



Before the day of your exam

- Your insurance carrier may require a pre-authorization for your procedure.
- Your insurance carrier may require a referral from your primary care physician (PCP).
- Prepare to meet any deductibles on the day of your procedure.

Making Sense of the Multiple Bills You May Receive After Your Visit

We care about your health and thank you for choosing NYU Medical Center. While talking about financial issues during the course of your care can be difficult, we hope the following information will alleviate some of the confusion often associated with healthcare billing & insurance coverage. The bills you receive may originate from a variety of sources including:

- NYU Hospitals Center
- Your physician(s) at the NYU Clinical Cancer Center
- Other NYU physicians and/or healthcare professionals who provide specialized services and test interpretations such as radiologists, cardiologists, anesthesiologists, pathologists, etc.
- Physician or healthcare organizations you've been referred to outside of NYU Medical Center

These bills will reflect fees associated with either:

- Physician professional services
- Technical aspects of providing your care such as use of the facility and support staff, radiologic imaging, procedures, treatment fees, infusion charges, lab fees, supplies, etc.

When applicable, you may also receive one or more Explanation of Benefits from your insurance company explaining what has been billed, what has been paid, and the amount you are still responsible for paying. To help us help you:

- Please have your insurance cards handy whenever you visit the center
- If you have multiple plans, let us know which plans are primary, secondary, supplementary, and/or catastrophic.
- Please keep Registration and your insurance plans informed of any changes that might impact your coverage including changes in address, employment, retirement, marital status, etc. These changes can often trigger changes to the primary versus secondary nature of your plans.
- Since participation and plan terms change, please check with your insurance company and individual physician for specific questions regarding your coverage. Please be aware that individual physicians may or may not participate in the same plans as NYU Hospitals Center. Therefore, although NYU Hospitals Center may be an in-network provider within many different plans, an individual physician's services (often referred to as the professional component) may not be covered or may only be covered at out of network rates (if he or she is not a participating physician).

For questions about specific charges, please call the number listed on the bill in question.