

**Table 1**

**New Jersey Department of Banking and Insurance  
Independent Health Care Appeals Program  
March 15, 1997 – January 15, 2008**

Carrier	Market Share*	Total Appeals		Panel Determination	
		Pending	Completed	Disagree with Plan	Agree with Plan
Aetna Health	18.1 %	3	470	206	264
AmeriChoice**		0	51	20	31
Amerigroup	3.2 %	0	57	36	21
AmeriHealth	4.7 %	1	163	72	91
Atlanticare***		0	1	0	1
Cigna	2.7 %	2	164	89	75
First Option***		0	28	9	19
Guardian	0.2 %	0	11	6	5
Health Net	4.7 %	4	354	139	215
HIP***		0	4	3	1
Horizon	45.6 %	7	718	290	428
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**		3	389	151	238
Prudential***		0	40	16	24
Trustmark		0	1	0	1
United**		2	27	7	20
University	1.8 %	0	14	9	5
WellChoice	0.1 %	22	2537	8	6
Total				1074	1463

\*Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of 9/30/07)

\*\*AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 16.5 %.

\*\*\*Inactive HMOs