

# Upgrade to Optum Pay Premium

A health care payment delivery solution designed to boost efficiency and improve cash flow, Optum Pay® empowers providers to choose how to receive payments across a broad network of health care payers. Optum Pay Premium gives providers flexible payment delivery options and access to data they need to streamline reconciliation and focus resources on patient care.

## Here's what you get



### Robust search capabilities

**Search by** account number, patient name, claim number, NPI and date of service.



### Data bundling tools

**We aggregate the data** for you. In a single action, download all files into your organization management system.



### Workflow management tools

**Identify and track** open, pending and closed claim payments.



### Historical claims and payment information

Access **up to 36 months** of payment and remittance data.



### Claim count details

Know **how many claims** have been consolidated into a payment.



### Unlimited users

Assign an **unlimited number of administrative and general users** at your organization.



### Multiple delivery options

Receive remittance advices **in the way you prefer** – including 835, EPRA and PPRA.



### Quick Pay

Providers can receive some ACH payments **1-2 days faster** from select payers.



### Access to working capital

**Easy enrollment** and transparent, low-fee loans from Optum Bank for eligible providers.

## Value of Optum Pay Premium

For a fee of 0.5% per payment,\* receive convenient payment data access, expanded search capabilities and data bundling tools, allowing you to spend less time reconciling and ensuring accuracy of payments. These efficiencies make running an organization a lot easier.

\*0.5% per total payment amount, capped at \$2,500. Billed monthly; taxes may apply.

## Why Optum Pay Premium is right for your organization

Optum Pay Premium is designed for providers who want to improve cash flow delivery, save time on payment reconciliation, and leverage robust workflow management and data bundling tools. Scalable for all organization sizes and systems, Optum Pay connects 2.1 million providers with a quickly growing network of 165 payers. We're here to help you take the complexity out of payments management.

### Basic

No fees

- ✔ **Assign an unlimited number of users at your organization**
- ✔ **Available data options**
  - Downloadable 835
  - Remittance PDF
  - Payer's proprietary remittance PDF
- ✔ **Administrative management**  
Controls access and data per user
- ✔ **Third-party billing support**  
Reflects provider access
- ✔ **13 months of historical remittance/claims payment data**
- ✔ **Access to working capital**  
Transparent, low-fee loans from Optum Bank for eligible providers

### Premium

Fees: 0.5% per ACH payment

- ✔ **Assign an unlimited number of users at your organization**
- ✔ **Available data options**
  - Downloadable 835
  - Remittance PDF
  - Payer's proprietary remittance PDF
- ✔ **Administrative management**  
Controls access and data per user
- ✔ **Third-party billing support**  
Reflects provider access
- ✔ **Access to working capital**  
Transparent, low-fee loans from Optum Bank for eligible providers
- ✦ **36 months of historical remittance/claims payment data**
- ✦ **Expanded payer access**  
Access all payments from all payers using Optum Pay Premium via a single access point
- ✦ **Extensive data bundling**
- ✦ **Robust payment search options**
- ✦ **Workflow management tools**  
Sort claims by reconciliation status and claims count per payment
- ✦ **Quick Pay**  
Receive payment 1-2 days sooner from a select group of payers

✦ Exclusive to the Premium plan

## Upgrade today

Experience the features and functionality designed to take your organization's efficiency to the next level. To upgrade to Optum Pay Premium, log in at [optum.com/optumpay](https://optum.com/optumpay).

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The capital loan, also known as Optum Pay® Advance, is a short-term loan offered by Optum Bank®, a subsidiary of Optum Financial, Inc., and is subject to eligibility and restrictions. Provider will repay this loan primarily through a percentage of future claim payment activity and secondarily through separate payments should the claim payment activity be insufficient to meet the minimum payment requirements. Provider is granting Optum Bank a security interest in, among other things, accounts and proceeds to guarantee repayment of the loan. Please see the program Terms of Use Agreement and Agreement for full terms and conditions, including fees and repayment terms.

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