

Keystone 65 HMO

Standard (non-urgent) authorization requests

	How many times this has happened	Out of total requests	Percentage
Requests approved	115,554	122,830	94.1%
Requests denied	7,278	122,830	5.9%
Requests approved only after appeal	117	739	15.8%

Expedited (urgent) authorization requests

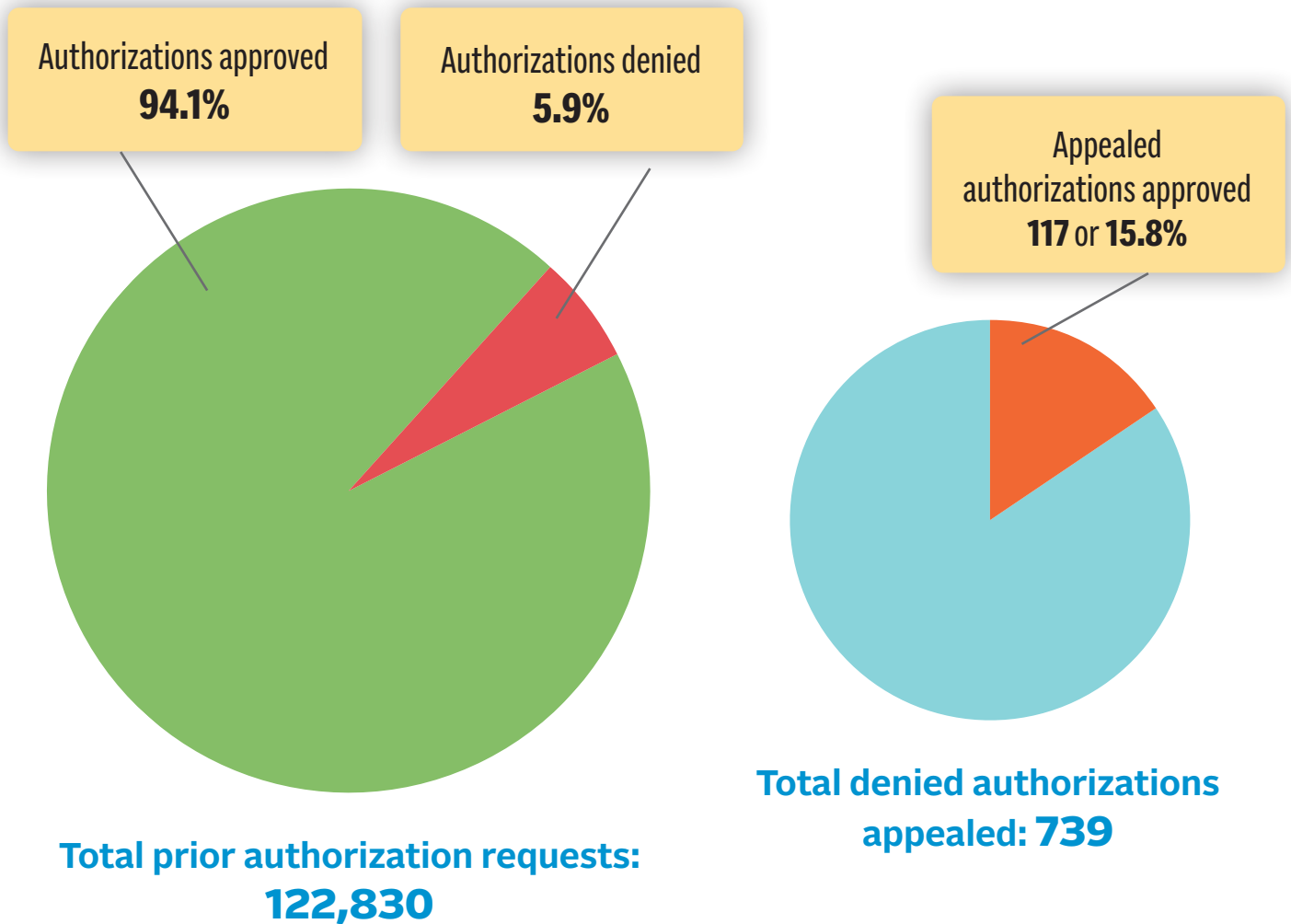
	How many times this has happened	Out of total requests	Percentage
Requests approved	174	205	84.9%
Requests denied	31	205	15.1%
Requests approved only after appeal	1	1	100%

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	1.28	7.92
Expedited (urgent) prior authorization requests	.86	1.31

Independence

In 2025, we received **122,830** standard (non-urgent) prior authorization requests for our covered patients. **94.1%** of those requests were approved.



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

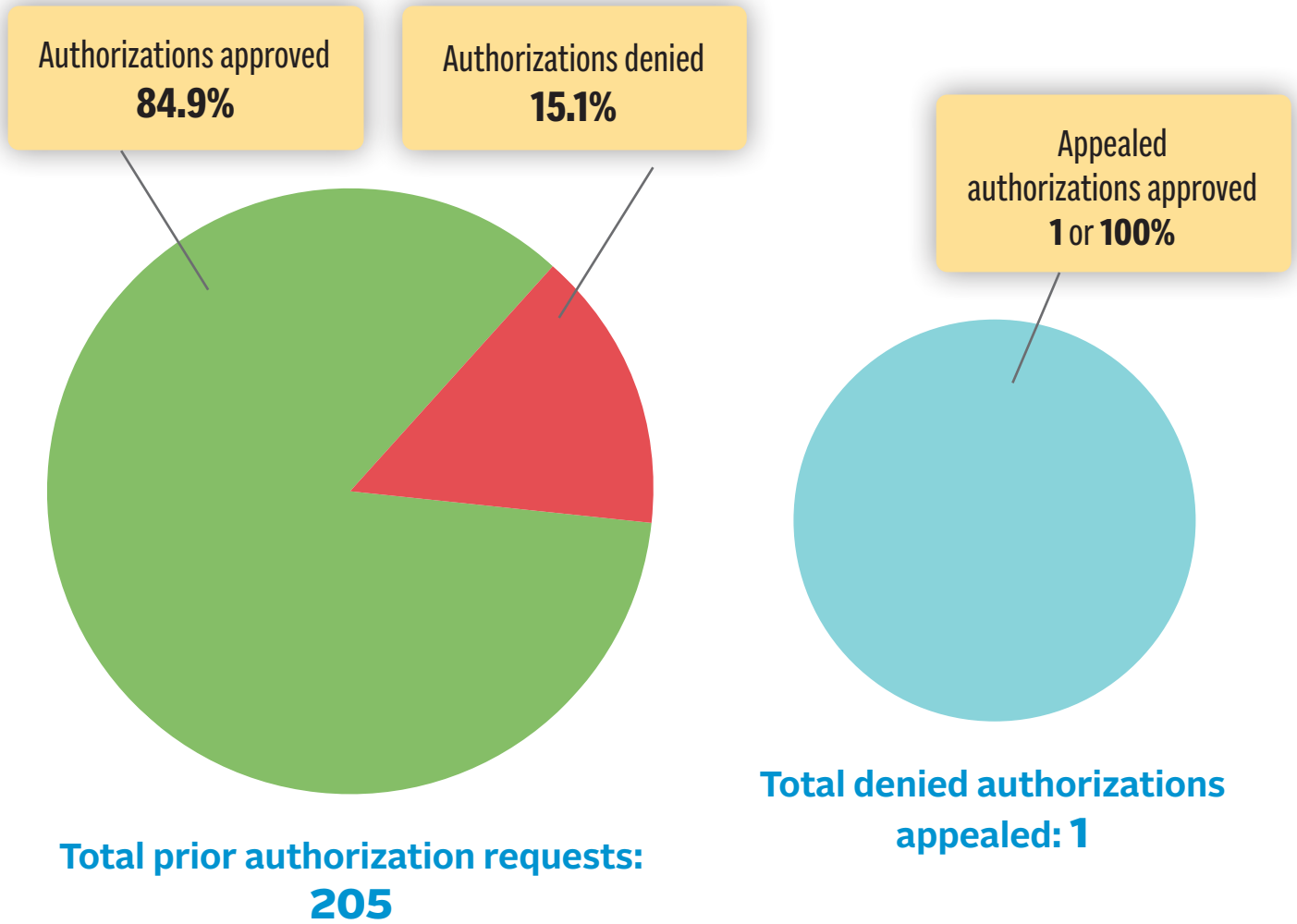
1.28
days

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

7.92
days

Independence

In **2025**, we received **205 expedited (urgent) prior authorization requests** for our covered patients.
84.9% of those requests were approved.



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

.86
days

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

1.31
days

The data represented includes authorizations from Independence Blue Cross and its delegated vendors, and appeals data for plan year 2025.

Benefits underwritten by Keystone HealthPlan East, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

Independence Blue Cross offers HMO-POS, and HMO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross HMO-POS and HMO Medicare Advantage plans depends on contract renewal.