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

		Panel Determination		
Carrier	Market Share*	Total Appeals Completed	Disagree With Plan	Agree With Plan
Aetna Health	14.7%	22	7	15
AmeriChoice**		13	3	10
Amerigroup	5.1%	14	5	9
AmeriHealth	4.3%	10	5	5
Cigna	2.9%	5	3	2
Health Net	4.2%	17	1	16
Horizon	47.7%	127	45	82
Oxford**		18	10	8
University		6	5	1
United**		2	1	1
Total		234	85	149

- * Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of March 31, 2010)
- ** AmeriChoice, Oxford and United are all owned by UnitedHealth Group.The combined Market share is 17.9%.