

Personal Choice 65SM PPO

Standard (non-urgent) authorization requests

	How many times this has happened	Out of total requests	Percentage
Requests Approved	15,927	17,944	88.8%
Requests Denied	2,017	17,944	11.2%
Requests approved only after appeal	63	381	16.5%

Expedited (urgent) authorization requests

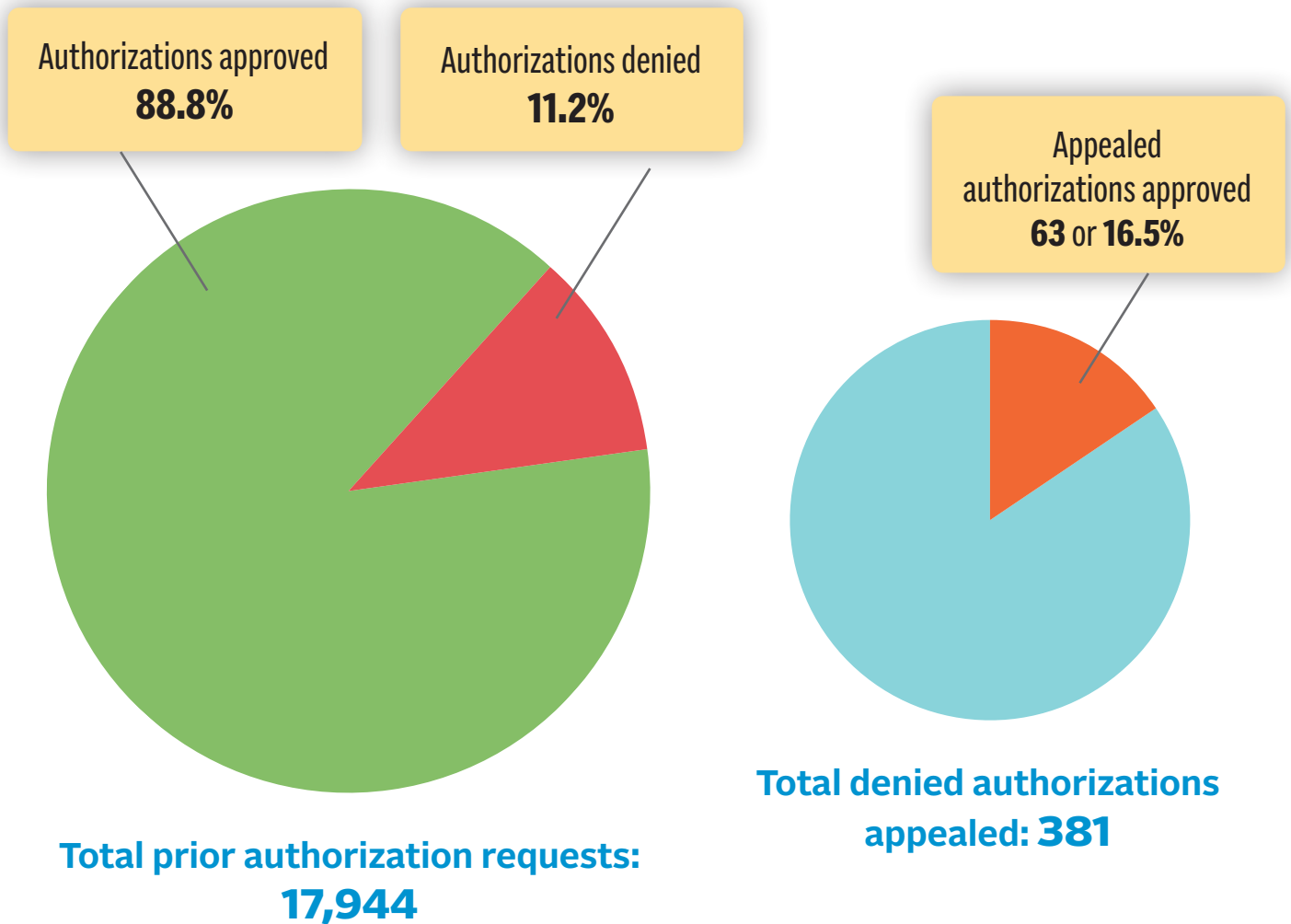
	How many times this has happened	Out of total requests	Percentage
Requests Approved	46	53	86.8%
Requests Denied	7	53	13.2%
Requests approved only after appeal	2	4	50%

Time between receiving a prior authorization request and sending a decision

	Mean (average) number of days	Median (middle) number of days
Standard (non-urgent) Prior Authorization Requests	1.16	6.83
Expedited (urgent) Prior Authorization Requests	0.99	1.26

Independence

In 2025, we received **17,944** standard (non-urgent) prior authorization requests for our covered patients. **88.8%** of those requests were approved.



The mean (average) time that it took to make standard prior authorization decisions:

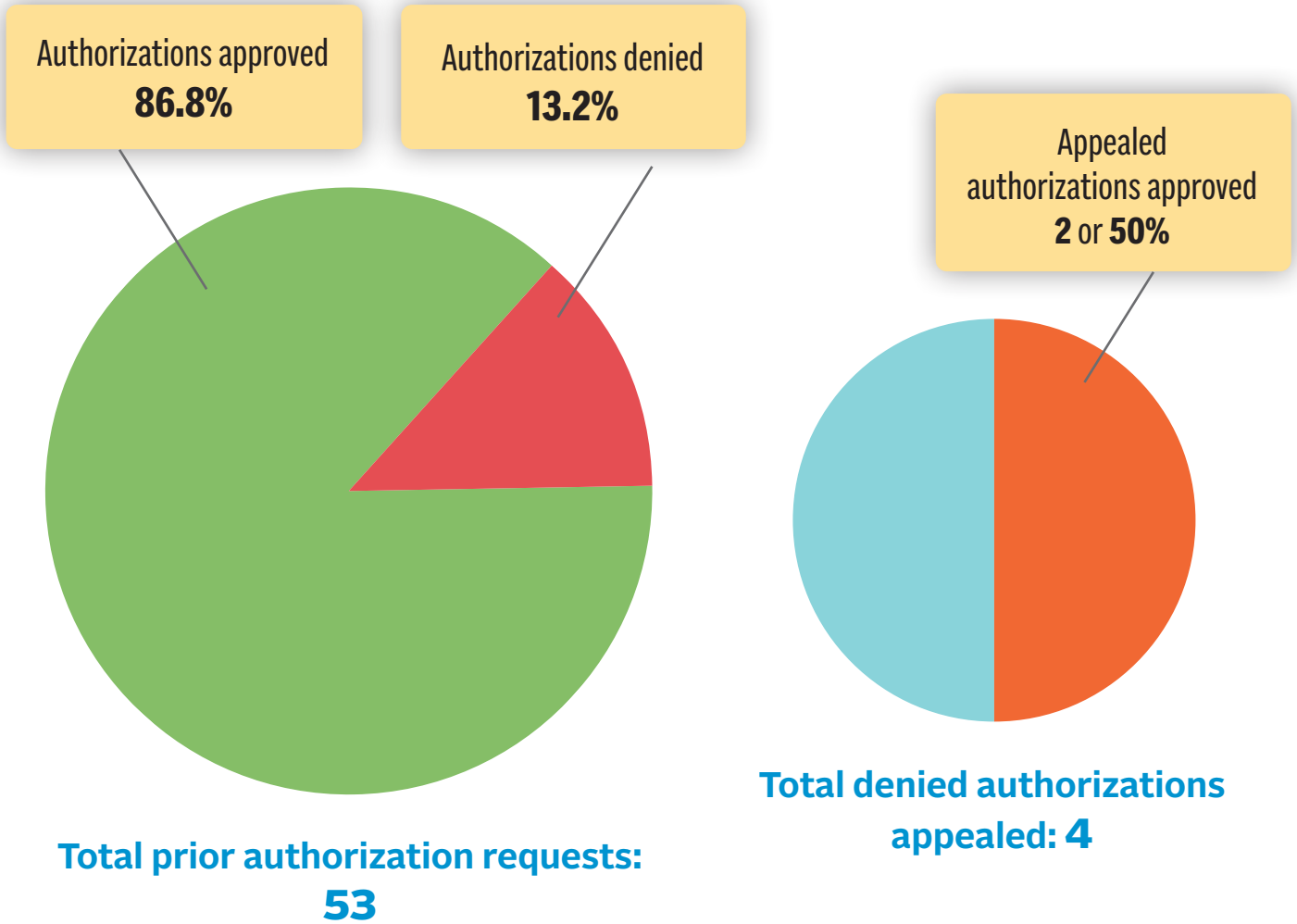
1.16
days

The median (middle) time that it took to make standard prior authorization decisions:

6.83
days

Independence

In 2025, we received 53 expedited (urgent) prior authorization requests for our covered patients. 86.8% of those requests were approved.



The mean (average) time that it took to make expedited prior authorization decisions:

0.99
days

The median (middle) time that it took to make expedited prior authorization decisions:

1.26
days

The data represented includes authorization and appeals information from Independence Blue Cross and Tango for plan year 2025.

A portion of our authorization and appeals data associated with delegated vendors (EviCore and Carelon) is not yet reflected in this dataset. We are engaging with those vendors to compile the remaining information and will update the data once it is available.

Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

Independence Blue Cross offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO Medicare Advantage plans depends on contract renewal.