

State of New Jersey

PHILIP D. MURPHY Governor

TAHESHA L. WAY Lt. Governor DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE
CONSUMER PROTECTION SERVICES
OFFICE OF MANAGED CARE
PO BOX 329
TRENTON, NJ 08625-0329

JUSTIN ZIMMERMAN Commissioner

TEL (609) 777-9470 FAX (609) 633-0807

SEMI-ANNUAL LEGISLATIVE REPORT INDEPENDENT HEALTH CARE APPEALS PROGRAM DEPARTMENT OF BANKING AND INSURANCE

This is the semi-annual report to the Legislature on activities related to the Independent Health Care Appeals Program from July 1, 2023, through December 31, 2023.

The Health Care Quality Act established the Independent Health Care Appeals Program to provide covered persons with the right to appeal to an independent utilization review organization (IURO) a carrier's denial, limitation or termination of a covered service on the grounds that it is not medically necessary. The overturn of a carrier's denial signifies that the IURO determined, after a review of all medical information submitted by the carrier and the covered person, that the services requested for the covered person were medically necessary and appropriate and should therefore be covered by the carrier. If all or part of the IURO's decision is in favor of the covered person, the carrier is required to provide coverage for the healthcare services found to be medically necessary within ten business days. The IURO's decision is binding on the carrier and the covered person, except if other remedies are available under state or federal law. The New Jersey Department of Banking and Insurance (Department) administers the Independent Health Care Appeals Program and currently contracts with one IURO to conduct the appeal reviews.

One thousand nine hundred sixty-nine (1,969) external appeals were filed with the Department's vendor during the time period of this report. Of the 1,969 appeals, 993 were accepted for review by the IURO. Appeals determined to be ineligible for the Independent Health Care Appeals Program were rejected for the following reasons: failure to exhaust the carrier's internal appeal process; not a utilization management (UM) issue; member is covered by self-funded plan; fair hearing request; failure to provide signed consent to appeal; issue already resolved; out of state coverage; appeal untimely; and the appeal involves a non-covered benefit.

The IURO rendered decisions on 959 appeals during this period. Of the 959 appeals, the IURO upheld the carrier's denial 553 times (57%) and overturned or modified the carrier's denial 406 times (43%). In the previous 6-month period, January 1, 2023, through June 30, 2023, the IURO rendered decisions on 829 appeals. The carrier's denial was upheld in 56% of the cases and overturned or modified in 44% of the cases.

Visit us on the Web at dobi.nj.gov
New Jersey is an Equal Opportunity Employer • Printed on Recycled Paper and Recyclable

The appeals involved various types of medical service denials as shown below:

July 1, 2023 – December 31, 2023

Category	Number of Appeals
Covered Medication	0
Hospital Admission, Days, Reduction of Acuity	231
Outpatient Medical Treatment/Diagnostic Testing	96
Skilled Nursing Facility	29
Dental - Medicaid	82
Medical Daycare	7
Home Health Care	203
Medical Equipment (DME) and/or Supplies	58
Surgical Procedure	28
Service Experimental/Investigational	0
Outpatient Rehab Therapy (PT, OT, Cardio, etc.)	17
Behavioral Health – Inpatient	11
Behavioral Health – Residential	1
Behavioral Health – Outpatient	5
Substance Abuse - Detox	0
Substance Abuse – Inpatient	2
Substance Abuse - Residential	0
In-Network Exception	21
Medication	139
Emergency Admission	0
Other	29
Totals	959

The medical specialties that are most frequently represented in the appeals are as follows:

Specialty	Number of Appeals
Infectious Disease	18
Gastroenterology	161
Pediatrics	0
Internal Medicine	15
Cardiology	55
Dental	51
Physical Medicine and Rehabilitation	55
Neurology	0
Psychiatry	24
Endocrinology	0
Pulmonary	17
Orthopedics	36
Oncology	26
Neonatology	0
Pediatric Endocrinology	20
Urology	8
Pain Management	11
General Surgery	7
Radiation Oncology	11

Pediatric Pulmonary Plastic Surgery 6 OB/GYN 11 Hematology Oncology 7 Geriatrics 0 Oral Maxillofacial 2 Dermatology 9 Ophthalmology 7 ENT (Eye, Nose, Throat) Anesthesiology 6 Allergy Immunology 3 Neurosurgery 11 Addiction Medicine 111 Child and Adolescent Psychiatry Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine 9 Family Medicine 9 Family Medicine 10 Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine 0 Neurology; Neuromuscular Medicine 0 Neuronuscular Medicine 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Nephrology	41
Plastic Surgery OB/GYN 11 Hematology Oncology Geriatrics Oral Maxillofacial Dermatology Ophthalmology 9 Ophthalmology 9 Ophthalmology 9 Ophthalmology 6 Anesthesiology Anesthesiology Allergy Immunology 3 Neurosurgery 11 Addiction Medicine Child and Adolescent Psychiatry Clinical Genetics and Genomics 11 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 10 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine Geriatric Psychiatry 0 Interventional Radiology and Diagnostic Radiology Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine 0 Neurology; Neuromuscular Medicine 0 Neurology; Neurotology 0 Pediatric Critical Care Medicine 83 Pediatric Gastroenterology 0 Optometry 0 Pediatric Gastroenterology 0 Pediatric Critical Care Medicine 9 Pediatric Sargery 2 Reproductive Endocrinology and Infertility 1 Rheumatology 7 Sleep Medicine 22 Pediatric Surgery 22 Pediatric Surgery 3 Vascular Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology 0 Chiropractic	*	
OB/GYN Hematology Oncology Geriatrics Oral Maxillofacial 2 Dermatology Ophthalmology Poly Ophthalmology Ophthalmology Ophthalmology Ophthalmology Ophthalmology Farric Ever, Nose, Throat) Anesthesiology Allergy Immunology Allergy Immunology Addiction Medicine Interventional Adolescent Psychiatry Clinical Genetics and Genomics Ophthalmology, Diabetes, and Metabolism Emergency Medicine Solution Medicine Solution Medicine Solution Medicine Child and Adolescent Psychiatry Total Genetics and Genomics Ophthalmology, Diabetes, and Metabolism Ophthalmology, Diabetes, and Metabolism Ophthalmology, Diabetes, and Metabolism Ophthalmology, Diabetes, and Metabolism Ophthalmology Family Medicine Ophthalmology Family Medicine Ophthalmology Neurodevelopmental Disabilities; Neurology with Ophthalmology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Ophthalmology Neurology; Neurotology Ophthalmology Ophthalmolog		6
Hematology Oncology 7 Geriatrics 0 0 Oral Maxillofacial 2 2 Dermatology 9 9 Ophthalmology 7 ENT (Eye, Nose, Throat) 0 Anesthesiology 3 Anesthesiology 3 Neurosurgery 11 Addiction Medicine 11 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine 2 Geriatric Psychiatry 0 Interventional Radiology and Diagnostic 0 Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine 0 Neuromuscular Medicine 2 Orthodontics 33 Otolaryngology; Neurotology 0 Pediatric Critical Care Medicine 2 Orthodontics 33 Otolaryngology; Neurotology 0 Pediatric Gastroenterology 0 Optometry		11
Geriatrics 0 Oral Maxillofacial 2 Dermatology 9 Ophthalmology 7 ENT (Eye, Nose, Throat) 0 Anesthesiology 6 Allergy Immunology 3 Anesthesiology 3 Allergy Immunology 3 Anesthesiology 11 Addiction Medicine 11 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine 9 Family Medicine 2 Geriatric Psychiatry 0 Interventional Radiology and Diagnostic 0 Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology in Neurology Neuro		
Oral Maxillofacial 2 Dermatology 9 Ophthalmology 7 ENT (Eye, Nose, Throat) 0 Anesthesiology 6 Allergy Immunology 3 Neurosurgery 11 Addiction Medicine 111 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine 9 Family Medicine 2 Geriatric Psychiatry 0 Interventional Radiology and Diagnostic Radiology Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Optomics 33 Otolaryngology; Neurotology 0 Pediatric Critical Care Medicine 83 Pediatric Gastroenterology 0 Optometry 0 Acupuncture 0 Pediatric Rehabilitation Medicine 59 Pediatric Rehabilitation Medicine 59 Pediatric Rehabilitation Medicine 59 Pediatric Reproductive Endocrinology and Infertility 1 Rheumatology 7 Sleep Medicine 22 Pediatric Surgery 3 Vascular Neurology 35 Vascular Neurology 0 Chiropractic 1		
Dermatology Ophthalmology FNT (Eyc, Nose, Throat) Anesthesiology Anesthesiology Allergy Immunology 3 Neurosurgery 11 Addiction Medicine Child and Adolescent Psychiatry Tolinical Genetics and Genomics Endocrinology, Diabetes, and Metabolism Endocrinology Endocrinology Endocrinology Endocrinology and Diagnostic Endocrinology and Diagnostic Endocrinology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Endocrinology with Special Qualification in Child Endocrinology, Neuromuscular Medicine Endocrinology, Neuromuscular Medicine Endocrinology Endocritical Care Medicine Endocrinology Endiatric Critical Care Medicine Endocrinology Endocritical Endocrinology Endocritical Care Medicine Endocrinology Endocritical		
Ophthalmology ENT (Eye, Nose, Throat) Onesthesiology Anesthesiology Allergy Immunology Addiction Medicine Interventional Radiolosent Psychiatry Clinical Genetics and Genomics Definition of the Metabolism Endocrinology, Diabetes, and Metabolism Endocrinology, Definition of Endocrinology Endocrinology and Diagnostic Endocrinology and Diagnostic Endocrinology and Diagnostic Endocrinology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Endocrinology Endocrinol		
ENT (Eye, Nose, Throat) Anesthesiology Allergy Immunology Allergy Immunology 3 Neurosurgery 11 Addiction Medicine Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics Endocrinology, Diabetes, and Metabolism Endocrinology, Delicities Gritical Care Medicine 9 Family Medicine 9 Family Medicine 0 Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine 0 Neuromuscular Medicine 2 Orthodontics 33 Otolaryngology; Neurotology 0 Pediatric Gastroenterology 0 Pediatric Gastroenterology 0 Optometry 0 Acupuncture 0 Pediatric Care Medicine 59 Pediatric Rehabilitation Medicine 59 Pediatric Cardiology 0 Podiatric Surgery 2 Reproductive Endocrinology and Infertility 1 Rheumatology Sleep Medicine 22 Pediatric Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology Chiropractic		
Anesthesiology Allergy Immunology 3 Neurosurgery 111 Addiction Medicine 111 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 7 Critical Care Medicine 9 Family Medicine 9 Family Medicine 12 Geriatric Psychiatry 0 Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology; Neuromuscular Medicine 0 Neuromuscular Medicine 0 Neuromuscular Medicine 2 Orthodontics 33 Otolaryngology; Neurotology 0 Pediatric Critical Care Medicine 83 Pediatric Gastroenterology 0 Optometry 0 Acupuncture 0 Pediatric Rehabilitation Medicine 59 Pediatric Cardiology Pediatric Cardiology 1 Reproductive Endocrinology and Infertility 1 Rheumatology Sleep Medicine 22 Pediatric Surgery 3 Vascular Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology 0 Chiropractic	•	
Allergy Immunology Neurosurgery 111 Addiction Medicine 111 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine 2 Geriatric Psychiatry 0 Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine 0 Neuromuscular Medicine 2 Orthodontics 333 Otolaryngology; Neurotology Pediatric Critical Care Medicine 83 Pediatric Gastroenterology 0 Optometry 0 Acupuncture 0 Pediatric Rehabilitation Medicine 59 Pediatric Cardiology 1 Reproductive Endocrinology and Infertility 1 Rheumatology Sleep Medicine 22 Pediatric Surgery 3 Vascular Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology 0 Chiropractic		
Neurosurgery 11 Addiction Medicine 11 Child and Adolescent Psychiatry 7 Clinical Genetics and Genomics 0 Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine 5 Critical Care Medicine 9 Family Medicine 2 Geriatric Psychiatry 0 Interventional Radiology and Diagnostic Radiology 8 Neurodevelopmental Disabilities; Neurology with 19 Special Qualification in Child Neurology 19 Neurology with Special Qualification in Child Neurology 19 Neurology; Neuromuscular Medicine 0 Neuromuscular Medicine 2 Orthodontics 33 Otolaryngology; Neurotology 0 Pediatric Critical Care Medicine 83 Pediatric Gastroenterology 0 Optometry 0 Acupuncture 0 Pediatric Cardiology 0 Pediatric Cardiology 0 Pediatric Cardiology 0 Pediatric Cardiology 7 Reproductive Endocrinology and Infertility 1 Rheumatology 7 Sleep Medicine 22 Pediatric Surgery 3 Vascular Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology 0 Chiropractic 1		
Addiction Medicine Child and Adolescent Psychiatry Clinical Genetics and Genomics Endocrinology, Diabetes, and Metabolism Emergency Medicine Critical Care Medicine Family Medicine Geriatric Psychiatry Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Orthodontics Orthodontics Orthodontics Ortolaryngology; Neurotology Pediatric Critical Care Medicine Pediatric Gastroenterology Optometry Acupuncture Optometry Acupuncture Pediatric Rehabilitation Medicine Pediatric Surgery Pediatric Surgery Sleep Medicine Pediatric Surgery Sleep Medicine Pediatric Surgery Sleep Medicine Pediatric Surgery Sleep Medicine Pediatric Surgery Ascular Neurology Sleep Medicine Pediatric Surgery Ausular Surgery Ausplactive Endocrinology Auscular Functional Care Medicine Pediatric Hematology-Oncology Onchiropractic		
Child and Adolescent Psychiatry Clinical Genetics and Genomics Endocrinology, Diabetes, and Metabolism Emergency Medicine S Critical Care Medicine Family Medicine Geriatric Psychiatry Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology Neuromuscular Medicine O Neuromuscular Medicine O Othodontics Otolaryngology; Neurotology Pediatric Critical Care Medicine Pediatric Gastroenterology Optometry Acupuncture O Pediatric Rehabilitation Medicine Pediatric Surgery Pediatric Surgery Sleep Medicine D Report Surgery Sleep Medicine D Rediatric Hematology-Oncology O Chiropractic		
Clinical Genetics and Genomics Endocrinology, Diabetes, and Metabolism 24 Emergency Medicine Critical Care Medicine Family Medicine Geriatric Psychiatry Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Neurology; Neuromuscular Medicine Orthodontics Otolaryngology; Neurotology Optometry Optometry Optometry Acupuncture Pediatric Gastroenterology Pediatric Cardiology Podiatric Surgery Pediatric Surgery Reproductive Endocrinology and Infertility Rheumatology Stack and Stack Pediatric Surgery Sassular Neurology Vascular Neurology Vascular Neurology Vascular Neurology Vascular Neurology Vascular Surgery A Hospice and Palliative Care Medicine Pediatric Hematology-Oncology Chiropractic		
Endocrinology, Diabetes, and Metabolism Emergency Medicine Critical Care Medicine Family Medicine Geriatric Psychiatry Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Neuromuscular Medicine Orthodontics 333 Otolaryngology; Neurotology Pediatric Critical Care Medicine 83 Pediatric Gastroenterology Optometry Acupuncture Pediatric Rehabilitation Medicine Pediatric Cardiology Podiatric Surgery Reproductive Endocrinology and Infertility Rheumatology Sleep Medicine 22 Pediatric Surgery Vascular Neurology Vascular Neurology Vascular Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology Chiropractic		·
Emergency Medicine Critical Care Medicine Family Medicine Geriatric Psychiatry Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Neuromuscular Medicine Orthodontics 33 Otolaryngology; Neurotology Pediatric Critical Care Medicine 83 Pediatric Gastroenterology Optometry Acupuncture Oediatric Rehabilitation Medicine Pediatric Cardiology Podiatric Surgery Reproductive Endocrinology and Infertility Rheumatology Tsleep Medicine Pediatric Surgery Sleep Medicine Pediatric Surgery Sleep Medicine Pediatric Surgery Ascular Neurology Tyascular Surgery A Hospice and Palliative Care Medicine Pediatric Hematology-Oncology Chiropractic		
Critical Care Medicine9Family Medicine2Geriatric Psychiatry0Interventional Radiology and Diagnostic0Radiology0Neurodevelopmental Disabilities; Neurology with19Special Qualification in Child Neurology0Neurology with Special Qualification in Child0Neurology; Neuromuscular Medicine0Neurology; Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		
Family Medicine2Geriatric Psychiatry0Interventional Radiology and Diagnostic0Radiology0Neurodevelopmental Disabilities; Neurology with19Special Qualification in Child Neurology0Neurology with Special Qualification in Child0Neurology; Neuromuscular Medicine0Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		
Geriatric Psychiatry Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Neuromuscular Medicine Orthodontics Otolaryngology; Neurotology Pediatric Critical Care Medicine Pediatric Gastroenterology Optometry Optometry Acupuncture Pediatric Rehabilitation Medicine Pediatric Cardiology Podiatric Surgery Reproductive Endocrinology and Infertility Rheumatology Sleep Medicine Pediatric Surgery Pediatric Surgery Sleep Medicine Pediatric Surgery Pediatric Hematology Pediatric Hematology-Oncology Ochiropractic		
Interventional Radiology and Diagnostic Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Neuromuscular Medicine Orthodontics Otolaryngology; Neurotology Pediatric Critical Care Medicine 83 Pediatric Gastroenterology Optometry Optometry Acupuncture Pediatric Rehabilitation Medicine Pediatric Cardiology Podiatric Surgery Reproductive Endocrinology and Infertility Rheumatology Sleep Medicine Pediatric Surgery Ascular Neurology Vascular Surgery A Hospice and Palliative Care Medicine Pediatric Hematology-Oncology Ochiropractic	-	
Radiology Neurodevelopmental Disabilities; Neurology with Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neurology; Neuromuscular Medicine Orthodontics Orthodontics Otolaryngology; Neurotology Pediatric Critical Care Medicine Pediatric Gastroenterology Optometry O		
Neurodevelopmental Disabilities; Neurology19Special Qualification in Child Neurology0Neurology with Special Qualification in Child0Neurology; Neuromuscular Medicine0Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		
Special Qualification in Child Neurology Neurology with Special Qualification in Child Neurology Neuromuscular Medicine 0 Neuromuscular Medicine 2 Orthodontics 33 Otolaryngology; Neurotology 0 Pediatric Critical Care Medicine 83 Pediatric Gastroenterology 0 Optometry 0 Optometry 0 Optometry 0 Optometry 0 Optometric Rehabilitation Medicine 59 Pediatric Cardiology 0 Podiatric Surgery 2 Reproductive Endocrinology and Infertility 1 Rheumatology 7 Sleep Medicine 22 Pediatric Surgery 3 Vascular Neurology 35 Vascular Surgery 4 Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology 0 Chiropractic 1	<u> </u>	19
Neurology with Special Qualification in Child Neurology; Neurology; Neuromuscular Medicine0Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	_	
NeurologyNeurology; Neuromuscular Medicine0Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		0
Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		
Neuromuscular Medicine2Orthodontics33Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Neurology; Neuromuscular Medicine	0
Otolaryngology; Neurotology0Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		2
Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Orthodontics	33
Pediatric Critical Care Medicine83Pediatric Gastroenterology0Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Otolaryngology; Neurotology	0
Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		83
Optometry0Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Pediatric Gastroenterology	0
Acupuncture0Pediatric Rehabilitation Medicine59Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		0
Pediatric Cardiology0Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	*	0
Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	•	59
Podiatric Surgery2Reproductive Endocrinology and Infertility1Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Pediatric Cardiology	0
Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		2
Rheumatology7Sleep Medicine22Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Reproductive Endocrinology and Infertility	1
Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		7
Pediatric Surgery3Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1	Sleep Medicine	22
Vascular Neurology35Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		
Vascular Surgery4Hospice and Palliative Care Medicine12Pediatric Hematology-Oncology0Chiropractic1		35
Hospice and Palliative Care Medicine 12 Pediatric Hematology-Oncology 0 Chiropractic 1		
Pediatric Hematology-Oncology 0 Chiropractic 1		12
Chiropractic 1	•	0
		959

The number and disposition of appeals filed for each carrier is shown on the table below.

July 1, 2023 – December 31, 2023

	IURO Determination					
Carrier	Market Share	Total Appeals Completed	Disagree with Plan	% Disagree with Plan	Agree with Plan	% agree With Plan
Aetna Better	4.25%	73	38	52%	35	48%
Aetna	3.83%	4	2	50%	2	50%
AmeriChoice	12.45%	154	58	38%	96	62%
Amerigroup	7.17%	124	56	45%	68	55%
AmeriHealth	4.19%	22	14	64%	8	36%
Cigna	2.09%	6	3	50%	3	50%
Horizon	56.14%	527	213	44%	314	56%
Oscar	0.52%	9	3	33%	6	67%
Oxford	3.94%	13	7	54%	6	46%
United	2.02%	2	0	0%	2	100%
WellCare	3.18%	25	12	48%	13	52%
Total	99.80%	959	406	43%	553	57%

AmeriChoice (now d/b/a United Healthcare Community Plan), Oxford and United are all owned by UnitedHealth Group. The combined market share is 18.91%.

The table below shows the number of appeals received and the number reviewed by the IUROs since establishment of the IHCAP in 1997:

Year	Appeals Received	Appeals Accepted by IURO
CY 1997	27	25
CY 1998	122	104
CY 1999	174	144
CY 2000	174	133
CY 2001	303	273
CY 2002	260	233
CY 2003	342	318
CY 2004	337	314
CY 2005	358	343
CY 2006	354	340
CY 2007	306	299
CY 2008	359	355
CY 2009	477	477
CY 2010	424	422
CY 2011	712	702
CY 2012	672	665
CY 2013	548	521
CY 2014	454	446
CY2015	602	581
CY2016	1027	984

CY2017	1574	1166
CY2018	2472	2390
CY2019	2478	2398
CY2020	2127	1882
CY2021	2212	1996
CY2022	2814	1360
CY2023	3803	1835

As the table demonstrates, the annual number of appeals filed by covered persons remains low considering the number of residents enrolled in HMOs and other managed care plans (over 3.1 million). However, there has been a continuous increase in appeals, with a marked upturn in appeals starting in 2011. The number of appeals shown on the chart as received, represents the appeals determined to meet the criteria for review. The number of actual appeals reviewed by the IURO is often lower because of the carrier's decision to cover the service before the IURO initiates its review.

How the Appeal System Works

It is important to remember that covered persons are required to exhaust the carrier's internal appeals process before submitting an appeal for review by an IURO, except in urgent or emergency cases.

During the period covered by this report, all external appeal case reviews were conducted by one IURO under contract with the Department – Maximus Federal Services. The reviews are performed by medical professionals, including specialty physicians appropriate to the area under review. The physician reviewers examine cases on the basis of medical records and other documents, generally accepted practice guidelines and applicable clinical protocols. The cost of the review is paid by the carrier and the fees ranged from \$900 to \$920 for this reporting period. Consumers pay a \$25 filing fee for an external appeal, which is waived in cases of financial hardship and for Medicaid enrollees. The carrier is required to refund the \$25 filing fee to the covered person if the carrier's denial is overturned.

Consumers are allowed up to four months and up to sixty days for Medicaid enrollees from the date of a carrier's final adverse benefit determination to file an external appeal. Under routine circumstances, a decision must be rendered by the IURO within 45 calendar days from receiving the appeal request; however, the IURO can act within a matter of hours in urgent or emergency cases.

Consumer Education

New Jersey law requires that covered persons who are denied coverage based on lack of medical necessity for an otherwise covered medical procedure or service must be given an appeal form that includes instructions on how to file an appeal. On the few occasions when the Department has learned that a carrier failed to notify its member of the right to appeal, the Department has taken prompt corrective action.

An Appeal and Complaint Guide for New Jersey Consumers is available on the Department's website at www.state.nj.us/dobi/division_consumers/insurance/appealcomplaintguide.pdf. This Guide explains the utilization management appeal process and provides instructions for filing complaints against carriers with the Department. The Department also produces an annual HMO Report Card which includes information on the appeal process.