

Table 1

**New Jersey Department of Banking and Insurance
Independent Health Care Appeals Program
March 15, 1997 – July 15, 2009**

Carrier	Market Share*	Total Appeals		Panel Determination	
		Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	16.3%	3	535	231	304
AmeriChoice**		0	57	21	36
Amerigroup	3.5%	1	73	45	28
AmeriHealth	4.2%	1	180	78	102
Atlanticare***		0	2	0	2
Cigna	2.8%	1	197	104	93
First Option***		0	28	9	19
Guardian		0	11	6	5
Health Net	4.0%	3	426	167	259
HIP***		0	4	3	1
Horizon	49.1%	20	1001	391	610
MetLife Dental		0	2	1	1
Nippon Life Insurance		0	1	0	1
NYL Care***		0	27	12	15
Great West***		0	1	0	1
Oxford**		3	464	178	286
Prudential***		0	40	16	24
Trustmark		0	1	0	1
United**		0	30	8	22
University	1.8%	1	20	12	8
WellChoice		0	14	8	6
Total		33	3,114	1,290	1,824

* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of March 31, 2009)

** AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 16.9%.

*** Inactive HMOs