

Partner with the trusted, proven claims payment leader

Optum Financial® is setting a new standard for how care is financed and paid for. We provide a scalable and secure payment delivery platform that is engineered to drive efficiency for payers and providers based on applied health care expertise. Our products ease the burden on financial reconciliation by moving money and data securely as one. With greater ease and possibilities, payers can deliver better payment experiences for providers so they can focus more time on their patients.

Optum Financial®

Creating better claim payment experiences for dental providers



Optum Financial®

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Reduce costs on day one by moving more dentists from expensive checks to efficient, low-cost electronic payments

Today, the dentists you work with are looking for more connected and convenient payment experiences. At the same time, you need the cost savings that come from moving more of those practices from costly paper checks to efficient electronic payments. Optum Financial offers payment delivery solutions engineered to work harder for you. We remove barriers that have traditionally prevented dental practices from adopting electronic payments and delivers the support dentists can depend on.

Optum Financial can increase the payment satisfaction of every dental practice you work with. They provide the tools and capabilities you need to quickly boost payment efficiency, lower your payment costs, maximize ROI and drive higher electronic payment adoption.

Reduce print and mail costs

By moving your dentists from paper checks to faster electronic payments, you reduce the postage, printing and treasury costs associated with paper checks. This includes leveraging our vast network of 2.1 million* medical providers and vendors and their existing payment preferences to maximize electronic payment adoption.

Reduce banking fees

Optum Financial offloads the hassles of dealing with positive-pay, stop pay, escheatment and other payment-related banking fees and management tasks, so you can focus your people and resources on more important priorities.

*Source: Optum Financial Book of Business, 2021



Optum Financial delivers **90% electronic adoption** of dental provider payments.

Source: Optum Financial Book of Business, 2021

Simplify reconciliation and gain “always-on” visibility into all transactions

Available 24/7, the Optum Financial portal provides access to all of your payment transactions where you can track and reconcile payments efficiently.

Process payments efficiently from any location

With Optum Financial, you get a fully remote-enabled solution that allows you to manage, control and deliver claim payments more quickly and safely – without being tied to a physical location.

Improve security and increase fraud prevention

Optum Financial has a proven track record of keeping sensitive information safe and significantly reducing payment fraud. Last year, we prevented over \$100M in fraudulent payments.

Outsource your claim payments to simplify management and increase profits

Partnering with a proven claim payment specialist like Optum Financial has never made more sense. It's the fastest, most efficient way to streamline your payment processes, lower your costs and connect seamlessly with your existing workflows and systems.

Take advantage of revenue sharing

Optum Financial allows you to tap into the revenue sharing opportunities that go with virtual card payments. This includes a proven payment preferencing system that actively encourages dentists to adopt virtual card payments, so you gain the financial benefits faster and with less effort.

Offer customers award-winning payment service and support

Whenever your provider partners have a payment issue or question, they simply call the Optum Financial dedicated Support Center and our experienced service experts take care of it. We handle every step of the claim payment process in-house, so we address problems quickly and efficiently – usually with a single call.

How much will Optum Financial save your organization?

Optum Financial helped one large national dental plan boost their electronic payment adoption by 60% and **save more than \$1M annually.**

Source: Optum Financial Book of Business, 2021

Optum Financial clients have reduced their printing, mailing and banking costs. We're ready to help you do the same.

Payment solutions engineered to work harder for you

Not all payment solutions are created equal. With Optum Financial, you get the most comprehensive and capable solution specifically configured for dental plans.

Reduce costs and offer payment flexibility

- Supports all payment types (checks, ACH, same day ACH, push-to-debit and virtual cards)
- Reduces check print and mail costs
- Offers unique payment preferencing that boost epayment – 60% electronic payment adoption for dental providers*
- Reduces banking and treasury fees

Boost efficiency and satisfaction

- Electronic delivery of remittance advice with each service provider payment in your EOB template
- Provides an online portal with access to claim, payment and delivery data
- Simplifies reconciliation
- Integrates seamlessly with existing claim systems and workflows
- Includes in-house “one call resolution” support for policyholders and service providers

Improved security and compliance

- Provides a single, unified system of record where all financial, claims and delivery data are securely stored
- Improves security and reduces fraud.
- Optum Financial is HITRUST, Nacha, SOC1 and SOC2, and HIPAA certified

*Source: Optum Financial Book of Business, 2021

