

EXHIBIT 6h

Applicant Name: UnitedHealth Group Incorporated

NAIC No: None
FEIN: 41-1321939

BIOGRAPHICAL AFFIDAVIT

To the extent permitted by law, this affidavit will be kept confidential by the state insurance regulatory authority.

(Print or Type)

Full Name, Address and telephone number of the present or proposed entity under which this biographical statement is being required (Do Not Use Group Names). UnitedHealth Group Incorporated 9900 Bren Road East Minnetonka, MN 55343
Phone: 952-936-1300

Type of entity (i.e. insurance company, premium finance company, etc.): Insurance Holding Company

In connection with the above-named entity, I herewith make representations and supply information about myself as hereinafter set forth. (Attach addendum or separate sheet if space hereon is insufficient to answer any question fully.) IF ANSWER IS "NO" OR "NONE," SO STATE.

1. a. Affiant's Full Name (Initials Not Acceptable). Anthony Welters
b. Maiden Name (if applicable). _____
2. a. Have you ever had your name changed? _____ If yes, give the reason for the change and provide the full name(s).

b. Other names used at any time (including aliases).

3. a. Are you a citizen of the United States? _____
b. Are you a citizen of any other country? _____ If so, what country? _____
4. Affiant's Occupation or Profession. Businessman, Lawyer
5. Affiant's business address 8045 Leesburg Pike, Ste. 650, Vienna, VA 22182
Business telephone. 703-506-3555

6. Education and Training:

<u>College/ University</u>	<u>City/ State</u>	<u>Dates Attended (MM/YY)</u>	<u>Degree Obtained</u>
<u>Manhattanville</u>	<u>Purchase, NY</u>	<u>9/1972 - 8/1974</u>	<u>BA</u>

<u>Graduate Studies: College/ University</u>	<u>City/ State</u>	<u>Dates Attended</u>	<u>Degree Obtained</u>
<u>NYU School of Law</u>	<u>New York, NY</u>	<u>9/1974 - 6/1977</u>	<u>JD</u>

<u>Other Training: Name</u>	<u>City/ State</u>	<u>Dates Attended</u>	<u>Degree/Certification Obtained</u>
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(Note: If affiant attended a foreign school, please provide full address and telephone number of the college/university. If applicable provide the foreign student Identification Number in the space provided in the Biographical Affidavit Supplemental Information)

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7. List of memberships in professional societies and associations.

<u>Name of Society/Association</u>	<u>Contact Name</u>	<u>Address of Society/Association</u>	<u>Telephone Number of Society/Association</u>
DC Bar Association	DC Bar	1250 H Street, NW Washington, DC 20005	202-737-4700
NY Bar Association	NY Bar	General Post Office P.O. Box 29327 New York, NY 10087	212-428-2800

8. Present or proposed position with the applicant entity. President/CEO, AmeriChoice Corporation;
CEO, AmeriChoice Health Services, Inc.

9. List complete employment record for the past twenty (20) years, whether compensated or otherwise (up to and including present jobs, positions, partnerships, owner of an entity, administrator, manager, operator, directorates or officerships). Please list the most recent first. Attach additional pages if the space provided is insufficient. It is only necessary to provide telephone numbers and supervisory information for the past ten (10) years.

Beginning/Ending
Dates (MM/YY): 10/2002 - Present Employer's Name: United Healthcare Services, Inc.
Address: 9900 Bren Road East City: Minnetonka State: MN
Country: US Postal Code: 55343 Phone: 952-936-1300 Offices/Positions Held: CEO
Fax: 952-936-1743 Supervisor/Contact: Stephen Hemsley

Beginning/Ending
Dates (MM/YY): 10/1989 - 10/2002 Employer's Name: AmeriChoice Health Services
Address: 8045 Leesburg Pike, Ste. 650 City: Vienna State: VA
Country: US Postal Code: 22182 Phone: 703-506-3555 Offices/Positions Held: CEO
Fax: 703-506-3556 Supervisor/Contact: Board of Directors

Beginning/Ending
Dates (MM/YY): 4/1985 - 10/1989 Employer's Name: American Coastal Industries
Address: 2111 Wilson Blvd City: Arlington State: VA
Country: US Postal Code: 22201 Phone: None Offices/Positions Held: President/CEO
Fax: None Supervisor/Contact: Board of Directors

10.a. Have you ever been in a position which required a fidelity bond? No If any claims were made on the bond, give details. N/A

b. Have you ever been denied an individual or position schedule fidelity bond, or had a bond canceled or revoked? No
If yes, give details. N/A

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FEIN: 41-1321939

11. List any professional, occupational and vocational licenses (including licenses to sell securities) issued by any public or governmental licensing agency or regulatory authority or licensing authority that you presently hold or have held in the past. For any non-insurance regulatory issuer, identify and provide the name, address and telephone number of the licensing authority or regulatory body having jurisdiction over the license (s) issued. Attach additional pages if the space provided is insufficient.

Organization/Issuer of License New York State Address P.O. Box 29327
City New York State/Province NY Country US Postal Code 10087
License Type Attorney License # 1195510 Date Issued (MM/YY) 10/78
Date Expired (MM/YY) Current Reason for Termination N/A
Non-insurance Regulatory Phone Number (if known) 202-626-3475

12. In responding to the following, if the record has been sealed or expunged, and the affiant has personally verified that the record was sealed or expunged, an affiant may respond "no" to the question. Have you ever:

- a. Been refused an occupational, professional, or vocational license or permit by any regulatory authority, or any public administrative, or governmental licensing agency? No
- b. Had any occupational, professional, or vocational license or permit you hold or have held, been subject to any judicial, administrative, regulatory, or disciplinary action? No
- c. Been placed on probation or had a fine levied against you or your occupational, professional, or vocational license or permit in any judicial, administrative, regulatory, or disciplinary action? No
- d. Been charged with, or indicted for, any criminal offense(s) other than civil traffic offenses? No
- e. Pled guilty, or nolo contendere, or been convicted of, any criminal offense(s) other than civil traffic offenses?
No
- f. Had adjudication of guilt withheld, had a sentence imposed or suspended, had pronouncement of a sentence suspended, or been pardoned, fined, or placed on probation, for any criminal offense(s) other than civil traffic offenses? No
- g. Been subject to a cease and desist letter or order, or enjoined, either temporarily or permanently, in any judicial, administrative, regulatory, or disciplinary action, from violating any federal, state law or law of another country regulating the business of insurance, securities or banking, or from carrying out any particular practice or practices in the course of the business of insurance, securities or banking? No
- h. Been, within the last ten (10) years, a party to any civil action involving dishonesty, breach of trust, or a financial dispute? No
- i. Had a finding made by the Comptroller of any state or the Federal Government that you have violated any provisions of small loan laws, banking or trust company laws, or credit union laws, or that you have violated any rule or regulation lawfully made by the Comptroller of any state or the Federal Government? No
- j. Had a lien or foreclosure action filed against you or any entity while you were associated with that entity? Yes, I was controlling shareholder and officer of American Coastal Industries, Inc. This entity was the subject of an involuntary bankruptcy proceeding in 1992 and certain liens were filed against the entity in connection with that proceeding.

If the response to any question above is answered "Yes", please provide details including dates, locations, disposition, etc. Attach a copy of the complaint and filed adjudication or settlement as appropriate.

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13. List any entity subject to regulation by an insurance regulatory authority that you control directly or indirectly. The term "control" (including the terms "controlling," "controlled by" and "under common control with") means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a person, whether through the ownership of voting securities, by contract other than a commercial contract for goods or non-management services, or otherwise, unless the power is the result of an official position with or corporate office held by the person. Control shall be presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing, ten percent (10%) or more of the voting securities of any other person. None

If any of the stock is pledged or hypothecated in any way, give details. N/A

14. Do [Will] you or members of your immediate family individually or cumulatively subscribe to or own, beneficially or of record, 10% or more of the outstanding shares of stock of any entity subject to regulation by an insurance regulatory authority, or its affiliates? An "affiliate" of, or person "affiliated" with, a specific person, is a person that directly, or indirectly through one or more intermediaries, controls, or is controlled by, or is under common control with, the person specified. If the answer is "Yes", please identify the company or companies in which the cumulative stock holdings represent 10% or more of the outstanding voting securities.

AmeriChoice's parent corporation, UnitedHealth Group Incorporated, is a publicly traded company of which I own less than 1% of the shares. I may own less than 1% of some non-affiliated publicly traded regulated companies.

If any of the shares or stock are pledged or hypothecated in any way, give details.

A portion of the shares of UnitedHealth Group that I received as consideration in United's acquisition of AmeriChoice Corporation are held in escrow and could be used to indemnify United in the event that certain contingencies come to pass.

15. Have you ever been adjudged a bankruptcy? No If yes, provide details. N/A

16. To your knowledge has any company or entity for which you were an officer or director, trustee, investment committee member, key management employee or controlling stockholder, had any of the following events occur while you served in such capacity? If yes, please indicate and give details. When responding to questions (b) and (c) affiant should also include any events within twelve (12) months after his or her departure from the entity.

a. Been refused a permit, license, or certificate of authority by any regulatory authority, or Governmental-licensing agency? No

b. Had its permit, license, or certificate of authority suspended, revoked, canceled, non-renewed, or subjected to any judicial, administrative, regulatory, or disciplinary action (including rehabilitation, liquidation, receivership, conservatorship, federal bankruptcy proceeding, state insolvency, supervision or any other similar proceeding)?

Yes. I was controlling shareholder and an officer of American Coastal Industries, Inc. This entity was the subject of an involuntary bankruptcy proceeding in 1992.

c. Been placed on probation or had a fine levied against it or against its permit, license, or certificate of authority in any civil, criminal, administrative, regulatory, or disciplinary action? Yes

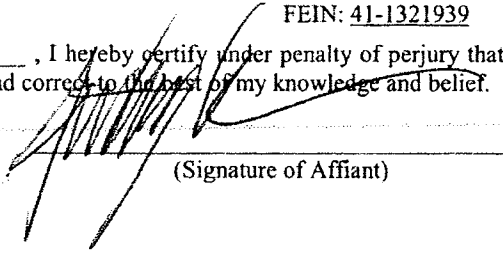
United Health Group Incorporated and its affiliates, including AmeriChoice Corporation, are a complex organization, operating in a highly regulated environment, engaged in a myriad of transactions which may from time to time result in fines or other disciplinary action which are non-material.

Note: If an affiant has any doubt about the accuracy of an answer, the question should be answered in the positive and an explanation provided.

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Dated and signed this _____ day of _____, at _____, I hereby certify under penalty of perjury that I am acting on my own behalf, and that the foregoing statements are true and correct to the best of my knowledge and belief.



(Signature of Affiant)

State of Virginia County of Fairfax

The foregoing instrument was acknowledged before me this 8th day of September, By Anthony Welters, and

who is personally known to me, or
who produced the following identification: _____

[SEAL]

Pamela A Michalegko
Notary Public
Pamela A. Michalegko
Printed Notary Name

My Commission expires 5.31.07