cannot pay your bill in full, cannot arrange a payment plan, or are having financial trouble. It can refer you to our financial assistance program.