

**November 21, 2023**

**Re: Effective March 13, 2024, Community Care Physicians will no longer participate in Humana**

Our doctors and advanced practitioners at Community Care Physicians, PLLC (CCP) take great pride in delivering quality and convenient care to you. To enhance accessibility and affordability, we accept most major insurance plans. For these insurances to pay for your care, they have certain requirements CCP must meet.

Unfortunately, the requirements imposed by Humana have become increasingly cumbersome. We need insurance partners who understand our patient and provider needs, allow for independent provider decision-making, and don't have burdensome processes that delay care. Therefore, we have been compelled to **discontinue our participation in Humana effective March 13, 2024**. We understand this may be concerning. We want to be sure you know what this means for you and your care.

Most importantly, **we are not discharging you from our practice and will continue to see you**. We accept many insurance plans from which you can choose that offer comparable coverage to Humana.

CCP is proud to be affiliated with **CDPHP**, a leading health plan in our area. CDPHP Medicare Advantage plans offer benefits and savings: \$0 primary care visits; \$0 Tier 1 and Tier 2 prescriptions at preferred pharmacies; up to \$100 per quarter to spend on over-the-counter supplies; and up to \$1500 on a prepaid benefits card to use at any dentist. Call their dedicated number for more information: **877-822-9045**.

In addition to CDPHP, you could choose from various other insurances, particularly MVP in our local market. You may also consider Aetna, United Healthcare, Fidelis, and others that may suit your needs.

The Medicare Advantage Open Enrollment period (if you're already in a Medicare Advantage Plan) to find an alternative insurance plan ends March 31, 2024. CCP has set up a number through March to assist in your decision-making process - call **(518) 782-3700 option #1, Monday through Friday, 8am to 4pm**. This team is best equipped to assist you. Please direct questions to this number rather than your CCP doctor's office.

Medicare/NYS also has navigators to assist with insurance options: 1-800-701-0501.

If you remain with Humana, our providers are now out-of-network and your out-of-pocket costs, as determined by your insurance coverage, will change. We advise you to contact Humana to understand future expenses. CCP also offers payment plans and discounts for self-pay patients paying out of pocket.

We are most concerned with your continuity of care. Please contact us if you need assistance.

Sincerely,  
Community Care Physicians Central Business Office

**Serving Our Community for Over 35 Years**