



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.

Optum Subrogation: Experience and scalability

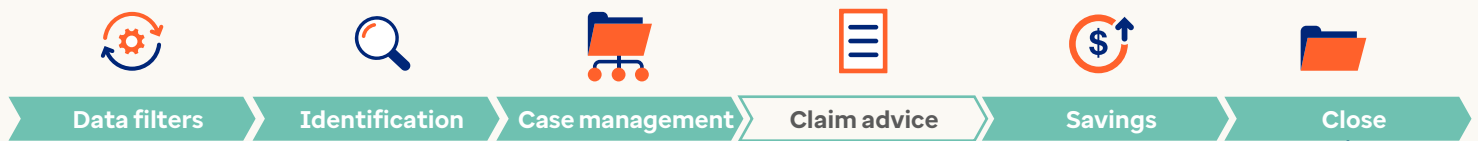
Optum is one of the industry's largest providers of subrogation services. We combine analytics, automation, scalable operations and a nationwide legal network to create a unique, technology-first subrogation program that drives results.

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.

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

Combining the pre- and post-pay subrogation processes

Pre-Pay Subrogation



Post-Pay Subrogation



Case identification

- Pended claim review
- Property/casualty database match
- Targeted member outreach (optional)

Case evaluation

- Paid claim review
- Property/casualty database match
- 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