



# BlueJourney Value 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	94.94%	5.06%	0%	1.35%	0	0.37
CONTROL	95.32%	4.62%	0%	0.32%	0	8.51
DISABILITY_ONLY	94.57%	5.43%	0%	0%	1	17.98
DIS_OR_LIS	93.95%	6.05%	0%	0.62%	0	9.4
LIS_FULL_ONLY	94.8%	5.2%	0%	0%	0	12.66
Overall	95.02%	4.94%	0%	0.43%	0	8.56

## Expedited authorizations

Group	Approval_Rate	Denial_Rate	Extension_Rate	Appeal_Rate	MED_Decision_HRS	AVG_Decision_HRS
BOTH_FULL	80%	18.67%	0%	0%	1.96	9.18
CONTROL	93.3%	6.7%	0%	0%	2.29	2.29
DISABILITY_ONLY	92.31%	7.3%	0%	0%	4.35	3.62
DIS_OR_LIS	92.86%	8.52%	0%	0%	1.95	3.05
LIS_FULL_ONLY	100%	0%	0%	0%	3.67	3.67
Overall	92.86%	6.6%	0%	0%	1.67	2.8

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