

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 third-party administrators



Optum Financial®

Optum Financial is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions. All other brand or product names are the property of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2022 Optum, Inc. All rights reserved. WF6713059 217683 05/22

Change the equation by converting claim payment costs to revenue opportunities

Maximize claim payment ROI with a flexible claim payment solution. It's also about increasing electronic payment adoption rates, managing costs to administer and capitalizing on every opportunity to eliminate unnecessary costs. Optum Financial quickly solves every part of this ROI equation – with a payment solution that focuses solely on delivering claim payments as efficiently as possible.

Optum Financial:

- Extends secure electronic payments to more of your providers
- Makes it easy for them to choose their preferred payment type
- Provides timely payment support they need

Take advantage of new revenue sharing opportunities

Optum Financial helps you maximize the revenue sharing opportunities that go with virtual card payments. This includes a proven payment preferencing system that boosts virtual card adoption.

Reduce print and mail costs

By moving your providers from paper checks to faster electronic payment options, you eliminate the postage, printing, and treasury costs associated with paper checks. This includes leveraging our vast network of 2.1 million medical providers (2022) and their preferences to increase your current electronic payment adoption delivering up to 90% adoption for medical providers.*

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

Optum Financial includes an “always on” portal that provides a comprehensive dashboard and visibility into all of your payment transactions. This gives you a single, unified system of record across payment types that you can use to track and reconcile payments more efficiently.

*Source: Optum Financial Book of Business, 2021

By actively moving more providers to electronic payments, you can eliminate the costs of printing and mailing checks, lower your overall payment processing costs and use revenue sharing opportunities to convert payments from a cost center into a revenue generator.

Optum Financial processed **over \$288B** in health care payments.

Source: Optum Financial Book of Business, Q1 2022 annualized

Reduce banking and treasury 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.

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.

Expand your payment options to include ACH, virtual cards and checks

Providers choose the option that works best for them, which increases adoption and boosts revenue sharing.

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 lower costs, drive efficiencies and grow revenue

Partnering with a proven claim payment specialist like Optum Financial has never made more sense. It's the fastest, most efficient way to offer your providers more payment choices, streamline your payment processes and maximize revenue sharing.

Offer customers award-winning payment service and support

Whenever your providers have a payment issue or question, they simply call the Optum Financial dedicated Support Center and our experienced service experts take care of it.

Because Optum Financial handles every step of the claim payment process in-house, we are in the best position to address problems quickly and efficiently – usually with a single call.

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 third-party administrators.

Reduce costs and offer payment flexibility

- Supports many payment types (checks, ACH, same day ACH, push-to-debit and virtual cards)
- Reduces check print and mail costs
- Delivers 90% electronic payment adoption for medical providers*
- Reduces banking and treasury fees

Boost efficiency and satisfaction

- Delivers remit with each claim 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 providers

Improved security and compliance

- A single, unified system of record where all financial, claims and delivery data is 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