



Pre-Pay Subrogation Services

In an increasingly competitive environment, it's important for health plans to effectively manage third-party liability for accident-related medical or disability expenses. A comprehensive subrogation solution with pre- and post-payment processes that expand case detection, improve business processes, maximize recoveries and increase savings opportunities is the ideal strategy.

A valuable component of payment integrity, Optum® Subrogation Services blends expertise, data and tools to determine third-party liability and generate recovery.

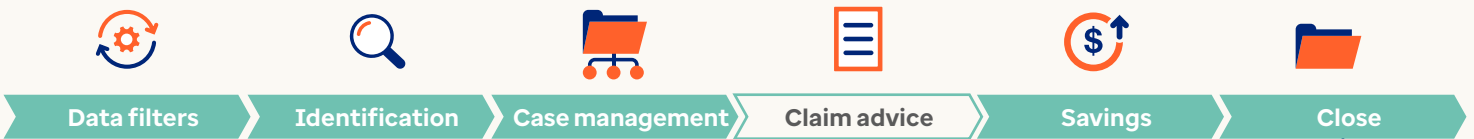
Optum Subrogation: Experience and scalability

Optum is one of the industry's largest providers of subrogation services. We combine analytics, automation, scalable operations and a nationwide legal network to create a unique, technology-first subrogation program that drives results.

We identify overpayments across physician, hospital, ancillary, labs, radiology and coordination of benefits. Claims are validated to confirm accuracy of overpayments and ensure they are ready for the recovery process, facilitating a smooth and efficient review.

Combining the pre- and post-pay subrogation processes

Pre-Pay Subrogation



Post-Pay Subrogation



Case identification

- Pended claim review
- Targeted member outreach (optional)

Case evaluation

- Paid claim review
- Targeted member outreach
- Litigation database match
- Internal and manual referrals

Subrogation application

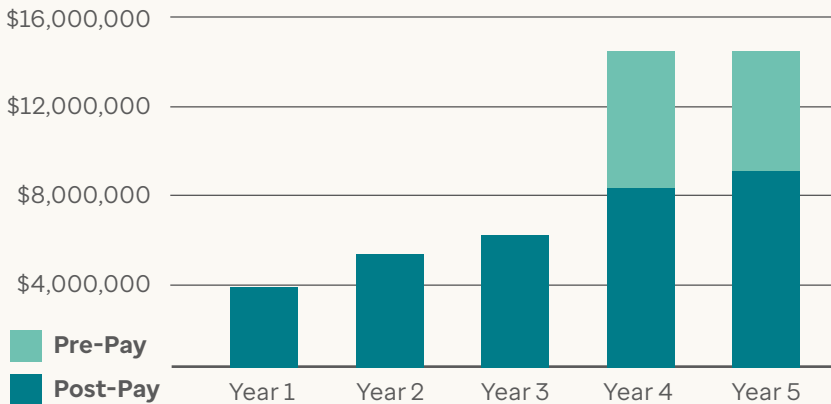
- Case management system, including:
- Contact management
 - Tracking of activities on case
 - Diary system to remind analyst of next action needed
 - Letter generation

Recovery and reporting

- Recovery credited to claim payment account
- Monthly activity and summary reports

Case study: Pre-Pay Subrogation

Pre-Pay Subrogation does more than simply move savings from post-pay to pre-pay. It maximizes first-party recovery, while improving post-pay subrogation results.



National ASO group – 200K lives

- Added Pre-Pay Subrogation in year 4
- Post-Pay Subrogation upward trend continued
- Pre-Pay Subrogation created incremental value

Avoid unnecessary payments

Pre-Pay Subrogation can help health plans avoid unnecessary payment of third-party claims. Optum Subrogation specialists have extensive training in investigating and pursuing potential accident claims prior to payment. Our team verifies other coverage and provides the necessary information for the other carrier to pay the claim, preventing the health plan from paying as primary.

Pre-payment identification and coordination of first-party benefits moves from a “post-pay savings” model to “pre-pay cost avoidance,” maximizing savings across the payment lifecycle.

Why Optum

We oversee Pre- and Post-Pay Subrogation for over 150 clients – including the nation’s largest health plan – via a dedicated team of specialists, doctoral-level data scientists and statisticians.

- **25+ years** of experience in health care subrogation
- **550+** dedicated legal and health care professionals
- More than **\$1 billion** saved or recovered in the past three years
- Optum is a recognized **national subrogation partner**, operating in all 50 states
- Optum data scientists use **advanced analytics** to successfully identify subrogation claims

Maximize recoveries and increase savings opportunities.

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