



# Comprehensive Coordination of Benefits

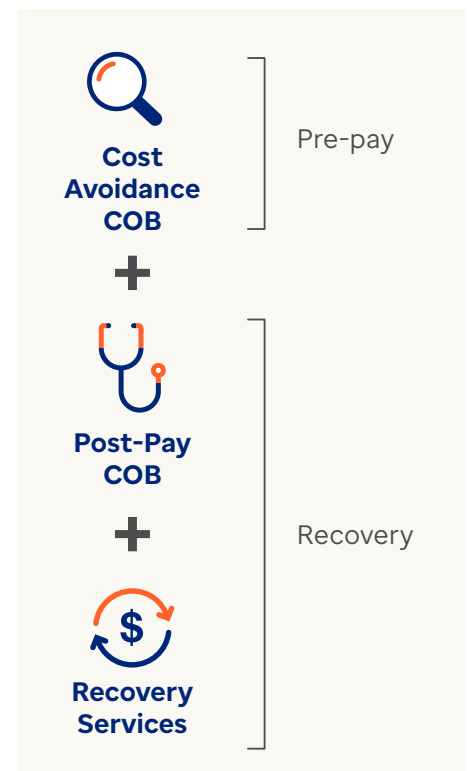
Coordinating benefits can be a complex and costly undertaking. Optum® Comprehensive Coordination of Benefits delivers accurate eligibility data to identify and validate primary coverage as soon as member enrollment. Leveraging the power of sophisticated analytics, rigorous policy validation and the industry's most comprehensive coordination of benefits (COB) data lake, we help health plans:

- Minimize costs associated with coordination errors, both pre- and post-payment
- Develop process and procedural improvements to prevent future overpayments and ensure accurate member coordination
- Reduce pay-and-chase
- Reconcile overpaid claims with a multi-tiered recovery solution built on a relationship-oriented approach

## Cost containment across the payment lifecycle

Comprehensive Coordination of Benefits helps health plans maximize savings at every stage in the payment lifecycle.

**Cost Avoidance Coordination of Benefits** uses machine learning models to identify COB at member enrollment. Potential policy matches are validated by Optum subject matter experts and clients are notified when other primary coverage is confirmed, enabling them to avoid future overpayments.



**Post-Pay Coordination of Benefits** uses the same advanced analytics to identify coordination errors on claims that have already been paid.

After improper payments have been identified, **Recovery Services** then facilitates the reconciliation of overpaid claims between health plans and providers. With no minimum threshold on claim spend, our solution notifies health plans of coordination errors immediately, allowing plans to reduce claim rework and update their eligibility to adjudicate future claims accurately.

This end-to-end approach enables health plans to maximize COB savings earlier in the claim lifecycle, minimizing the provider abrasion and administrative costs traditionally associated with pay-and-chase.

## Unparalleled eligibility data

With nearly 2 billion eligibility records across medical, dental, vision and pharmacy policies, our data lake is the most comprehensive in the COB industry. Data is refreshed daily, with over 1.2B records refreshed every month, enabling Optum to identify members with efficiency and more than 99% accuracy, who have other primary coverage. This allows health plans to immediately update their eligibility systems to prevent future overpayments.

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**Learn how Optum can help you identify and validate primary policy coverage.**

[empower@optum.com](mailto:empower@optum.com)

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**\$10-\$13  
PMPY**

estimated Cost  
Avoidance savings

**\$1-\$5**

estimated  
Post-Pay savings

**99%**

accuracy

**Optum**

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