

**Table 1**

**New Jersey Department of Banking and Insurance  
Independent Health Care Appeals Program  
July 16, 2014 – January 15, 2015**

		IURO Determination				
Carrier	Market Share*	Appeals Completed	Number of Plan Denials Upheld by IURO	% Denials Upheld	Number of Plan Denials Overturned by IURO	% Denials Overturned
Aetna Health	9.6%	12	5	41.7	7	58.3
AmeriChoice**		30	22	73.3	8	26.7
Amerigroup	6.8%	16	9	56.2	7	43.8
AmeriHealth	7.9%	10	3	30.0	7	70.0
Cigna	1.4%	7	5	71.4	2	28.6
Horizon	49.6%	86	48	55.8	38	44.2
Oxford**		15	11	73.3	4	26.7
Total		176	103	58%	73	41%

\* Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of September 30, 2014)

\*\* AmeriChoice (now d/b/a United Healthcare Community Plan), Oxford and United are all owned by UnitedHealth Group. The combined market share is 22.0%.