New Jersey Department of Banking and Insurance Independent Health Care Appeals Program July 16, 2013 – January 15, 2014

		IURO Determination				
Carrier	Market Share*	Completed	Disagree With Plan	% Disagree With Plan	Agree With Plan	% Agree With Plan
Aetna Health	10.3%	4	1	25.0	3	75.0
AmeriChoice **		51	21	41.2	30	58.8
Amerigroup	5.2%	34	12	35.3	22	64.7
AmeriHealth	5.4%	10	5	50.0	5	50.0
Cigna	1.7%	8	0	0.0	8	100.0
Horizon	52.4%	147	58	39.5	89	60.5
Oxford**		17	8	47.1	9	52.9
United**		2	0	0.0	2	100.0
Total		273	105		168	

^{*} Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as September 30, 2013)

^{**} AmeriChoice (now d/b/a United Healthcare Community Plan), Oxford and United are all owned by UnitedHealth Group. The combined market share is 22.2%.