## New Jersey Department of Banking and Insurance Independent Health Care Appeals Program January 16, 2013 – July 15, 2013

		IURO Determination				
Carrier	Market Share*	Completed	Disagree With Plan	% Disagree With Plan	Agree With Plan	% Agree With Plan
Aetna Health	11.1%	11	3	27.3	8	72.7
AmeriChoice**		48	23	47.9	25	52.1
Amerigroup	5.0%	19	9	47.4	10	52.6
AmeriHealth	4.6%	12	5	41.7	7	58.3
Cigna	1.7%	13	4	30.8	9	69.2
Horizon	52.1%	121	47	38.8	74	61.2
Oxford**		21	6	28.6	15	71.4
United**		3	1	33.3	2	66.7
Total		248	98		150	

<sup>\*</sup> Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as January 31, 2013)

<sup>\*\*</sup> AmeriChoice (now d/b/a United Healthcare Community Plan), Oxford and United are all owned by UnitedHealth Group. The combined market share is 22.8%.