



Memorial Sloan Kettering Cancer Center

Financial Assistance-Plain Language Summary (PLS)

Memorial Sloan-Kettering Cancer Center’s Financial Assistance Policy provides free urgent and necessary medical care to eligible , uninsured existing patients and families unable to pay the total cost of their medical care.

Eligible Services – Urgent and /or medically necessary services (including physician services) provided by Memorial Sloan Kettering Cancer Center including services at all of our regional sites. If you receive services by a non-MSKCC physician consultant at any of our MSK locations you will not receive separate bills and these charges will also be covered.

Eligible Patients - Uninsured or under-insured patients with incomes less than 500% of the current Federal Poverty Guidelines for their family size who submit a Financial Assistance Application (including related documentation/information), and who are determined eligible for financial assistance.

Income and Resource Guidelines

2019 Income Levels			MSK Allowed Resources (excluding retirement)
Family Size	500% FPL	Monthly Income	Resource Amounts
1	\$62,450	\$5,204	\$37,875
2	\$84,550	\$7,046	\$55,500
3	\$106,650	\$8,888	\$62,535
4	\$128,750	\$10,729	\$70,688
5	\$150,850	\$12,571	\$78,848
6	\$172,950	\$14,413	\$87,000
7	\$195,050	\$16,254	\$95,160
8	\$217,150	\$18,096	\$103,312

Determining FAP Eligibility- To determine what a family can afford to pay, if anything, we calculate a patient's household net monthly income, and then deduct the total amount of routine monthly bills. The amount remaining is what we consider the patient able to afford each month. If a patient's household routine monthly bills are more than or equal to their net monthly income we would accept whatever the patient's insurance pays as payment in full unless the patient has assets such as a second home, stocks, certificates of deposits, or large savings, or has any other asset excluding retirement or education accounts. Patients with a large amount of assets whose routine monthly bills are greater than their net monthly income may be eligible to make a monthly payment, or they may not qualify for assistance.

Assistance offered – Eligible patients can receive a 100% discount or a reduction on their self-pay balances. MSK will not charge FAP eligible patients more than the amount billed to patients with insurance that covers medically necessary care.

How to Apply for Financial Assistance – Information on financial assistance and applications may be obtained at www.mskcc.org/financial-assistance. For a free copy of our financial assistance policy and application and assistance with your application you can call our dedicated financial assistance line at 212-639-3810 or may visit or write to:

**Memorial Hospital
1275 York Avenue
New York, N.Y. 10065**

**Attn: Patient Financial Services
Room C130
Box 319**

All financial assistance information including this summary is also available in Spanish, Russian and Chinese at the information above and directly on our website.