

**Table 1**

**New Jersey Department of Banking and Insurance  
Independent Health Care Appeals Program  
March 15, 1997 – July 15, 2008**

		Total Appeals		Panel Determination	
Carrier	Market Share*	Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	17.8%	3	491	214	277
AmeriChoice**		0	53	20	33
Amerigroup	3.2%	1	62	38	24
AmeriHealth	4.3%	0	169	74	95
Atlanticare***		0	1	0	1
Cigna	2.6%	3	181	99	82
First Option***		0	28	9	19
Guardian	0.2%	0	11	6	5
Health Net	4.2%	4	377	145	232
HIP***		0	4	3	1
Horizon	48.2%	15	780	310	470
MetLife Dental		0	2	1	1
Nippon Life Insurance	0.1%	0	1	0	1
NYL Care***		0	27	12	15
Great West***		0	1	0	1
Oxford**		4	411	158	253
Prudential***		0	40	16	24
Trustmark		0	1	0	1
United**		0	28	8	20
University	1.8%	4	15	9	6
WellChoice		0	14	8	6
Total		34	2697	1130	1567

\*Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of March 31, 2008)

\*\*AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 16.1%.

\*\*\*Inactive HMOs