Community Care Physicians

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COMMUNITY CARE PHYSICIANS
www.communitycare.com

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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.** Because EmblemHealth is your secondary insurance, your primary insurance will continue to be billed as usual, and your coverage through that insurer will not change as a result of CCP's decision. However, this change may affect what EmblemHealth pays toward your remaining costs. Below, we explain what this means and outline the options available to you.

Who does this affect?

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

What does "out of network" mean?

You can remain a CCP patient. Beginning January 1, 2027, any remaining balance after your primary insurance processes your claim will continue to be submitted to EmblemHealth as a courtesy.

However, because CCP will be out of EmblemHealth's network, your secondary insurance may no longer cover some or all of your remaining costs, depending on whether your plan includes out-of-network benefits. You may be responsible for costs EmblemHealth previously covered and may be asked to sign a waiver at your visit acknowledging this potential financial responsibility.

We encourage you to contact EmblemHealth using the number on the back of your insurance card to confirm your out-of-network benefits and any potential out-of-pocket costs. You can also contact **CCP Customer Service at (518) 782-3700** or your CCP practice with questions. CCP also offers payment plans.

What should I do next?

We encourage you to review your secondary insurance benefits and consider switching to a plan CCP accepts to help minimize potential out-of-pocket costs. CCP participates with more than 40 insurance companies with which we have longstanding relationships.

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Several options are listed below. Please note that not all plans offered by these companies are available as secondary insurance. Contact them for more information.

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

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/

Your ability to change your secondary insurance depends on your type of coverage. Medicare supplemental insurance, employer-sponsored coverage, and other secondary plans may have different enrollment rules and opportunities to make changes. We recommend contacting your insurance company, employer, or benefits administrator to discuss your options before making any changes to your coverage.

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, 2027. Eligibility is 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