



Choosing Health Insurance That's Best for You and Your Family

This information explains types of health insurance plans. It can help you decide what plan is best for you and your family. This guide also has information about paying for your care at MSK.



Memorial Sloan Kettering
Cancer Center

What is health insurance?

Health insurance covers some or all the costs for going to a healthcare provider or hospital, or prescription medications. Health insurance, also called a health plan, protects you from the high costs of health care services when you're sick. It also can help pay for services and wellness programs to help you stay healthy. Depending on the kind of health plan you have, it can cover you, your family, or both.

What are the types of health plans?

There are many kinds of health plans.

Preferred Provider Organization (PPO)

These plans let you see health care providers who are in-network and out-of-network.

- In-network means a healthcare provider, hospital, or pharmacy that has a contract with your insurer. You pay less when you go to an in-network provider.
- Out-of-network means a healthcare provider does not have a contract with your insurer. It often costs you more money to go to a healthcare provider or hospital out of your network.

Exclusive Provider Organization (EPO)

These plans offer a large network of in-network healthcare providers.

- Your healthcare services are covered only if you go to a provider or hospital in the plan's network.
- This plan only covers out-of-network care in an emergency.

Point of Service (POS)

Point of Service health plans offer a smaller network of healthcare providers, and you pay to go to them.

- It may cost you more money to see out-of-network providers. You must choose a primary care provider (PCP).
- You must get a referral from your PCP for visits to a provider with special training in a health condition (called a specialist).

Health Maintenance Organization (HMO)

These are plans that only let you see in-network providers. You often need a referral from your primary care provider to go to a specialist.

Medicare

Medicare is the federal public health insurance plan. This plan is available to you if you're age 65 or older or have certain kinds of disability.

- There are different parts to Medicare.
- Each part pays for different kinds of health benefits.
- Read our *Your Guide to Health Insurance: What You Need to Know About Medicare* resource at [msk.org/XXX](https://www.msk.org/XXX).

Medicaid

Medicaid is a public program for people who make less than a certain amount of money.

- The government in your state decides how to provide healthcare services to people who have a Medicaid plan.

Questions to ask your health plan about getting care at MSK

- Is Memorial Sloan Kettering (MSK) in-network with my health plan?
- Does my health plan offer out-of-network benefits?
- Do I need a referral to get care at MSK?
 - A referral is the approval form you get from your PCP to see a specialist or get certain services.
- Do I need prior authorization for health care services at MSK?
 - Prior authorization is when your insurer agrees to pay for a drug, treatment, or service before you get care.

Actions to take when you're ready

Apply for health insurance

- Your job may offer health insurance benefits. You can enroll in a plan during the annual Open Enrollment season. You may also be able to join if you have made a big change in your life, like getting married or adopting a baby.
- If your job does not offer health insurance, visit your state's department of health website to learn more about getting covered. For example, in New York you can find health plans on the New York State of Health website: nystateofhealth.ny.gov

Save these MSK Tax ID and NPI numbers:

- Your insurer may ask for MSK's NPI number or Tax ID number. These numbers are:
 - MSK NPI #1700887411
 - MSK Tax ID #131624082

Get help with your financial questions for care at MSK:

- Our team can help answer your financial and insurance questions.
- Point your smartphone camera at this QR code, and tap the link to learn more about our Financial Literacy Program. You can also call us at 212-639-3810.

