



The journey of a claim begins with an injured person

When a person is injured, their journey to recovery or to better function is unique. Their injury type, medications, treatments, age and medical history can add starts and stops along the way.

Optum, with our years of claims experience and team of experts, focuses on the injured person and their unique injury. We help guide their providers as appropriate toward the right care, at the right time. Along the way, we know what to watch for, when to intervene and how to maximize care and control costs.

So follow along, and see how Optum has created a journey of the treatment utilization for an injury at every stage of the claim – one person at a time.

A claim begins with an injured person

Acute Phase

Chronic Phase

Settlement



OPPORTUNITY FOR UNDERSTANDING

When injury occurs, there is an opportunity for the injured person to learn about their access to quality care.



OPPORTUNITY TO IMPROVE

A developing or chronic claim may achieve better outcomes through increased clinical oversight and intervention programs.



OPPORTUNITY TO ENGAGE

When claim reaches maximum medical improvement, there is an opportunity to engage with providers to build a long-term and cost appropriate plan.

Initial Injury
Workers' comp. or auto injury occurs and injured person seeks treatment



Initial Diagnosis by Physician
• Establishes a plan of treatment
• Prescribes initial services including: prescriptions, diagnostics, supplies, ancillary services and/or medical treatments



Injured person begins treatments using Optum or other providers
• Fills prescriptions
• Attends treatment sessions
• Seeks other providers as indicated



Optum Establishes Claim Profile

- Receives eligibility from the client and establishes profile
- Activates acute formulary
- Activates clinical alerts
- Sends pharmacy card to injured person
- Sends authorization requests to adjuster
- Submits Medicare beneficiary info through Section 111 reporting



Optum continually identifies claims for early intervention

- Based on transactions and high-risk behaviors
- For Medicare beneficiaries**
- Begins clinical mitigation
 - Initiates Conditional Payment processes



Injured person's evolving acute treatment needs

- Follows up with treating provider
- Follows treatment plan whether for pain or other conditions
- Refills prescribed medication(s)
- Maintains treatment with goal of optimal medical improvement



Injury/illness does not improve or worsens

- Physician may change therapy
- Physician may consider altering a treatment plan due to comorbid conditions as recovery is delayed
- May prescribe new medications or change frequency or dose of medications
- May prescribe new treatments/services



Claim/injured person enters chronic/maintenance phase

- Follows up with treating provider as needed
- Services, like home delivery, may be instituted
- Maintains revised treatment as directed with goal of maximum medical improvement



Optum Continuous Clinical Oversight

- Updates to approved medications (formulary) if necessary
 - Reviews of clinical risk prediction factors at 90-days and beyond
 - Initiates clinical intervention programs to help improve outcomes
 - Identifies opportunities for home delivery pharmacy
- For Medicare beneficiaries**
- Creates and submit Medicare Set-Aside
 - Finalizes Conditional Payment demand



Optum Total Care Management: If your injured person needs pharmacy, ancillary, medical or settlement services, or a combination of them all – Optum goes beyond simple transactional savings.

Pharmacy	Ancillary	Medical	Settlement
Address industry challenges of pharmacy spend, network penetration, costs, compliance and service quality with clinical expertise and analytical tools.	Ensure quality care with credentialed providers for discharge planning, transportation, language services, medical equipment and home care.	Provide access to quality care through a broad PPO network while managing payment integrity with bill review and proprietary Clinical and Coding Logic.	Manages the complexities of Medicare Secondary Payer Compliance with reporting and clinical tools.



Negotiate Settlement

- Injured person and carrier negotiate settlement amount
- Medicate Set-Asides are completed
- Ongoing medical treatment financials are finalized based on treatment plan



Optum Settlement Activities

- Receives client request for pre-settlement services
- Engages with treating physician for cost-savings and to allow for settlement
- Follows Centers for Medicare and Medicaid Services processes
- Completes Medicare Set-Asides
- Finalizes Medicare beneficiary info through Section 111 reporting

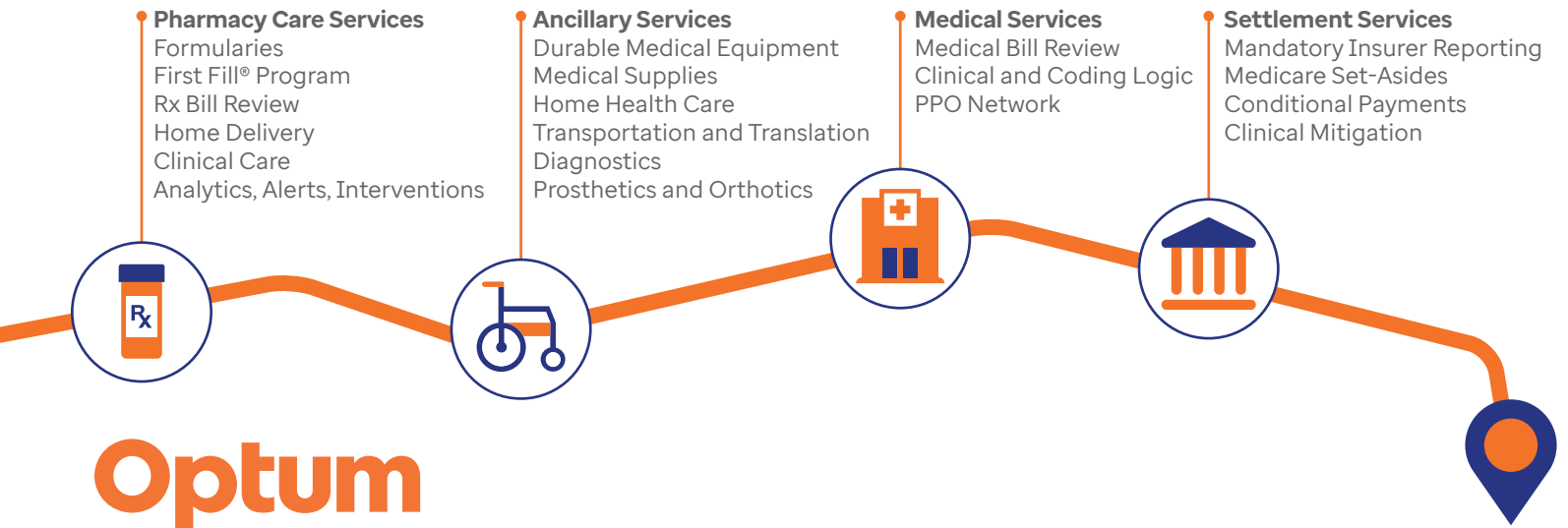


Destination Simplified

The right care at the right time.
One person at a time.

The Optum provider networks
Contracts with providers to cover every aspect of a claim

Optum products and services are designed to address the treatment needs of the injured person at every stage of the claim – from initial injury to claim closure or settlement. Customizable and coordinated, our services help keep the injured person on their journey to functional improvement, recovery or return to work.



Optum

Optum collaborates with clients to lower costs while improving outcomes for the injured persons we serve. Our comprehensive pharmacy, ancillary, medical and settlement services, combine data, analytics, and extensive clinical expertise with innovative technology to ensure injured persons receive safe, appropriate and cost-effective care throughout the claim journey.

**For more information visit www.workcompauto.optum.com
or email us at ExpectMore@optum.com.**

