

**Table 1**

**New Jersey Department of Banking and Insurance  
Independent Health Care Appeals Program  
July 16, 2010 – January 15, 2011**

Carrier	Market Share*	Total Appeals		Panel Determination	
		Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	13.6%	2	10	3	7
AmeriChoice**		0	21	10	11
Amerigroup	4.5%	0	6	3	3
AmeriHealth	4.4%	0	8	4	4
Cigna	2.9%	1	5	3	2
Guardian		0	2	0	2
Health Net	1.5%	1	6	1	5
Horizon	49.4%	12	85	23	62
Oxford**		4	19	7	12
University		0	2	0	2
United**		0	4	1	3
Total		20	168	55	113

\* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of September 30, 2010)

\*\* AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 20.3%