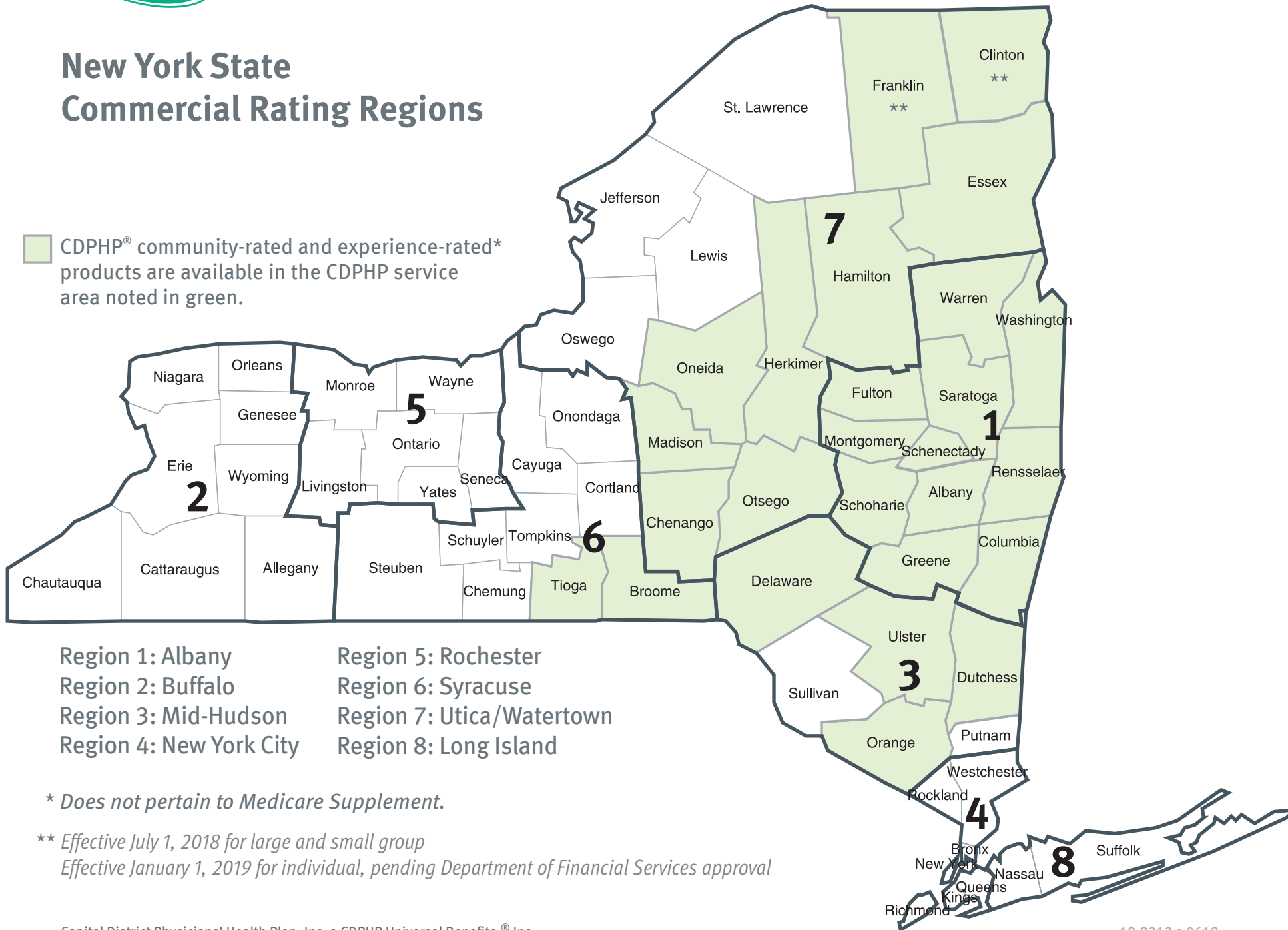




# New York State Commercial Rating Regions

CDPHP® community-rated and experience-rated\* products are available in the CDPHP service area noted in green.



- Region 1: Albany
- Region 2: Buffalo
- Region 3: Mid-Hudson
- Region 4: New York City
- Region 5: Rochester
- Region 6: Syracuse
- Region 7: Utica/Watertown
- Region 8: Long Island

\* Does not pertain to Medicare Supplement.

\*\* Effective July 1, 2018 for large and small group  
Effective January 1, 2019 for individual, pending Department of Financial Services approval