



# Subrogation Services

Maximize recoveries with a member-sensitive approach



Recovering on incorrect payments linked to accident-related medical or disability expenses while respecting member sensitivity can be challenging. With Optum® Subrogation Services, health plans can identify, investigate and recover incorrect payments with a member-sensitive approach. With over 35 years of experience in recovery, Optum is the leader in health care, disability and property and casualty (P&C) subrogation, offering subrogation services in all 50 states.

## Increase recoveries and reduce member abrasion

Available on a pre- and post-payment basis, Optum Subrogation Services deploys an automated system built on thousands of proprietary subrogation-specific rules to continuously score claims based on recovery potential. Advanced technology investigates and routes claims with high recovery potential through national and state litigation and injury databases to reduce member contact.

Machine learning continuously updates rules and rescores claims based on historical data, reducing false-positives. When outreach is necessary, Optum offers several ways for members to engage based on their comfort level, which reduces abrasion. If members are non-responsive, our investigation specialists gather missing information from industry sources. In addition, legal and operational experts from Optum are engaged from start to finish to help reduce recovery cycle times and maximize performance.



A continuous scoring model has **reduced member touches by 66%** while maximizing recoveries.



Optum generates **over \$1.4 billion** in annual subrogation recoveries.

## How it works

The Optum Subrogation process redefines how rules and criteria are used when selecting potential recoverable claims. Once Optum receives paid claims data, the Subrogation system applies logic rules and group characteristics of a population to determine which files would benefit from member contact and which files would be best serviced by triage or a database search. Optum Subrogation Services has over 2,500 subrogation-specific rules that are applied to claim data to avoid false-positive investigations and to identify high-probability recovery opportunities, minimizing unnecessary member outreach. The rule set constantly evolves as Optum receives new information.



### Identification

- File accumulator
- Code structure combinations
- Big data utilization



### Dynamic identification

- Claims scoring logic
- Auto mining of internal and external databases
- Auto outbound letters
- Customer case



### File management

- Auto assignment
- Case control
- Tasks and analytics
- Faxing/emailing letter module



### Recovery

- Recovery specialists
- Legal support and portal
- Attorney training
- Attorney network



### Reporting

- Electronic access portal
- Ad hoc reporting
- Client view
- AutoPost

## Optimize the member approach and lessen member touches

When the need to contact a member arises, Optum engages with the individual via the web, interactive voice response and mobile, giving members flexibility in how they respond. An online web entry option allows members to respond to a subrogation inquiry on a computer or mobile device. One-quarter of Optum member investigations are currently completed online. Our fast, courteous and complete investigations increase member satisfaction and shorten the recovery cycle. Expert legal staff and specialized recovery resources can be leveraged as needed.

**Learn more about how Optum Subrogation Services can help maximize recoveries with a member-sensitive approach.**



[optum.com/pi](https://optum.com/pi)



[empower@optum.com](mailto:empower@optum.com)

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## Case study

A large national health plan with 12M commercial lives originally contracted with Optum in 2007 and extended in 2017.

- Optum increased **PMPY results from \$7 to \$15**, which drove an additional **\$100M+ per year** back to the plan.
- Leveraging Optum data analytics, the plan's recoverable case hit rate **increased from 3% to 8%**.



## The advantage of Optum Subrogation Services

- Scoring analytics reduce false-positives
- Continual rescoring based on new data
- Expert legal management
- Multichannel member response options