



Capital Blue Cross Essential HMO

Overall Analysis

2025-04-15

Summary

Statistical testing was used to identify significant differences on each metric between cohorts. Each metric can have a value of *Significant* (meaning that a statistically significant difference existed between at least two groups) or *No difference* (indicating that no statistically significant differences were found).

Metric	Standard	Expedited
Approval rate	✔ No difference	✔ No difference
Denial rate	✔ No difference	✔ No difference
Approved after appeal	✔ No difference	✔ No difference
Approved after extension	✔ No difference	✔ No difference
Decision time	✔ No difference	✔ No difference

Definitions

- **SRF** – Social risk factor.

Cohort descriptions

- **BOTH_FULL** – Member’s with disability and low-income subsidy.
- **CONTROL** – The control group; Medicare members without SRF’s.
- **DISABILITY_ONLY** – Presence of only the disability SRF.
- **DIS_OR_LIS** – Presence of either the disability or low-income subsidy SRF.
- **LIS_FULL_ONLY** – Presence of only the low-income subsidy SRF.
- **Overall** – An aggregate of all the cohorts listed above.



Column names

- **Approval_Rate** – Approval rate.
- **Denial_Rate** – Denial rate.
- **Extension_Rate** – Percent approved after extension.
- **Appeal_Rate** – Percent approved after appeal.
- **MED_Decision_HRS** – Median decision time in hours.
- **AVG_Decision_HRS** – Mean decision time in hours.

Standard authorizations

Group	Approval_Rate	Denial_Rate	Extension_Rate	Appeal_Rate	MED_Decision_HRS	AVG_Decision_HRS
BOTH_FULL	100%	0%	0%	0%	0	0
CONTROL	93.72%	6.28%	0%	0.29%	0	12.36
DISABILITY_ONLY	93.63%	6.37%	0%	0.51%	0	24.4
DIS_OR_LIS	93.63%	6.37%	0%	0.51%	0	24.4
Overall	93.69%	6.31%	0%	0.35%	0	20.7

Expedited authorizations

Group	Approval_Rate	Denial_Rate	Extension_Rate	Appeal_Rate	MED_Decision_HRS	AVG_Decision_HRS
CONTROL	98.53%	8.34%	0%	0%	2.66	1.98
DISABILITY_ONLY	97.1%	5.76%	0%	0%	2.67	9
DIS_OR_LIS	97.1%	5.76%	0%	0%	2.67	9
Overall	98.05%	7.07%	0%	0%	2.42	2.23

Capital Blue Cross HMO is issued by Keystone Health Plan® Central, a subsidiary of Capital Blue Cross, independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association serving 21 counties in Central Pennsylvania and the Lehigh Valley. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

© 2025 Capital Blue Cross All Rights Reserved.