

Table 1

**New Jersey Department of Banking and Insurance
Independent Health Care Appeals Program
March 15, 1997 – July 15, 2007**

		Total Appeals		Panel Determination	
Carrier	Market Share*	Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	19.3%	15	427	195	232
AmeriChoice**		0	48	18	30
Amerigroup	3.2%	0	54	34	20
AmeriHealth	5.4%	2	157	71	86
Atlanticare***		0	1	0	1
Cigna	2.6%	1	156	84	72
First Option***		0	28	9	19
Guardian	0.2%	0	11	6	5
Health Net	4.7%	3	337	134	203
HIP***		0	4	3	1
Horizon	42.3%	12	676	274	402
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**		10	355	139	216
Prudential***		0	40	16	24
Trustmark	0.1%	0	1	0	1
United**		0	26	7	19
University	1.8%	0	14	9	5
WellChoice	0.3%	0	14	8	6
Total		43	2380	1020	1360

*Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of 12/31/06)

**AmeriChoice, Oxford and United are all owned by UnitedHealth Group.
The combined market share is 17.7%.

***Inactive HMOs