

# **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 at the Patient Accounts, Physician Billing, and Patient Billing Services departments are here to serve you. If you need help, our contact information is on the last page.

## **How to sign up for our patient portal, MyMSK**

You can see important billing information in [MyMSK, our patient portal](#). MyMSK is for patients and their caregivers. If a child is under age 18, their parent or legal guardian can create and access an account. You will need a medical record number (MRN) and an enrollment ID to sign up.

To sign up, 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 Monday through Friday from 9 a.m. to 5 p.m. (Eastern time). You also can create a MyMSK account at [my.mskcc.org](http://my.mskcc.org) or [download the MyMSK app](#).

**VisitPay:** You can update your contact and insurance information, make payments, and send messages to Patient Billing Services using our online billing website, VisitPay. See page 14 for information about how to use VisitPay.

## 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 locations. 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 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.

You will see these hospital charges or facility fees on a bill sent to you from our **Patient Accounts Department**.

Physician (doctor) bills are for the services of our doctors, such as 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.

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	<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	08/25/23	\$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](http://www.myMSKCC.org)

## STATEMENT OF HOSPITAL SERVICES

(AS OF AUGUST 10, 2023)

PATIENT: BILL EXAMPLE (MRN # 00111111)

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THE FOLLOWING CHARGES ARE FOR NON-PROVIDER RELATED SERVICES AT THE MEMORIAL HOSPITAL AND MAY REFLECT INPATIENT AND/OR OUTPATIENT CARE.

<b>CHARGES</b>	VISIT NUMBER: 33478126	<b>TRANSACTION SUMMARY</b>
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
<b>TOTAL CHARGES: \$248.00</b>		INSURANCE PAYMENT..... -45.47
DIAGNOSIS CODE: Z09		<b>AMOUNT DUE NOW..... \$11.60</b>
		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

# 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.

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.

**VisitPay:** If you use our online payment system, VisitPay, you will get a different bill. You will not get the 2 separate hospital and physician bills. See page 14 for information about how to use VisitPay.

MSK's Patient Billing Services can help you with all your questions about hospital or physician bills. Please see page 18 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*

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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

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](http://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](http://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
DIAGNOSIS CODE: Z09	TOTAL CHARGES: \$615.00	04/24/23 PAYMENT MEDICARE [E02] CO-PAYME NT / COINSURANCE
		PAYMENT .....
		ADJUSTMENT .....
		04/28/23 PAYMENT SECONDARY CONTRACT [E02] ] CO-PAYMENT / COINSURANCE
		PAYMENT .....
		ADJUSTMENT .....
		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

# 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. You may get more than 1 physician bill if you saw doctors at several MSK locations.

The physician bill lists:

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

You can sign up to pay your physician bills online through our patient portal, MyMSK. Please see page 3 for information on how to sign up for MyMSK.

**VisitPay:** If you use our online payment system, VisitPay, you will get a different bill. You will not get the 2 separate hospital and physician bills. See page 14 for information about how to use VisitPay.

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 post the authorization number from your insurer in your MyMSK account. It will be there 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](http://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.

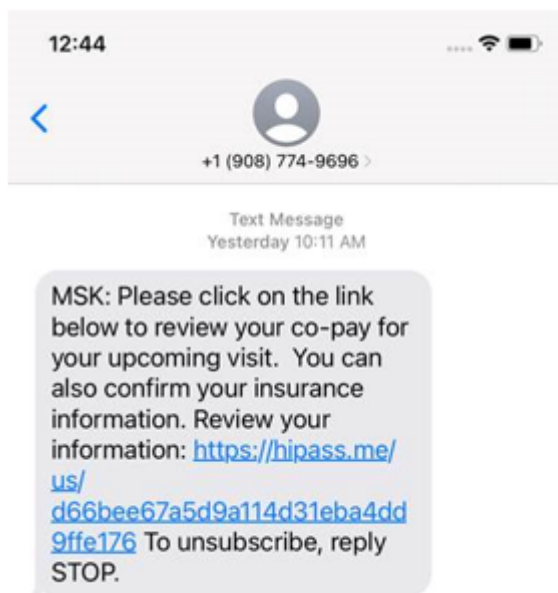
# Your Payment Responsibility

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 text from Health iPass on behalf of MSK. It will confirm your insurance and have information about your physician billing co-pay for your next visit.

The text message will come from 908-774-9696 and looks like this:



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 MSKCC.**

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

## **VisitPay, MSK's online billing website**

When you enroll in VisitPay you can:

- Pay your hospital bill and physician bill using the same website.
- View your total balance and a summary of coverage from your insurer.
- Set up a payment plan for each bill.
- Send a message to our Patient Billing Services team.
- Get email and text message notifications when you have a new balance.

To use VisitPay, you must be the patient's guarantor. A guarantor is the person who is legally responsible for the patient's medical expenses. Patients and caregivers who are not guarantors can call our Patient Billing Services team with questions about bills. Our number is 646-227-3378.

## **To access VisitPay:**

1. In the MyMSK app, tap Menu and then "Insurance & Billing." If you're on a computer, click on Menu and then scroll down to the section called "Billing and Insurance."
2. Select "View and Pay Bills" then select "Continue to VisitPay."
3. Enter your email address. Accept the terms and conditions. You only need to do this the first time you use the VisitPay website.

You will no longer see separate links for Hospital Billing and Physician Billing in MyMSK. You now can pay both types of bills using VisitPay.

### **How will I get notifications about new bills?**

Email notifications about new bills will be sent to the primary email address you gave MSK. If you want to get your billing notifications at a different email, you can update your email address in VisitPay:

1. On the VisitPay website, click the Menu in the top right corner.
2. Select “Personal Information.”
3. Edit your email address. This will not change your primary email address across MSK.
4. Click “Save.”

### **How to sign up to get text message notifications from VisitPay:**

1. On the VisitPay website, select the Menu in the top right corner.
2. Select “Phone and Text Settings.”
3. In the section called “Primary Phone Number,” click Edit.
4. Enter your cell phone number and click “Save.”
5. Choose the types of text notifications you want to get and accept the terms and conditions.
6. VisitPay will send you a text message with a verification code. Enter that code on your screen.

**Please note:** MSK will stop sending you MyMSK email notifications about new balances after you have access to VisitPay.

You will start getting email notifications from VisitPay after you accept the VisitPay terms and conditions.



# An example of a VisitPay statement:



Memorial Sloan Kettering  
Cancer Center

Patient Billing Services  
633 3rd Ave 4th Fl  
New York, NY 10017

## Billing Statement

STATEMENT DATE: October 3, 2022

GUARANTOR NAME: Cynthia Walker

MRN: 111-1111111

LAST PAYMENT AMOUNT \$1,111.11

ACCOUNT STATUS: Due Now

## Thank you for choosing Memorial Sloan Kettering Cancer Center!

This amount represents your current outstanding physician and hospital balances. 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.myMSK.org](http://www.myMSK.org).

 <p>Pay Online Anytime <a href="http://www.myMSK.org">www.myMSK.org</a></p>	<p><b>Total Balance Due</b></p> <p><b>\$111.11</b></p>
--	--

THIS BALANCE IS IN ADDITION TO EXISTING PAYMENT PLANS THAT YOU MAY OWE.

## Other Payment Options



Pay by Phone

646.227.3378

New York, NY

8 a.m. - 6 p.m.

Monday - Friday

Callers outside area codes 212, 646, 718 should call  
866.248.1274

Scan the QR code with the camera on  
your mobile device to go directly to:

[www.myMSK.org](http://www.myMSK.org)



Memorial Sloan Kettering  
Cancer Center

Patient Billing Services  
633 3rd Ave 4th Fl  
New York, NY 10017

Bill Pay Account Statement

CYNTHIA WALKER  
0000 1ST AVE NORTH  
APT 2005  
CITYTOWN, JD 99999-9999

## 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 VisitPay, not MyMSK, for messages to the Patient Billing team.

### Other ways to pay:

<b>Hospital Inpatient and Outpatient Bills</b>	<b>Physician (Doctor) Bills</b>
<b>By Mail</b> 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	
<b>By Phone</b> Patient Billing Services at 866-248-1274 or 646-227-3378 Call 8 a.m. to 6 p.m., Monday through Friday	
<b>Online</b> You can pay by credit card through MyMSK. Please see page 3 for information on how to sign up for a MyMSK account. Go to the Billing section and select View/Pay Bill for a direct link to VisitPay.	
<b>Please include your medical record number (MRN) with all payments.</b> You can find the MRN on your bill.	

# Contact Us

## Patient Billing Services

### **By phone**

866-248-1274 or 646-227-3378

8 a.m. to 6 p.m.

Monday through Friday

### **By mail**

Memorial Sloan Kettering Cancer Center  
Physician Billing Department  
633 3rd Avenue, Box 3  
New York, NY 10017-6799

### **By fax**

646-227-7247

### **By electronic message**

If you have a MyMSK account, go to the Menu. Select Insurance & Billing. Then select “View and Pay Bills” for a direct link to VisitPay. On VisitPay, select Help. Select “Ask a Question” and type in your question. Select “submit.”