



Payment Recovery



Reconciling overpaid claims with provider networks is costly and time consuming. Whether it's due to inaccuracies in billing, order of payment or inefficient processes, payers allocate valuable resources to recovering overpayments. Partnering with third-party agencies does not provide an ideal solution, as the root causes of these financial errors are seldom addressed. Continuous requests for documentation and time spent chasing claims that should have been closed from a recovery standpoint can fray relationships with provider and member networks.

The multi-tiered recovery solution from Optum is a relationship-oriented approach that reconciles existing errant claims while meeting cost-containment goals. As a health care technology company, we utilize our strong relationships with providers and health plans to collect 65% of overpaid claims and close the remaining 35%, saving you time and resources.

Comprehensive solution for long-term results

A multi-step process is the foundation of our efficient and cost-effective recovery services, which reconciles existing claims inventory and recovers overpayments through a combination of analysis and technology.

1. Regional Account Manager (RAM) network

With more than 470 regional account managers currently onsite at hospitals across the country, we provide immediate attention to recovering overpaid claims. In addition, clients are assigned a dedicated claims manager to help research and resolve overpaid claims to 100% resolution.

2. Payment Resolution Services (PRS)

When claims cannot be resolved through our RAM network, outstanding inventory will be reconciled through traditional debt collection. Optum maintains compliance with all federal and state laws and licensure laws where required by state and/or municipality.

Proven expertise

- Exclusive health care focus, with more than 20 years working on site in hospital systems
- More than \$15 billion in overpays recovered since 2000
- Industry leader in health care overpayment recoveries, based on total dollars collected
- Average 65% collection rate on placements, compared to the 37.9% average return rate on medical debt collection¹

Health care focus

Optum recovery services offer the only multi-faceted approach to address payers' unique collection needs. Our longstanding relationships with providers and health plans allow us to resolve inventory quickly, going beyond expediting recovery to focus on complete claims resolution. With the analysis of over 230 million lives of claims data annually, we deliver insight that drives greater accuracy and faster resolution. By leveraging our expertise and technology, we help plans reduce administrative and medical costs, analyze long-standing issues and recommend process improvements. Currently, we provide overpayment recovery services to three out of four health plans, representing plans across all demographics in type and membership.

Recovery service expertise

Typical collection agencies have difficulty establishing solid relationships with health plans and providers due to high staff turnover, often as much as 21% in the first six months.² In contrast, more than 60% of our recovery services staff has been in place for five years or more. As a trusted partner with business longevity and proven results, we provide our clients and provider networks consistent, high-quality service and guidance to resolve overpayments, identify the root cause of errors and improve future payment accuracy.

Continued investments

To stay on the cutting edge of recovery processes, Optum continues to make significant investments in services and technology. As client needs grow and evolve, our capabilities will continue to support them including offering analytics and automation.



40%

recovery increase

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A large health plan selected our multi-tiered recovery solution to recover overpayments.

Over the course of 15 months, Optum reconciled more than 3,500 claims for the plan, resulting in \$13 million resolved and a dramatic 40% increase in recoveries.

Increase cost-containment goals by streamlining recoveries



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1. Lunsford P. [Study shows collection agencies recovering more debt at lower pay with fewer collectibles](#). The iA Institute. Published Aug. 5, 2014. Accessed Aug. 31, 2022.

2. ACA Benchmarking Survey 2012.



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