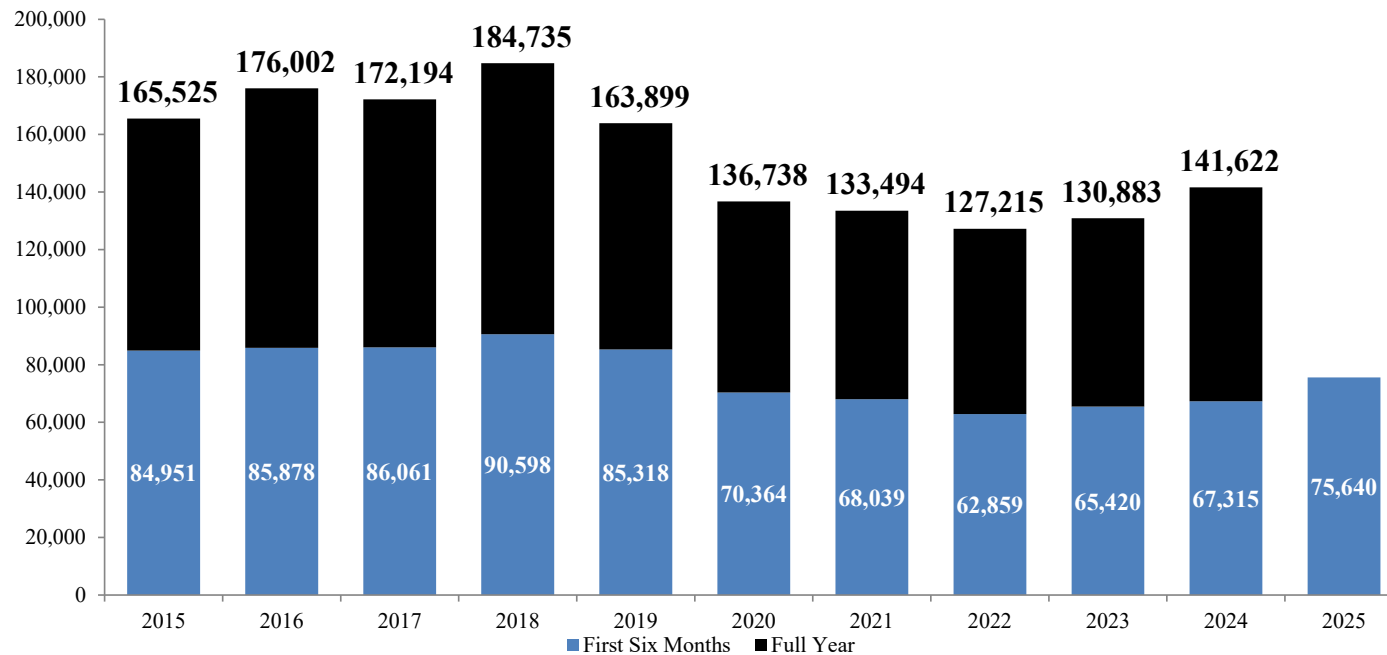


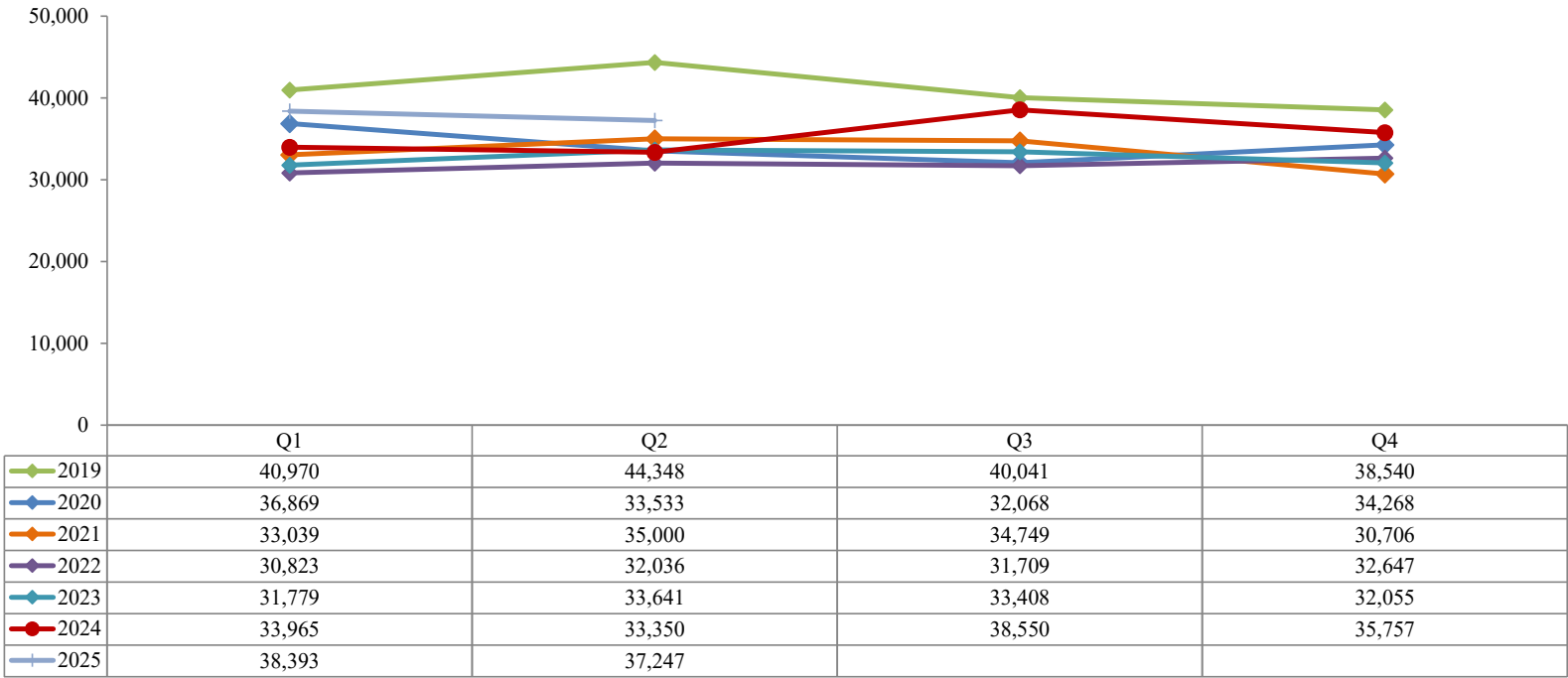
Independent Medical Review



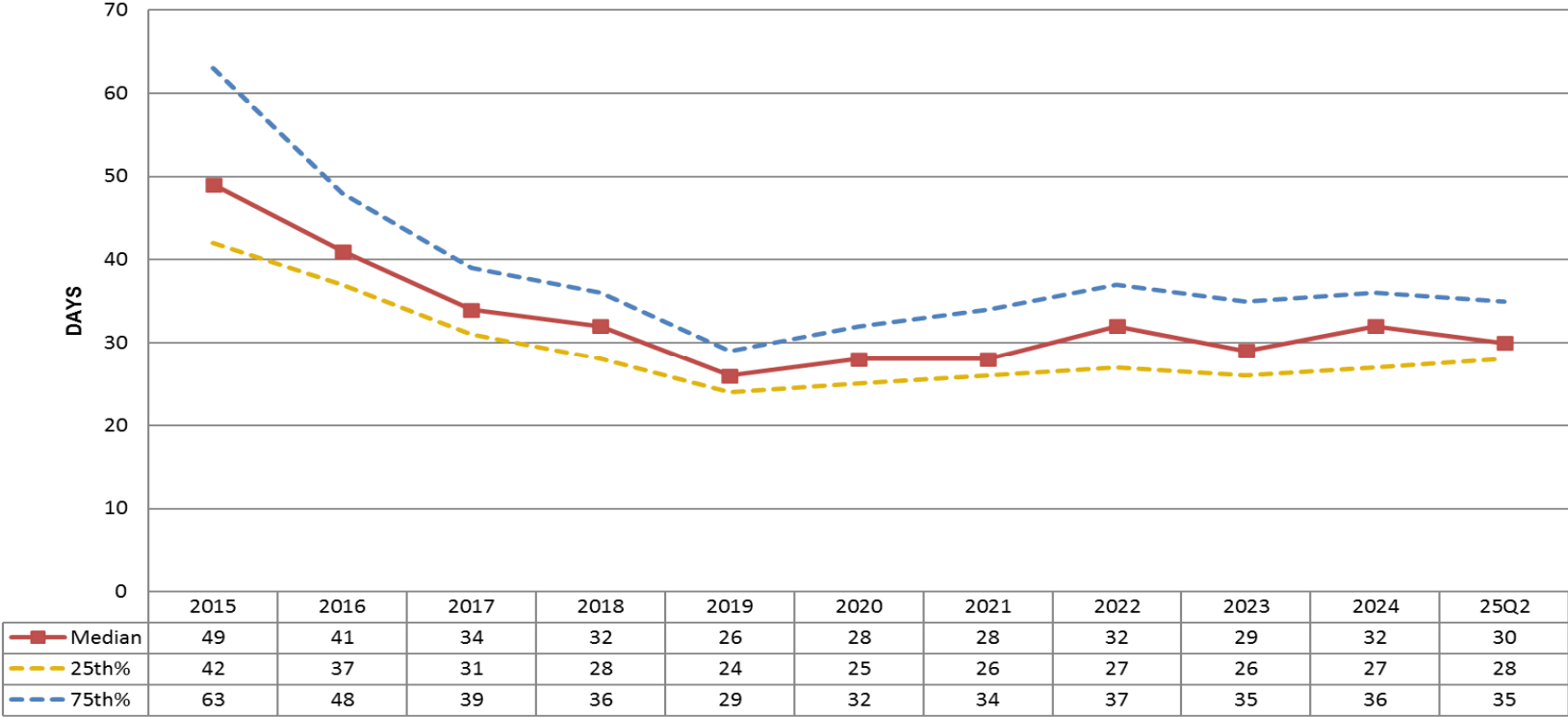
There were 75,640 IMR letters in the first six months of 2025, a 12.4% increase from the second quarter of 2024



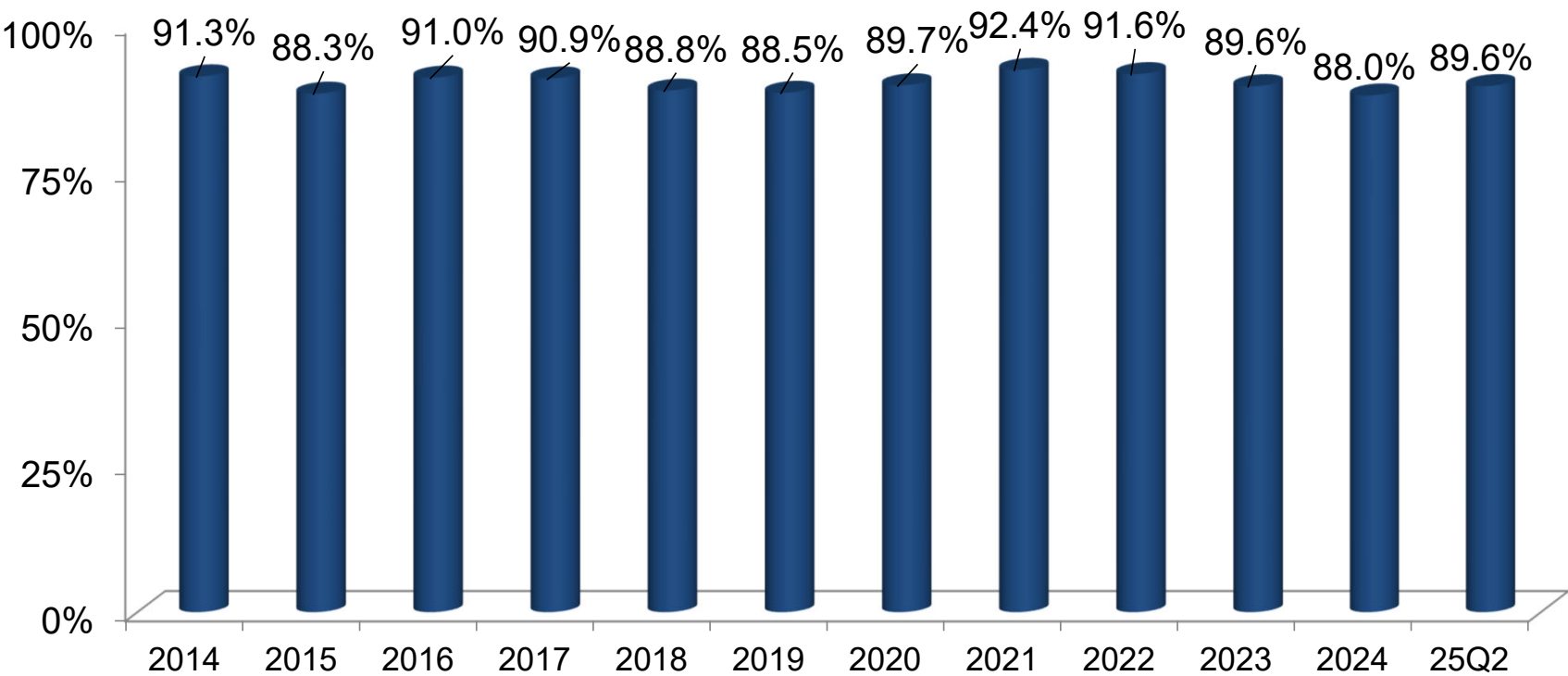
Letters By Quarter



Time from Application Date to Letter Date



Uphold Rates



IMR Service Mix



Service Requested	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	25Q2
Pharmaceuticals	50.7%	49.5%	47.8%	46.5%	41.1%	39.1%	34.9%	33.3%	32.2%	33.4%	30.8%
Physical Therapy	8.3%	8.6%	9.7%	10.2%	12.0%	12.2%	13.4%	13.2%	13.4%	13.1%	13.8%
Injections	6.9%	7.6%	8.3%	9.1%	10.1%	10.8%	11.7%	12.1%	12.4%	12.4%	12.9%
DME/Prosth/Ortho/Supp	7.3%	6.9%	6.5%	7.0%	7.8%	8.5%	9.4%	8.2%	8.9%	8.9%	9.6%
MRI/CT/PET	4.3%	4.6%	4.8%	4.6%	4.8%	5.0%	5.0%	5.5%	6.0%	5.4%	5.5%
Acupuncture	2.2%	2.3%	2.5%	3.0%	3.7%	3.9%	4.3%	4.5%	4.6%	4.8%	5.0%
Surgery	3.1%	3.0%	2.9%	2.9%	3.4%	3.6%	3.4%	3.6%	3.5%	3.9%	3.6%
Diagnostic Test/Measure	3.5%	3.6%	3.4%	3.4%	3.2%	3.1%	3.0%	2.8%	2.8%	2.4%	2.5%
Chiropractic Manip	1.7%	1.7%	1.7%	1.8%	2.2%	2.2%	2.5%	2.7%	2.7%	2.6%	2.7%
Eval. and Management	2.2%	2.3%	2.2%	2.0%	2.0%	2.2%	2.3%	2.6%	2.4%	2.5%	2.8%
Laboratory Services	2.8%	3.3%	3.3%	2.5%	2.1%	1.7%	1.7%	1.5%	1.5%	1.3%	1.3%
Psych Services	1.4%	1.4%	1.3%	1.2%	1.3%	1.5%	1.6%	1.7%	1.6%	1.6%	1.5%
Other	5.5%	5.4%	5.6%	5.7%	6.3%	6.4%	6.9%	8.2%	8.0%	7.7%	8.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

IMR Uphold Rates by Service



Service Requested	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	25Q2
Pharmaceuticals	89.7%	92.5%	91.9%	89.4%	89.4%	90.7%	93.3%	91.8%	90.6%	89.7%	91.1%
Physical Therapy	92.2%	93.0%	93.6%	91.7%	90.4%	90.8%	92.9%	93.9%	91.6%	90.0%	89.9%
Injections	87.4%	89.4%	89.5%	89.1%	88.8%	91.2%	95.0%	95.9%	91.4%	90.7%	93.1%
DME/Prosth/Ortho/Supp	89.6%	91.4%	91.6%	89.2%	90.1%	91.8%	93.5%	91.9%	91.4%	89.3%	89.2%
MRI/CT/PET	86.3%	88.6%	89.2%	87.6%	86.3%	88.2%	91.6%	91.5%	88.3%	85.4%	87.3%
Acupuncture	91.6%	93.6%	93.9%	92.7%	89.7%	87.7%	90.5%	93.6%	93.1%	93.0%	93.6%
Surgery	86.3%	88.3%	90.7%	88.0%	88.7%	87.2%	88.7%	86.5%	87.2%	80.8%	85.4%
Diagnostic Test/Measure	84.5%	91.3%	91.3%	89.0%	86.7%	88.7%	92.4%	91.5%	86.2%	83.5%	87.4%
Chiropractic Manip	90.8%	92.0%	93.8%	92.2%	89.0%	86.7%	89.3%	87.0%	88.5%	89.8%	90.4%
Eval. and Management	66.4%	77.0%	77.7%	75.9%	74.9%	80.9%	84.9%	82.8%	76.1%	74.9%	79.7%
Laboratory Services	82.6%	88.4%	86.4%	82.9%	81.6%	82.2%	87.4%	84.3%	81.4%	77.5%	80.3%
Psych Services	83.3%	85.2%	84.4%	78.6%	79.0%	81.9%	85.1%	82.5%	83.5%	80.7%	80.3%
Other	86.0%	88.1%	87.6%	85.6%	86.1%	88.6%	90.8%	89.5%	85.4%	81.9%	85.8%
Total	88.3%	91.1%	90.9%	88.8%	88.5%	89.8%	92.4%	91.6%	89.6%	88.0%	89.6%

IMR Pharmacy Mix



	% of Rx										
Rx Drug Category	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	25Q2
Analgesics-Opioid	30.3%	28.6%	29.1%	32.0%	30.7%	28.0%	25.0%	23.9%	23.1%	20.8%	18.9%
Musculoskeletal Therapy	12.7%	13.4%	13.5%	14.5%	15.6%	16.9%	17.8%	17.9%	18.1%	17.9%	17.0%
Dermatologicals	15.1%	14.8%	14.4%	12.3%	14.0%	15.9%	17.8%	18.9%	20.1%	22.2%	24.5%
Anticonvulsants	5.4%	5.7%	6.2%	8.2%	8.8%	10.2%	10.3%	10.2%	10.1%	10.1%	10.1%
Anti-Inflammatory	8.5%	9.6%	10.3%	7.7%	6.4%	6.4%	7.4%	8.0%	7.4%	7.7%	8.4%
Antidepressants	3.9%	4.1%	4.2%	4.9%	5.1%	4.5%	3.4%	3.4%	3.3%	3.8%	3.7%
Ulcer Drugs	7.3%	7.4%	7.2%	4.7%	3.6%	3.5%	3.5%	3.3%	3.2%	3.3%	3.4%
Hypnotics	3.9%	3.8%	3.1%	2.7%	2.4%	2.0%	1.8%	1.7%	1.4%	1.2%	1.1%
Antianxiety	2.7%	2.8%	2.6%	2.4%	2.2%	1.9%	1.8%	1.6%	1.4%	1.4%	1.2%
Analgesics-Non-Narcotic	1.1%	1.4%	1.8%	2.2%	1.9%	2.1%	2.0%	1.8%	2.2%	2.2%	2.1%
Other	9.1%	8.4%	7.6%	8.3%	9.3%	8.7%	9.1%	9.3%	9.7%	9.4%	9.5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

IMR Uphold Rates by Drug Category



	% Upheld										
Rx Drug Category	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	25Q2
Analgesics-Opioid	88.0%	90.2%	90.1%	89.8%	90.8%	91.8%	94.4%	93.2%	92.6%	94.1%	95.1%
Musculoskeletal Therapy	96.4%	97.1%	97.2%	95.8%	95.5%	96.6%	98.5%	98.5%	98.2%	98.0%	98.7%
Dermatologicals	96.3%	97.1%	97.0%	94.9%	93.8%	93.2%	95.1%	95.8%	93.7%	92.3%	93.9%
Anticonvulsants	82.0%	87.3%	87.7%	80.7%	82.0%	86.1%	91.3%	91.9%	90.4%	90.0%	92.6%
Anti-Inflammatory	82.5%	90.0%	88.7%	84.3%	81.7%	83.4%	85.7%	80.7%	76.3%	74.2%	74.5%
Antidepressants	74.5%	83.8%	82.2%	75.9%	74.8%	79.8%	82.4%	74.1%	78.2%	74.7%	80.5%
Ulcer Drugs	89.0%	93.0%	91.7%	88.4%	87.9%	86.7%	89.7%	83.1%	80.8%	78.7%	79.5%
Hypnotics	97.4%	98.2%	97.7%	97.2%	97.2%	97.9%	98.2%	97.5%	97.9%	98.3%	97.5%
Antianxiety	96.3%	97.1%	95.0%	94.4%	92.5%	94.6%	94.5%	91.7%	90.6%	89.1%	94.5%
Analgesics-Non-Narcotic	88.7%	92.6%	91.9%	92.0%	90.6%	92.5%	92.2%	87.8%	85.6%	81.8%	82.4%
Other	87.9%	90.7%	89.2%	85.8%	85.9%	86.6%	89.7%	86.5%	83.8%	81.3%	84.7%
Total	89.7%	92.5%	91.9%	89.4%	89.4%	90.7%	93.3%	91.8%	90.6%	89.7%	91.1%

IMR – Provider Concentration



Top 10 Providers (July 2024 – June 2025)

Requesting Provider	# of IMR Decision Letters	% of IMR Decision Letters	# of Medical Service Decisions	% of Medical Service Decisions	% of Decisions Upheld
Provider 1	1,930	1.3%	3,173	1.4%	91.4%
Provider 2	2,216	1.5%	2,998	1.3%	89.9%
Provider 3	1,790	1.2%	2,815	1.2%	94.8%
Provider 4	1,655	1.1%	2,789	1.2%	93.7%
Provider 5	1,903	1.3%	2,566	1.1%	88.6%
Provider 6	1,539	1.0%	2,466	1.1%	90.8%
Provider 7	1,717	1.2%	2,425	1.1%	83.8%
Provider 8	720	0.5%	2,163	1.0%	87.3%
Provider 9	549	0.4%	2,014	0.9%	87.5%
Provider 10	1,047	0.7%	1,991	0.9%	90.7%
Top 10	15,066	10.2%	25,400	11.3%	90.1%

IMR – Provider Concentration



% of Service Requests by Top Providers

Providers	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	25Q2
Top 10	12.4%	11.9%	11.3%	12.5%	9.5%	9.9%	10.2%	10.7%	11.3%	11.4%	11.4%	11.3%
Top 25	20.6%	20.7%	20.3%	21.5%	18.1%	18.6%	19.4%	20.6%	21.2%	21.4%	21.2%	21.4%
Top 50	29.7%	29.9%	30.0%	30.8%	28.2%	28.2%	29.9%	31.1%	31.6%	32.2%	32.8%	33.2%
Top 1% (83*)	45.5%	45.4%	45.3%	45.5%	44.2%	41.2%	39.6%	39.9%	39.9%	40.2%	41.9%	42.7%
Top 10% (828*)	84.1%	85.4%	85.1%	86.9%	84.6%	83.5%	82.1%	82.6%	82.9%	83.1%	83.9%	84.6%

* Based on Number of Providers from July 2024 – June 2025