

Table 2

**New Jersey Department of Banking and Insurance
Independent Health Care Appeals Program
July 16, 2010 – January 15, 2011**

Carrier	Market Share*	Total Appeals Completed	Panel Determination	
			Disagree With Plan	Agree With Plan
Aetna Health	13.6%	12	4	8
AmeriChoice**		21	10	11
Amerigroup	4.5%	6	3	3
AmeriHealth	4.4%	8	4	4
Cigna	2.9%	6	4	2
Guardian		2	0	2
Health Net	1.5%	7	2	5
Horizon	49.4%	97	29	68
Oxford**		23	8	15
University		2	0	2
United**		4	2	2
Total		188	66	122

* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of September 30, 2010)

** AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined Market share is 20.3%.