

Table 1

**New Jersey Department of Banking and Insurance
Independent Health Care Appeals Program
March 15, 1997 – January 15, 2009**

Carrier	Market Share*	Total Appeals		Panel Determination	
		Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	17.0%	4	511	224	287
AmeriChoice**		1	55	21	34
Amerigroup	3.3%	1	68	42	26
AmeriHealth	4.3%	2	172	76	96
Atlanticare***		0	2	0	2
Cigna	2.7%	3	191	103	88
First Option***		0	28	9	19
Guardian			11	6	5
Health Net	3.9%	1	396	156	240
HIP***		0	4	3	1
Horizon	49.0%	22	883	344	539
MetLife Dental		0	2	1	1
Nippon Life Insurance		0	1	0	1
NYL Care***		0	27	12	15
Great West***		0	1	0	1
Oxford**		5	437	168	269
Prudential***		0	40	16	24
Trustmark		0	1	0	1
United**		0	29	8	21
University	1.8%	0	19	12	7
WellChoice		0	14	8	6
Total		39	2892	1209	1683

* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of September 30, 2008)

** AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 16.6%.

*** Inactive HMOs