



Optum Health Payment Solutions



Today's competitive health care market demands that payers like you meet cost containment objectives and administrative simplification goals set out in the Affordable Care Act (ACA). At the same time, you need to improve provider relationships through collaborative services that enhance your business.

How can you address financial needs, compliance mandates and provider relations issues? It takes a comprehensive payment and settlement solution.

Health Payment Solutions from Optum simplify payment processing for all claims while providing a variety of additional benefits to your organization.

45–70%

Reduction in administrative costs on day one of implementation¹



Access to **1,000,000 providers** across the U.S.



Provider support and banking database management



Virtual card payments in combination with EFT allow for **100% electronic claims payment**

End-to-end banking process for enhanced efficiency



Active fraud monitoring and prevention



Achieves CAQH CORE operating rules compliance with the **EFT/ERA mandate**



Substantial **cost savings** for payers and providers alike

THE OPTUM DIFFERENCE

Optum BankSM is one of the **top 50 banks** for processing ACH transactions.



Each payer's data is **stored securely and separately.**



We are singularly focused on health care and our experts constantly **monitor for fraudulent activity** to help prevent data breaches and associated risks.



Our **dedicated call center** is staffed with professionals who educate providers on the benefits of electronic payments so payer resources can **focus on critical core initiatives.**



1. Optum analysis of cost savings

An end-to-end solution

Health Payment Solutions from Optum bring electronic data and banking functions together to:

- **Simplify and streamline** the claims payment process for payers and providers
- **Reduce administrative costs** for individual payers and across the entire health care system
- **Improve service** to and relations with providers in a payer's network
- Offer **electronic funds transfer (EFT), virtual card payment (VCP) and electronic remittance advice (ERA)**

Since 2006, Optum has been assisting payers with its Health Payment Solutions. We connect to a variety of payers including traditional medical, specialty (behavioral, dental, vision, chiropractic and physical health), workers' compensation, Medicare supplement, and property and casualty. **Few systems match the scale, presence and capacity of the Optum electronic claims payment network with 1,000,000 participating providers.**

Electronic payments offer administrative simplicity

Drive down claims costs and improve efficiency by paying providers electronically with EFT and VCP.

Health Payment Solutions from Optum allow a payer to send both the claims data and the payment using one file. After receiving your claims payment data, the system:

- Creates an electronic payment file
- Delivers payments to providers' bank accounts
- Posts 835 files — EFT and ERA — online to speed up the payment process; claims payments are displayed to the provider's bank account on the day of deposit

You can still pay providers electronically who have not yet enrolled for EFT by using VCP. VCP are electronic payments that use credit card-based payment technology. Via the secure portal, providers can view payments and explanations of benefits on the day they are available for processing. Virtual card payments:

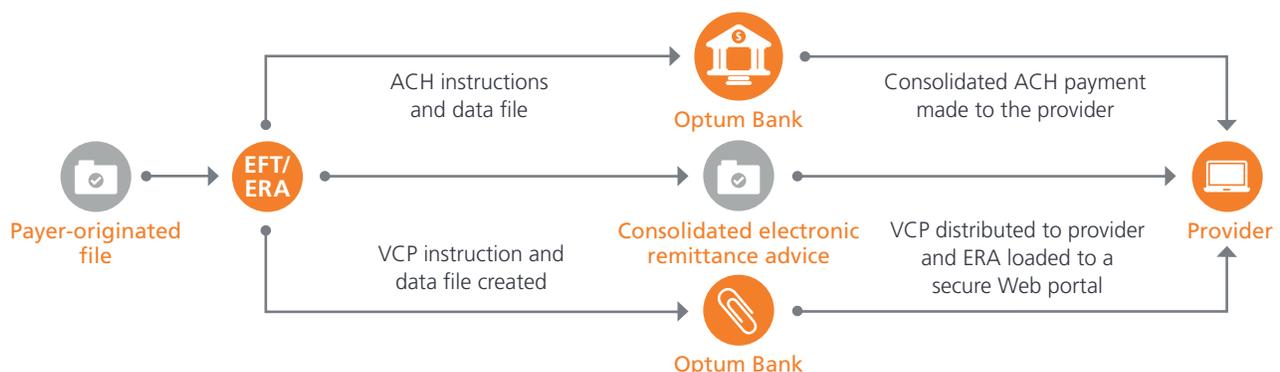
- Offer the same benefits as EFT but do not require a provider to submit banking information to receive electronic payments

- Include a specific payment amount and a redemption date range
- Are distributed via the USPS in a pressure seal mailer and redeemed using the provider's existing point of sale terminal (just like a direct member payment or copay)

Easy reconciliation with ERA

This comprehensive payment solution replaces paper remittance advices with an electronic remittance advice. To help reduce administrative costs and streamline the reconciliation process:

- The ERA is delivered via the provider portal for both EFT and VCP
- Consolidation occurs by organization, National Provider Identification (NPI) and HIPAA compliance to decrease the number of payments to your providers
- Payment tracking numbers tie the consolidated remittance advice and the corresponding claims to a single, electronic provider payment
- Records are available to the provider for 13 months on the portal



Driving efficiency and savings with a national, diversified network

Our network of 1,000,000 providers who accept electronic payments spans every state and five U.S. territories. In major population areas where providers are highly concentrated, the Optum network enjoys particularly high penetration. We have also enrolled many providers in less populated areas of the U.S.

Because the Optum network is immediately available, there is no need for you to build your own payment network. Simply access ours and begin transmitting payments and remittance advices electronically within eight weeks.

THE OPTUM DIFFERENCE

1 million doctors, hospitals and other health care providers are already in our payment network.

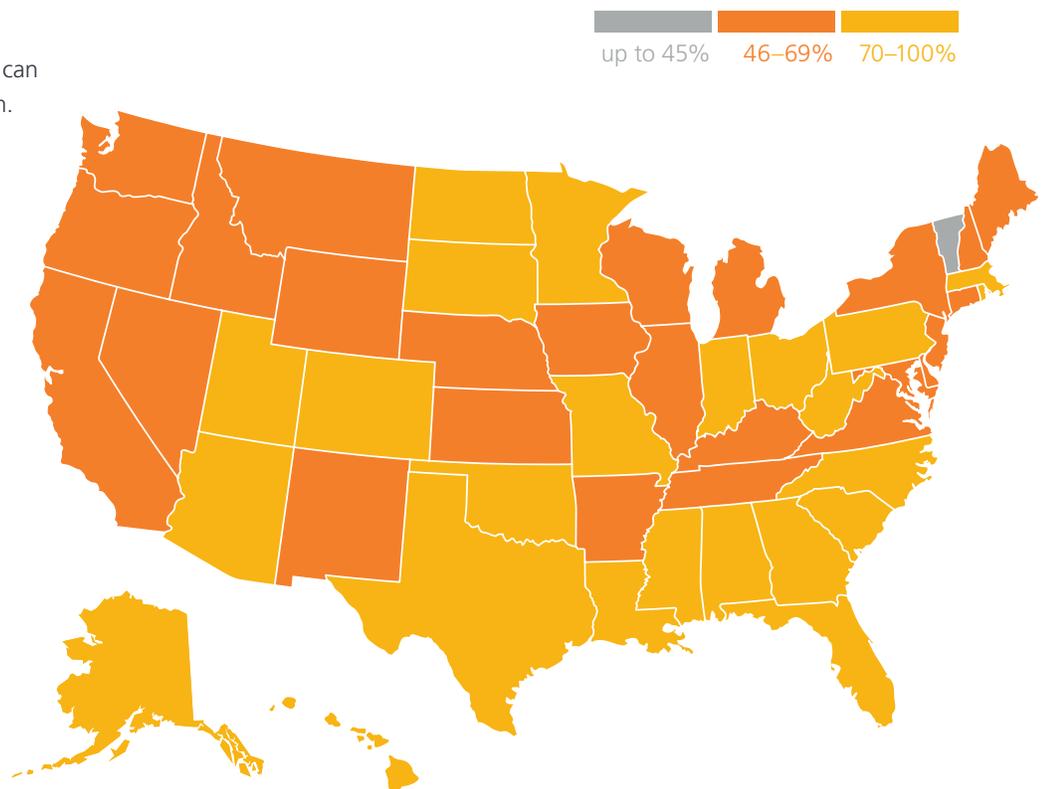
Over the last three years, we have processed more than **2 billion claims** and moved more than **\$400 billion in payments** from payers to providers — securely, accurately and efficiently.

We're helping to make the health system work better for payers and providers.

State presence

With a broad and diverse network, we can drive savings across the care continuum. Our network practitioners include:

- Physicians
- Medical specialists (e.g., oncologists, pediatric cardiologists)
- Osteopaths
- Laboratory services
- Dentists
- Nurse practitioners
- Physical therapists



As of June 2012, based on internal Optum analysis of providers by state.

FOR PAYERS

Captured savings and reduced costs

Health Payment Solutions from Optum significantly reduce your administrative costs by capturing savings in:

- Paper
- Printing
- Postage
- Manual labor
- Banking fees
- Fees for voided or returned checks
- Call center volume

45–70%

Reduction in administrative costs on day one of integration¹

How does this deliver such significant savings? When you adopt Health Payment Solutions, you replace inefficient legacy processes, based on printing and mailing, with a cost-effective, managed network solution. By leveraging Optum's national payment network, you can quickly move many of your high-volume providers to EFT.

FOR PROVIDERS

Improved efficiency and cash flow

For providers, in addition to mounting administrative requirements, they also have to manage billing and payment reconciliation for a rising number of patients who have deductibles and coinsurance obligations — or don't have insurance at all.

EFT/ERA systems for payment and remittance advice, as well as VCP, can help speed up the payment process and accounts payable reconciliation with health plans.

How are electronic payments impacting providers?



Providers benefit from:

- Improved cash flow and office efficiency
- A secure, user-friendly, all-payer portal
- The ability to review, query, download or print remittance advice PDFs
- A payment reference number to ensure exact match of a payment to an ERA for easy reconciliation
- Option to receive virtual card payments
- ERA/835 files that are available the same day that payment arrives in the bank
- 13-month availability of an online ERA archive for reporting and auditing

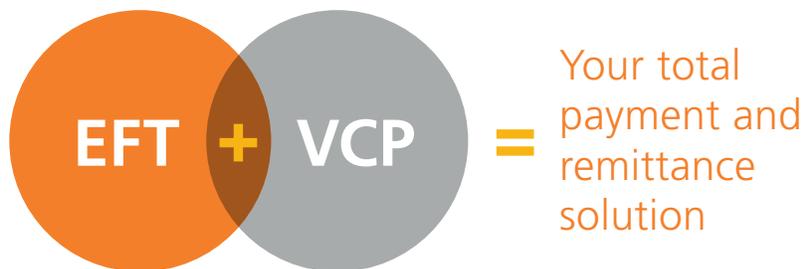
1. Optum analysis of cost savings

2. Survey of providers using **Optum Health Payment Solutions** in 2013

Transition smoothly to electronic payments

The comprehensive Health Payment Solutions from Optum provide everything you need for a smooth transition to electronic claims settlement, including:

- A large enrolled provider base, immediately available to quickly achieve savings
- An integrated system that combines banking functions with claims payments and remittance
- Providers enrolled through promotional and adoption activities, eliminating the need to manage, service or maintain the payments network
- A provider portal for claims payment review, query, download and remittance advice printing
- Proven experience implementing efficient and enduring payment solutions
- 100 percent of claims paid electronically when VCP and EFT are used in combination, thereby eliminating costs associated with traditional paper checks and EOBs



1,000,000 active health care providers receive direct deposit of more than **\$90 billion in claim payments** and **400 million electronic remittance advice** (835 files) from Optum annually.

Security. Accuracy. Efficiency.

To learn more about the significant advantage the Optum network and comprehensive Health Payment Solutions offer your organization, contact us today.

Call: 1-800-765-6807

Click: empower@optum.com

Visit: optum.com



13625 Technology Drive, Eden Prairie, MN 55344

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