

Paying for Your Care

Please review this before your first appointment. It can help you learn about your financial responsibility and insurance coverage. It is designed to make your first visit as easy as possible.

Before Your First Visit

The most important *financial* step you can take before your first appointment is to make sure that you understand your health insurance coverage. Take these steps as soon as possible:

1. **Call your health insurance company and ask for member services.** Go through the “Questions to Ask Your Insurer” checklist (below). You should be able to find your insurer’s phone number on the back of your health insurance card.
2. **Call your primary care physician** to make sure your coverage includes Dana-Farber Cancer Institute and Brigham and Women’s Hospital. Ask whether you need a referral or out-of-network approval for services to be covered at Dana-Farber and/or Brigham and Women’s.

Remember: Many insurance companies require referrals or other approvals from your primary care physician or health plan *before* you receive treatment.

Questions to Ask Your Insurer

The level of coverage for exams and other medical procedures will depend on your specific health plan, so it is important that you fully understand your policy.

When you call your insurance company, ask these questions:

- Are Dana-Farber Cancer Institute and Brigham and Women’s Hospital in my network?** If so, how much will my co-payments and other out-of-pocket expenses cost?
- If Dana-Farber and/or Brigham and Women’s Hospital are not in my network and I go out of network,** what percentage of the bill will I be responsible for?
- What type of insurance plan do I have (HMO, POS, or PPO)?** What does this mean in terms of where I receive my care and whether I will have out-of-pocket expenses?
- Does my insurance plan cover *physician costs* as well as *inpatient* and *outpatient hospital services*?** (Your visits with specialists at Dana-Farber will be billed as an *outpatient hospital* service.)
- Before I see a doctor at Dana-Farber, do I need a referral from my primary care physician?** Will I also need authorization from my insurance provider?
- Does my policy have an out-of-pocket maximum?** If so, how does this work?
- Will I be covered for testing, pathology, or radiology charges** that may be part of my first visit with a Dana-Farber doctor?
- What is my coverage for prescription medications?** Does it include coverage for oral chemotherapy medications?
- Does my insurance plan offer any additional coverage through special networks or programs?** For example, does it offer traveling and lodging benefits for a stem cell transplant?

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Tips to Remember

- Insurance referrals can be sent by fax (617-582-7975) or phone (877-994-4567).
- **If your insurer will not provide a referral or out-of-network approval**, please call our Financial Counselors at 617-632-3455.
- **If you do not have insurance or you switch to a new plan, or if you need a price estimate for your visit**, please call our Financial Counselors at 617-632-3455.

A note about pathology review: Most of the time, we will need to review your pathology slides (such as a tissue sample from a biopsy) *before* your first visit. This means that you or your insurance may be billed for pathology review even if you cancel your appointment.

If You Need Help

Our Financial Counselors can help you sort through the details and steps needed to make your financial arrangements go smoothly. They can guide you through questions about coverage, payment plans, Medicaid applications, and more. You can also talk with a financial counselor if you are worried about paying your medical bills.

Dana-Farber Financial Counselors
617-632-3455 (option 1)

Dana-Farber's Patient Financial Assistance program is for low-income patients who don't have the ability to pay for their health care. To learn more, visit www.dana-farber.org/PFA or call our Financial Counselors at the number listed above.

Questions About Your Bill

If you have questions about a bill, start by calling the phone number listed on your bill. If you are unable to resolve the issue, call customer service at the hospital where your care was provided:

Dana-Farber Cancer Institute
Customer Service
866-408-4669 (option 1)

Brigham and Women's Hospital
Customer Service
617-724-1914

Dana-Farber Cancer Institute and Brigham and Women's Hospital will bill separately for services. This means you may receive separate bills from Dana-Farber and Brigham and Women's Hospital.

Learn more about insurance coverage and paying for your care at www.dana-farber.org/financial.