

Personal Choice 65SM PPO

Standard (non-urgent) authorization requests

	How many times this has happened	Out of total requests	Percentage
Requests approved	67,818	70,963	95.6%
Requests denied	3,145	70,963	4.4%
Requests approved only after appeal	68	354	19.2%

Expedited (urgent) authorization requests

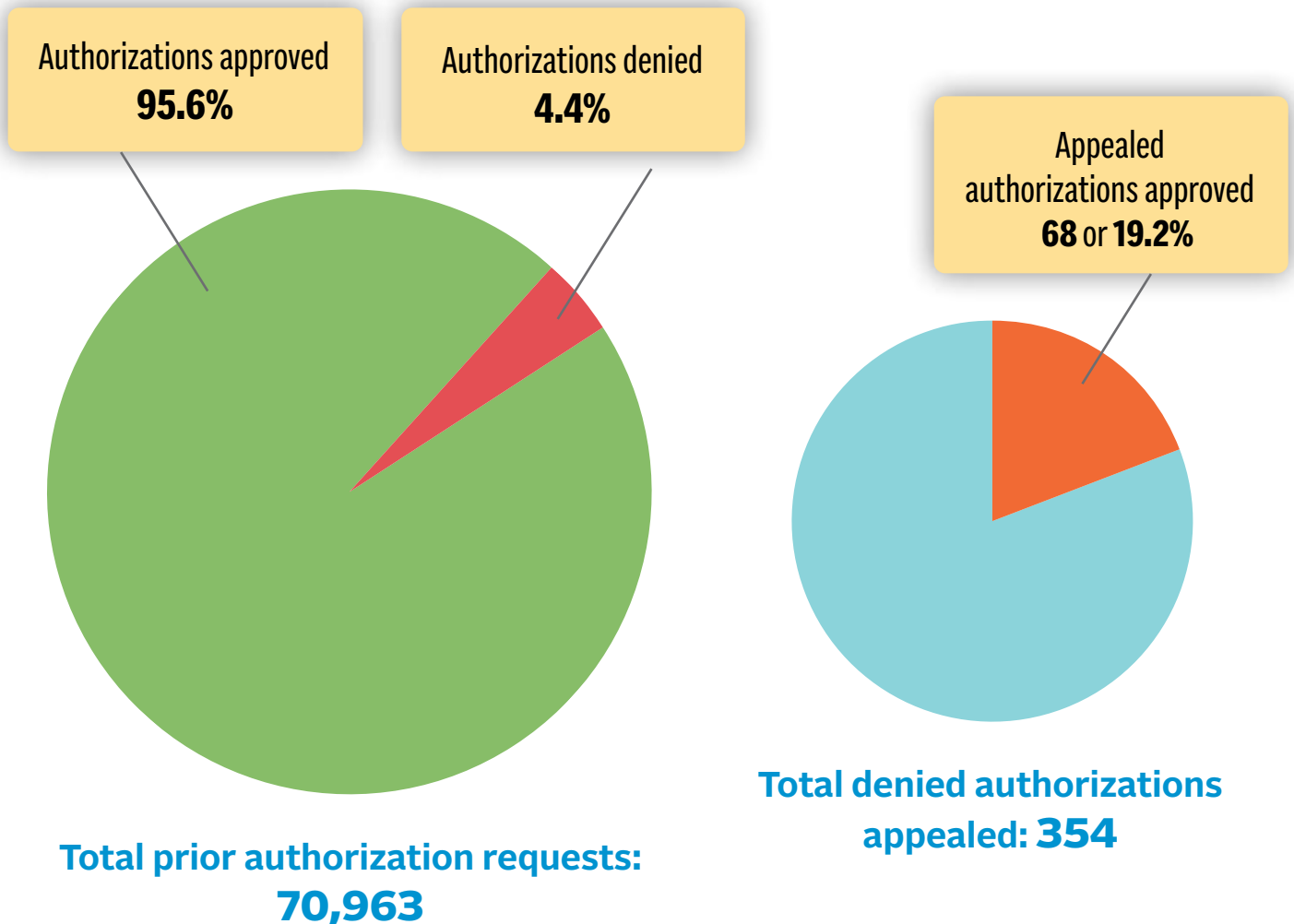
	How many times this has happened	Out of total requests	Percentage
Requests approved	115	134	85.8%
Requests denied	19	134	14.2%
Requests approved only after appeal	2	2	100%

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	1.29	7
Expedited (urgent) prior authorization requests	.89	1.19

Independence

In 2025, we received **70,963** standard (non-urgent) prior authorization requests for our covered patients. **95.6%** of those requests were approved.



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

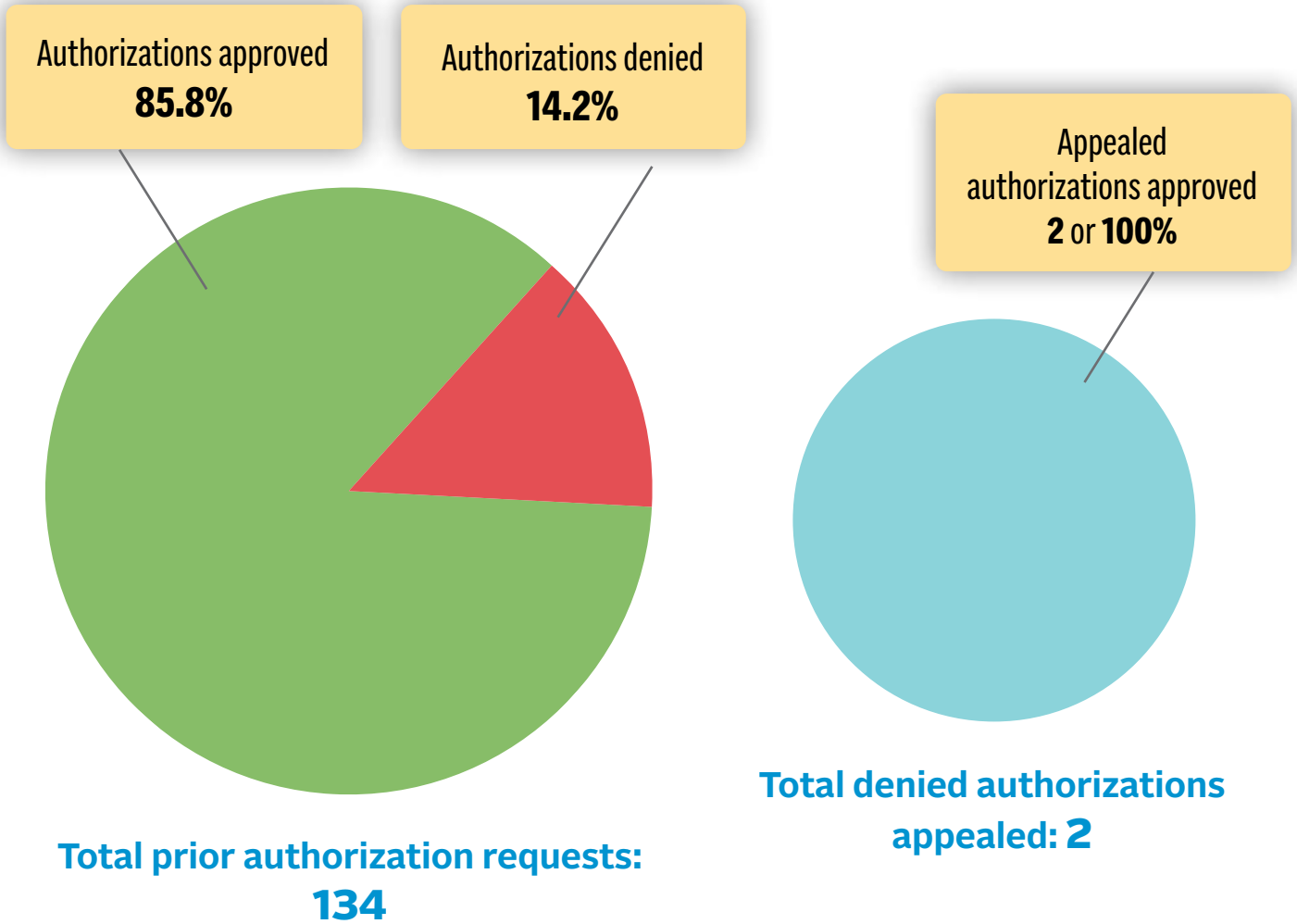
1.29
days

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

7
days

Independence

In 2025, we received **134 expedited (urgent) prior authorization requests** for our covered patients.
85.8% of those requests were approved.



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

.89
days

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

1.19
days

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

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.