Community Care Physicians

6 Wellness Way, Suite 201 • Latham, NY 12110
Main: (518) 782-3700 • Fax: (518) 782-3797

COMMUNITY CARE PHYSICIANS
www.communitycare.com

October 12, 2026

Dear Valued Patient,

We are reaching out with important information about your health insurance coverage and care at Community Care Physicians (CCP).

CCP has been working in good faith with EmblemHealth to resolve ongoing challenges affecting the care we provide to its members so we can remain in network and continue caring for you without disruption. Unfortunately, despite our efforts, these issues have not been resolved. As a result, **CCP will be out of EmblemHealth's network beginning January 1, 2027.**

We know a change in insurance coverage can be concerning. **CCP is not discharging you from our practice, and we want to continue caring for you.** Below explains what this change means and the options available to you.

Who does this affect?

This affects patients with EmblemHealth and Group Health Incorporated (GHI) insurance, including Medicare Advantage, Managed Medicaid and commercial plans, including employer-sponsored coverage.

What does "out of network" mean?

You can remain a CCP patient. However, beginning January 1, your insurance is no longer contractually required to pay us for the care we provide. If you remain with EmblemHealth, you will be responsible for the cost of your care at CCP at the time of service and will need to sign a waiver before receiving services. What you pay will depend on your specific insurance plan and the services you receive.

Before your appointment, you can contact CCP Customer Service at (518) 782-3700 or your CCP practice for an estimate of your expected cost. Please note, estimates may vary slightly based on services performed during your visit.

We recognize the financial burden this may create and will do what we can to help. As a courtesy, CCP will submit a claim to EmblemHealth after your visit. If EmblemHealth does make a payment for our services, they will reimburse you directly. CCP also offers payment plans.

What should I do next?

If you are able, we recommend switching to a plan CCP accepts so you can continue seeing your CCP providers at in-network rates. CCP participates with more than 40 insurance companies with which we have longstanding relationships. Several options are listed below:

- **CDPHP® — (518) 641-3000 or toll-free 1-888-258-0477 | cdphp.com**

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CDPHP and CCP are partners in care, working side-by-side to improve the health and experience of care for our shared members and patients. CDPHP is a leading Medicare Advantage plan in our region.

- MVP Health Care: 1-800-825-5687
- Highmark Blue Shield of Northeastern New York: 1-800-241-5704
- Anthem Blue Cross and Blue Shield: 1-844-285-2036
- New York State of Health Marketplace: 1-855-355-5777, https://nystateofhealth.ny.gov/

You can also call CCP Customer Service at (518) 782-3700 with questions.

Your ability to change insurance depends on your type of coverage: **Medicare Advantage patients** can change plans during Medicare's annual Open Enrollment Period from October 15 through December 7 or from January 1 through March 31 during the Medicare Advantage Open Enrollment Period. **Medicaid plans** may have opportunities to change plans depending on coverage and enrollment status before the 1st of every month. **Employer-sponsored/commercial plans** may switch at the discretion of your employer during open enrollment. We recommend speaking with your employer or health benefits administrator to discuss your options.

If you are receiving ongoing care, such as cancer treatment, pregnancy or postpartum care:

Some patients may qualify for continuity of care after January 1, determined on a case-by-case basis by EmblemHealth. You must initiate the process by calling the number on the back of your insurance card and requesting continuity of care. EmblemHealth will provide an application and instructions. Your CCP provider can assist with the provider portion of the application, and EmblemHealth will notify you and your provider of its decision.

Why is this happening?

CCP participates (contracts) with most major insurance companies to help make your care accessible and affordable. These insurers determine things like costs to patients, how much healthcare providers like CCP are reimbursed for the care we provide, and the requirements we must follow to receive payment.

CCP has been working with EmblemHealth to resolve issues with payment to CCP for care already provided to EmblemHealth members, as well as unnecessary administrative burdens that have made it increasingly difficult to provide timely, quality care. Unfortunately, despite our best efforts, we could not reach a resolution that would allow us to continue our relationship with EmblemHealth.

Ending an insurance relationship is extremely rare for CCP. This has happened only a few times in our 42-year history. We did not make this decision lightly. Our focus now is helping you understand your options to continue care with your CCP provider without interruption.

Sincerely,

Community Care Physicians