New Jersey Department of Banking and Insurance Independent Health Care Appeals Program July 16, 2012 – January 15, 2013

		IURO Determination		
Carrier	Market Share*	Completed	Disagree With Plan	Agree With Plan
Aetna Health	11.5%	17	5	12
AmeriChoice**		67	27	40
Amerigroup	5.0%	3	1	2
AmeriHealth	4.2%	6	3	3
Cigna	1.7%	15	3	12
Healthfirst	1.5%	1	0	1
Horizon	52.3%	114	40	74
Oxford**		37	9	28
United**		3	1	2
Total		263	89	174

- * Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of September 30, 2012)
- ** AmeriChoice (now d/b/a United Healthcare Community Plan), Oxford and United are all owned by UnitedHealth Group. The combined market share is 23%.