



OptumHealth Electronic Payments and Statements

A Complete, Fully Integrated Electronic Remittance and Payment Solution

With over 333,000 health care professionals enrolled, nearly \$2 billion in electronic funds transferred and 8-10 million electronic remittance advices processed monthly, OptumHealth Financial ServicesSM is the established volume leader.

New from Ingenix, the OptumHealth Electronic Payments and Statements solution allows payers to send claim payments and remittance information electronically to providers driving greater efficiency and significant administrative cost savings.

The Electronic Payments and Statements solution combines everything a payer requires to transition to electronic processing. A large provider base for immediate savings, an integrated system that handles both payment and remittance advice, and the experience to implement a solution which will serve payers now and into the future.

Large Enrolled Provider Base

More than 333,000 health care professionals, over 50,000 provider groups, are enrolled today across all 50 states. Nearly \$2 billion in electronic funds transfers and 8-10 million electronic remittance advices are processed monthly. Payers can quickly activate many of their high-volume providers and achieve meaningful cost savings. OptumHealth Financial Services can assess your provider network today to confirm the number of active provider enrollees and quantify immediate savings potential. For most payers, 20-40% of claims originate from provider groups already enrolled in the Electronic Payments and Statements Network. These claims are immediately eligible for electronic processing.

Administrative Savings and Operational Efficiencies

The Electronic Payments and Statements solution eliminates costly manual and paper-based processes that create unnecessary administrative expense for payers. Unnecessary expenses such as banking fees, postage, printing, calls related to check status, and voided/returned checks can be eliminated.

For providers, adopting Electronic Payments and Statements saves money, time, and improves overall efficiency. In addition, this is a free service that requires no expensive hardware, software or license investments. Once enrolled through our fast online enrollment site, providers can easily download and view electronic remittance advices (ERAs). This ability will eliminate the need to re-key information into the practice management or patient accounting system. And with electronic funds transfer (EFT), payments go directly into the provider's bank account, improving cash flows, reducing claims outstanding, and eliminating the need to handle and deposit checks.

Effective Provider Enrollment Campaigns

The OptumHealth Electronic Payments and Statements solution features integrated enrollment campaigns that motivate paper-based providers to shift to the more cost-effective electronic solution. OptumHealth Financial Services communicates program benefits to providers, captures provider transaction preferences, and quickly enrolls them into the Electronic Payments and Statements network. Participating providers enjoy improved payment turnaround time,

Key Features:

- Save by accelerating migration to electronic remittance and payments
- More than 50,000 provider Tax Identification Numbers (TINs) are enrolled to receive electronic payments today
- Integrated marketing campaigns motivate paper-based providers to switch to electronic processing
- A single payer data file drives all print and electronic transactions

Electronic Payments and Statements Significantly Reduce Administrative Expenses:

- Paper
- Postage
- Manual labor
- Banking fees
- Voided/returned checks
- Claim status call inquiries
- Calls related to voided, lost, and stolen checks

Electronic Transactions Include:

Electronic Remittance Advice (ERA):

- System information can be tailored to the payer's needs
- Downloadable 835 data from Web site or readable PDF viewing
- Improve access through online electronic account and remittance data

Electronic Funds Transfer (EFT):

- Payer controls payment disbursement
- Reduce transaction costs with provider-level 835 consolidation
- Improve cash flow and reduce days claims outstanding

Payers send 835 payment files to OptumHealth Financial Services:

- Files are validated against HIPAA 835 standard and payments/remittances are split between compliant and non-compliant transactions
- Consolidation engine bundles multiple payments to the same provider into a single transaction
- ERAs are delivered to the provider through a clearinghouse or payer
- Paper remittances are processed and mailed to the provider by the OptumHealth Financial Services print facility

Provider payments can be delivered in multiple ways:

- OptumHealth Bank, Member FDIC creates a NACHA compliant file at the provider level
- Payment and remittance advice information is posted online for easy payer and provider access (paper and electronic)
- Paper payments are processed at the OptumHealth Financial Services print facility

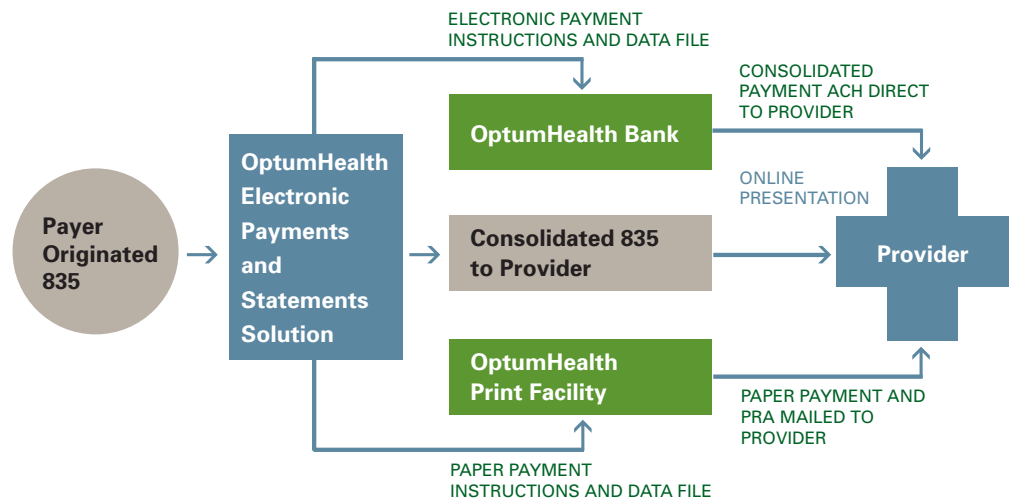
reduced errors and denials, elimination of lost and delayed checks, online access to electronic account and remittance information, and automatic postings and integration with provider practice management systems. Thousands of new provider TINs are enrolled monthly.

Seamless Migration from Paper to Electronic

OptumHealth Electronic Payments and Statements is a complete remittance and reimbursement solution. Both print and electronic transactions can be managed from a single payer data file, providing efficient support for today's paper-based providers, while seamlessly migrating to more efficient electronic processing. The OptumHealth Financial Services print facility manages paper-based transactions in a cost-effective, efficient manner. The high-volume facility processes more than 1.2 billion images and mails over 250 million envelopes annually. By printing in volume, pre-sorting, and bundling payments per tax identification number, OptumHealth Financial Services efficiently manages paper-based transactions while helping payers make the switch to electronic.

Contact your Ingenix account executive for a demonstration of the Electronic Payments and Statements solution and the benefits it can deliver for you.

Electronic Payments and Statements Process



Ingenix | Intelligence for Health Care | www.ingenix.com

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