



Credit Balance resolution services

Strong pressures are reshaping health care – a lack of resources, rapidly changing mandates, the high volume of payments and coordination of benefits complexities have significant impact on providers. Credit Balance resolution and recovery services from Optum provides on-site and remote location resources to help providers research and resolve unsolicited and solicited overpaid claims.

Communicate, resolve and recover claims overpayments

With a dedicated staff of more than 550 highly trained on-site account managers and quality specialists, Optum employs a strategic, multi-tiered approach to maximize recoveries. We provide credit balance resolution to all lines of business – Medicare Advantage, Medicaid MCO and commercial.

Our team of subject-matter experts is dedicated to helping you:

- Identify and resolve solicited and unsolicited overpaid claims
- Recover overpayments and help prevent recurring errors
- Provide actionable reporting and industry benchmarking health plan performance.



\$15 billion

Optum has recovered more than \$15 billion in overpayments in credit balance refunds on behalf of our commercial and government health plan clients over the past 20 years, ranking Optum as a leading cost containment company, based on total dollars recovered.

Optum

Experts on site with the providers

Optum has more staff working on site at more providers, and more frequently, than any other credit balance vendor. Our regional account managers (RAMs) work full time with more than 1,400 providers around the nation. This team is supported by a remote-review staff that researches, supports and communicates with providers every day. Because these facilities house critical billing and payment information, provider site reviews are the foundation of credit balance resolution services. These relationships, expertise and access to on-site information facilitate claim adjudication from both health plan and provider points of view, resulting in improved communication and patient account resolution.

Cost recovery and error prevention

A dedicated client service team provides the highest quality claims and proactive communication to drive accuracy. Our staff coordinates with the client's internal review efforts to validate and recover overpayments, and avoid errors. Leveraging proprietary technologies, Optum teams identify the processes and system issues that cause overpayments in the first place, then conduct reviews to identify opportunities to prevent future overpayments. Our detailed root-cause error documentation allows both health plans and providers to discontinue any processes that lead to ongoing claims errors.

Why Optum Credit Balance?

- Innovative and coordinated efforts result in cost-containment goals through resolution – not just recovery
- Errant claims are resolved at the provider level through detailed error analysis
- Provider networks and client service teams provide superior customer service
- Administrative costs and medical expenses are reduced



Information gathered from recovery efforts can be used to:

- Develop new queries based on recovery results
- Enable contract enhancements
- Correct client systems or processes
- Prevent future overpayments

Increase savings quickly and effectively.

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