



# Credit Balance resolution services for providers



Strong pressures are reshaping health care. Providers are facing a lack of resources, rising costs, rapidly changing mandates, high payment volume and coordination of benefits complexities. Optum® Credit Balance provides resources to help providers research and resolve overpaid claims.

## Our experts save providers time and resources

Optum provides staffing resources at no cost to identify, research and resolve credit accounts from more than 750 health plans across the country. Our dedicated experts work with more than 1,500 hospitals to research and resolve each credit account. We help providers save on operating costs, enabling them to reallocate their internal resources to work on other revenue-generating activities.

## Technology and advanced analytics automate workflow

Our proprietary technology automatically recommends a resolution type on each credit balance, identifying what needs to be done to resolve a credit (e.g., a corrective adjustment, patient refund, payer refund or balance transfer). This automation enables providers to work through customized work queues more efficiently and have increased confidence in resolution type. It also gives providers access to better reporting on inventory and efficiency and the ability to pinpoint the issues that cause credit balances and how to prevent them in the future.



# \$120K

By leveraging Optum Credit Balance services, the average hospital saves about \$120,000 in operating costs each year for every 300 hospital beds.

## How it works



### Account review

- Optum reviews account documentation
- Optum re-adjudicates claim
- Optum pulls relevant supporting documentation
- Optum recommends resolution

### Provider approval

- Optum staff enters information for tracking
- Provider reviews re-adjudicated claim
- If approved by provider, claim is reviewed by Optum Quality Assurance

### Payment refund

- Optum submits claim to health plan for approval
- Claim is paid or approved for retraction by provider
- Optum submits to health plan for processing

### Account resolution

- Health plan posts refund
- Optum closes credit account in provider system
- Optum tracks transaction information for reporting to both health plan and provider

## Why Optum Credit Balance?

- Our services are offered to providers at no cost.
- We've served provider partners since 1995.
- We work with 1,500+ providers across the country – more than any other vendor.
- We can resolve credits from more than 750 health plans.
- Not all credit balances are true overpayments – more than 70% of our work results in non-cash adjustments.
- We free up time and resources so providers can focus on revenue-generating activities without increasing budget or staff.
- Providers retain control over all processes.
- We have a 98% retention rate of provider partners year over year.

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[Contact us](#) to learn more about **Optum Credit Balance.**



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