

Optum Introduces Optum Pay: Includes Hefty Fee for Claims Data

Recently Optum, part of United Health Group, introduced Optum Pay; an advanced electronic payment solution. This is essentially premium access to information within their payment portal. According to [this bulletin](#) from United Healthcare's website, it is expected to reduce costs, bring efficiencies and modernize outdated payment methods allowing for less time to be spent reconciling and posting payments. In order to obtain use of this tool, Optum will charge a fee of 0.5% per payment. This means a group receiving \$100,000 a month from United Healthcare across all product lines (Commercial, Medicare and Medicaid) would pay \$500 in fees.

Basic portal access is still available and is free. Basic portal access includes:

- Access to 30 days of payment data
- Online access to detailed remittance information, as well as access to 835 files, for each payment processed through Optum Pay
- Ability to associate a 3rd Party Billing Service
- Payment and remittance notification emails
- 2 registered users

Premium portal access includes the following features:

- Unlimited registered users
- Enhanced practice management features that enable users to identify and sort new payments, payments pending reconciliation and fully reconciled payments
- Expanded claims payment data that identifies the number of claims consolidated within a payment
- Access to data aggregation tools, eliminating individual data file downloads

The bulletin also provides further information on electronic payment options available to providers. These include Automated Clearing House (ACH) payments, which are also known as direct deposits; and Virtual Card Payments (VCP), which are essentially credit card payments from the carrier. APS has a long standing policy to not accept VCP's as they are subject to merchant fees and further cut revenue earned.

APS has spent recent weeks on a free trial of the Optum Pay premium service. Evaluation has shown that this does not benefit our workflow and would only cost our client's money with minimal return. Because of this, APS has gone through a process of opting out of the program to save the unnecessary cost. We will continue to monitor the information available on Optum's portal and reevaluate if necessary. If you have further questions about this topic, please contact your Practice Manager.