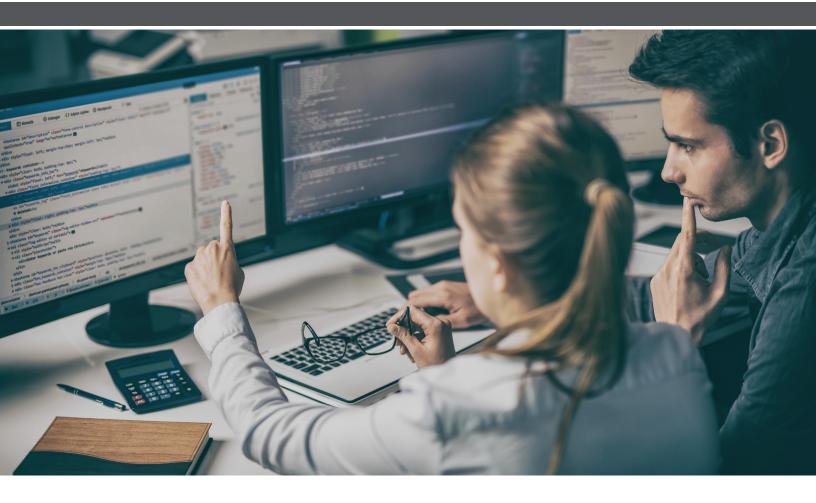


Optum FWA solution: PayRite Unlock the true value of your claims operations



Key challenges faced by Indian health insurance companies

With the growing penetration of health insurance in India, there is a surge in the number of claims being submitted and a corresponding increase in fraudulent claims. In addition to this, health insurance companies face the following challenges:

- Manual claims adjudication process and 100% review of all claims
- Obsolete Fraud, Waste & Abuse (FWA) systems used to identify suspicious claims
- **High dependence on field investigation** to detect fraudulent activities before policy issuance and submission of fraudulent claims
- Increasing health care costs and narrow profit margins

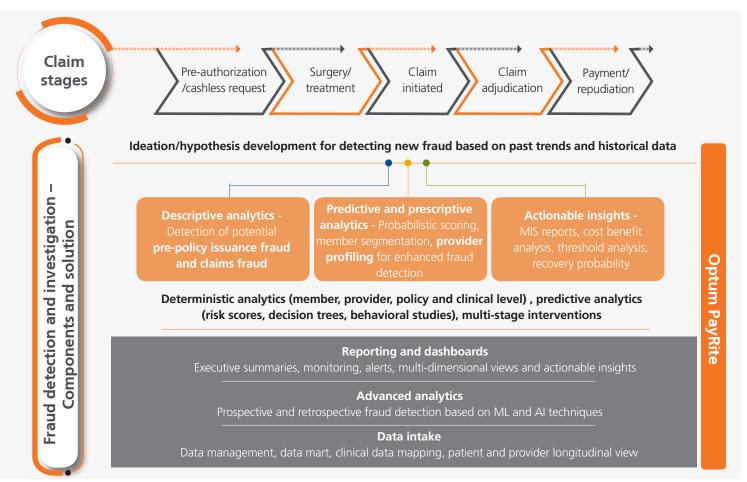
The Indian health insurance industry is contending with a high incurred claims ratio, at **101.05% (2016-17)** - Insurance Regulatory & Development Authority (IRDA) Annual Report 2017

The Optum PayRite solution

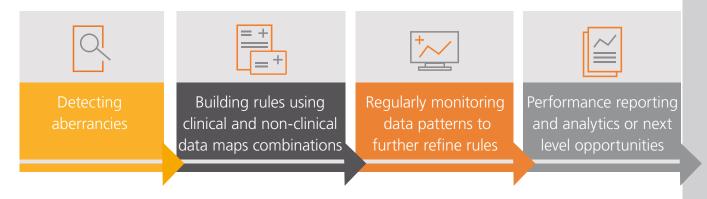
A comprehensive tool to enhance your existing FWA detection programs

From our first pre-payment predictive scoring model deployed eight years ago to our cutting edge provider education, Optum has continually invested in solutions that can help stay ahead of those committing fraud and to meet the growing needs of our clients. Our FWA tool, "PayRite" has been customized for the Indian market to help insurance providers power their existing anti-fraud investigation programs and unlock the true value of their claims operations. With **80+ rules and models** customized for the health insurance industry, PayRite has the ability to detect potential fraud before policy issuance, prevent payment errors, detect fraudulent claims and improve cash flow.

A proactive and end-toend approach to claims fraud intervention is a strategic investment that can help maximize claims accuracy and generate savings.



PayRite uses a 4-phased approach

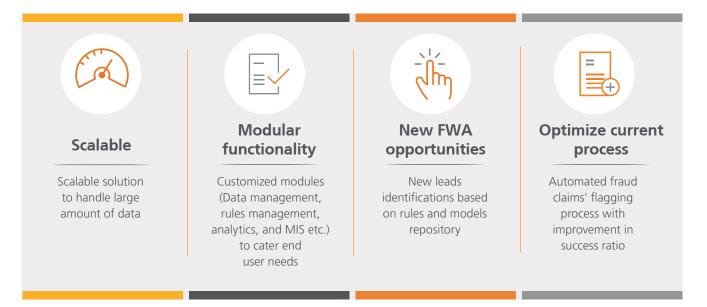


Benefits: Helping you prevent, detect and investigate claim payment errors

With no disruption to your existing claims-review process, PayRite can rapidly apply analytics and insights to process 100% of incoming claims for fraud and improper payment risk. The tool can help insurers to:

- Minimize revenue leakages by identifying fraudulent claims from rightful claims
- Enable faster insights and data-driven decision-making
- Increase accuracy of detection to reduce false positive and re-work rates
- Increase compliance by ensuring full adherence to IRDA rules
- Improve customer satisfaction and experience

PayRite: Enabling sustainable growth for your claims operations



Success stories

Profiling model helped detect malpractices for the biggest global player in the health care insurance industry The client wanted to identify potential collusion behavior between a physician and pharmacy. Optum developed a scoring model using parameters like provider demographics and encounter data and analyzed claims data for 6 months to detect outliers.

~5% of physician-pharmacy combinations with suspected behavior were identified

Fraud analytics for a Third Party Administrator (TPA) in Europe helped save significant cost

The client wanted to identify aberrancies at the claim, provider and member level. Optum analyzed historical FWA trends and developed a statistical rules-based, holistic, fraud capability infrastructure for an effective fraud management process.

~\$25M of estimated saving using the fraud analytics framework

• C	Data management
	Clinical and non-clinical data maps
	Analytics data mart (longitudinal view) and management
• R	Rules performance and management
	Deterministic rules management
	Probabilistic rules management
• A	Analytics
	Pre-policy issuance fraud detection
	Claims fraud detection
	Member segmentation for fraud patterns and detection
	Provider profiling
• P	Performance reporting and dashboards (MIS)
	Executive dashboard
	Performance analysis and monitoring
	Benchmark analysis
	Alerts
	Drill-down functionalities and self-service capabilities



15								Rule	96				
of Rules	new sco	en along with ad	dd rules	s and edit	It rule and import rule fun	xtionalities.							
								Int	fo!Prob	bablistic rule	es view	screen with import rules.	
se File	No file c	hosen											
at rule								Cho	ose Fø	ie No file c	chosen		
							Add Rule		port rule	le			
							AND HUR						
s Ca Tyr		SubCategory Type	Rule Id	Rule Name	Rule Short Description	Description		Stat			Id		Description
Pro		Mis- representation of facts	003	Rule 3	Member and Hospital location or distance	Claims from a hospital located far away from insured's residence, pharmacy bills away from hospital/residence	Edi	A	F	Provider	004	Initial claim denied later on paid	Initial claim deried for a patient, however, within a month subsequent cashless/reimbursement claim for same diagnoses from same hospitals approved and paid. (Should be investigated)
CI				Rule 2	Diagnosis based Analytics	High Risk diagnosis billed within 10 days of policy effective datecsdfwf	Edi	A	h	Member	002	Multiple policy claims by same patient	identifying members who are buying multiple policies and billing multiple claims.
1.6	rber	Mis-		Rule	Initial claim denied	Initial claim denied for a patient, however, within a month subsequent cashless/reimbursem	ent Edit	А	F	Policy	005	Hospital Transfer	Identifying hospital transfer claims and their billing and payment pattern.
(lor	npre	ehe			Call for same discovering from same houseball accessed and mide (Stream for houseballed alytics and performance m designment Reads and performance m designment Reads and Rea	anag	geme	ent				fraud detection and investigation
(lor	npre	ehe	Pile up	sive ana	alytics and performance m	anag	geme	ent			PTUM" Harre Canfig Fi	5
(Or	Ministermation Ministermation 1 ^{er} Horne Co	ehe	Pile up	pload Performance M kernnery Provider Profil	alytics and performance m Angener Mark Manger Marker Langer Without Langer Mark Marker Marker Schlarg	anag	geme	ent			PTUM" Harre Canfig Fi	In optical Performance Interlagement Relate Land Report Westown MRRAGHE Laplat
(lor	Ministermation Ministermation 1 ^{er} Horne Co		Pile up	pload Performance M kernnery Provider Profil	Allytics and performance m Analytics and per	anag	geme	ent		Q OF	PTUM' Horee Config Pi	Na sha Petersen Manganer Nas Manganer Kana Petersen San San San San San San San San San Sa
(4 (u)	DPTUM	renessentation mpre 4" Home Co	ehe	Pile up	state and pload Performance M Provider Profil Provider Profil Pr	Adaptics and performance m Anagement Relationships Vertex Halfder The Second Part of Second Par	anag	geme	ent		A OP	PTUM Hans Confg Fi < Control In Type Ruik Category (10) Video Chylog 1 Video Chylog 1	te glad Petrovens biergener Nete biergener Nete biergener Neter biergener Statute and set Spart Texanon bierberge Lagut tex bierse Petrovens Biergener Neter biergener Statute biergener Statut
(4	DPTUM	7999 (ehe	Pile up File up becutive Su	state and pload Performance M Provider Profil Provider Profil Pr	Advances and performance m Angener Automatic Performance m Mark Manager Market Performance m Mark Market Performance m Mark Mark Mark Mark Mark Mark Mark Mark	anag	geme	ent		Rad (crit)	PTUH Home Confg P1	National Printment Integrated National Integrated National Integrated National Integrated National Integrated Inclusional Printment Integrated National Integrated National Integrated National Integrated Inclusional Printment Integrated National Integrated National Integrated National Integrated Inclusional Printment Integrated National Integrated National Integrated National Integrated Integrated Printment Integrated Printment Integrated National Integrated National Integrated
	Rufe BLOK 9, BK	renessentation mpre 4" Home Co	ehe	Pile up File up becutive Su	state and pload Performance M Provider Profil Provider Profil Pr	Adaptics and performance m Anagered Rate Managered Rate Ref Rate Source Profiles Source Profil	anag	geme	ent		Raf (kr) Cortain In Sympton	PTUM Hans Config P Control In fige Real Company (In control In fige Real Company In fige Real Company I	Name
	Rule 2.	renessentation mpre 4" Home Co	ehe	Pile up File up becutive Su	state and pload Performance M Provider Profil Provider Profil Pr	Adverse and performance m Answer Answer Park Corporation (Corporation) The Answer Park Corporation (Corporation) Corporation (anag	geme	ent.		Radi (ku) Certain In Sympton	TUM Home Config P Config Config Conf	National Professional Program (New York) New York New York New York New York New York New York New York
		renessentation mpre 4" Home Co	ehe	Pile up File up becutive Su	state and pload Performance M Provider Profil Provider Profil Pr	Adaptics and performance m Anagered Rate Managered Rate Ref Rate Source Profiles Source Profil	anag	geme	ent		Rat (cc) Cortain In Symptotic Cortain In Symptotic	PTUM Home Config PT Enter PTUM Home Config PT Enter PTUM Home Config PTUM Home	te ginz Petromonitariagnener Nade biergener Nade biergener State of State o

About Optum

Optum is a leading health services and innovation company dedicated to making the health system work better for everyone.

- A team of 145,000+ health care experts collaborating worldwide
- Serving 124M individuals
- Invested ~3.3B in technology and innovation annually
- Supporting customers' decision-making through predictive analytics, which is delivered via technology, domain expertise and expansive health care data (claims data on 190M+ lives and clinical data on 100M lives)
- 2B claims processed annually
- ~4% to 7% claims flagged annually for fraud, waste & abuse
- **\$6B+ savings** identified from fraud, waste & abuse
- 5,000+ analytics resources, including data scientists, data analysts, clinical coders, pharmacists, doctors and data engineers
- Developed India's first ever meta data and data standards for health care
- Enabling digital initiatives for one of the largest state in India

Contact Us

To request for your customized claims payment accuracy report, write in to us at info_global@optum.com



or scan the **QR code**

QR code instructions:

- 1. Download/open a QR reader
- app in your smartphone
- 2. Use the app to scan the QR
- code on the left.



optum.com

Optum® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions. All other brand or product names are the property of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2018 Optum, Inc. All rights reserved. 06/18