

Table 2

**New Jersey Department of Banking and Insurance
Independent Health Care Appeals Program
January 16, 2014 – July 15, 2014**

Carrier	Market Share*	IURO Determination				
		Appeals Completed	Number of Plan Denials Upheld by IURO	% Denials Upheld	Number of Plan Denials Overturned by IURO	% Denials Overturned
Aetna Health	9.9%	8	4	50.0	4	50.0
AmeriChoice**		36	19	52.8	17	47.2
Amerigroup	6.0%	23	12	52.2	11	47.8
AmeriHealth	6.7%	6	5	83.3	1	16.7
Cigna	1.6%	7	4	57.1	3	42.9
Healthfirst	1.5%	7	6	85.7	1	14.3
Horizon	51.3%	125	68	60.5	57	39.5
Oxford**		8	5	52.9	3	47.1
United**		2	2	100.0	0	0.0
Total		222	125	56%	97	43%

* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as March 31, 2014)

** AmeriChoice (now d/b/a United Healthcare Community Plan), Oxford and United are all owned by UnitedHealth Group. The combined market share is 22.5%.