

**Table 1**

**New Jersey Department of Banking and Insurance  
Independent Health Care Appeals Program  
July 16, 2009 – January 15, 2010**

		Total Appeals		Panel Determination	
Carrier	Market Share*	Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	15.8%	4	15	7	8
AmeriChoice**		1	12	3	9
Amerigroup	3.8%	2	3	0	3
AmeriHealth	4.1%	1	7	1	6
Cigna	2.7%	1	6	3	3
Guardian	0.3%	0	1	0	1
Health Net	4.3%	4	10	1	9
Horizon	49.0%	29	99	30	69
Oxford**		5	21	7	14
United**		3	6	4	2
Total		50	180	56	124

\* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of September 30, 2009)

\*\* AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 17.4%.