

**Table 2**

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

Carrier	Market Share*	Total Appeals Completed	Panel Determination	
			Disagree With Plan	Agree With Plan
Aetna Health	15.8%	20	11	9
AmeriChoice**		12	3	9
Amerigroup	3.8%	5	1	4
AmeriHealth	4.1%	8	1	7
Cigna	2.7%	14	2	12
Guardian	0.3%	1	0	1
Health Net	4.3%	14	2	12
Horizon	49.0%	126	40	86
Oxford**		26	7	19
University		3	1	2
United**		8	5	3
Total		237	73	164

\* 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%.