A comprehensive approach to identify and recover overpayments

Identifying overpayments after a claim has been paid is a core component of payment integrity. But to successfully eliminate overpayments, health plans need to take a multi-tiered approach to data mining.

Post-payment data mining is used to detect errant payments across multiple categories, including:

- Duplicate claims
- Coordination of benefits issues
- Contractual compliance issues

Utilizing data mining on claims that have already been paid often helps reduce per-member, per month (PMPM) medical spend. But post-pay data mining can also provide the foundation health plans need to generate even greater savings.

A comprehensive data mining solution will use the data collected during the pre- and post-payment processes to help health plans achieve accuracy earlier in the claims payment lifecycle.

When an overpayment is detected, data mining analytics will perform a **root-cause analysis.** Identifying the root cause of overpayments can uncover significant recovery and prevention opportunities, and give health plans the actionable intelligence they need to prevent future errors.

Insights uncovered through root-cause analysis can later be used to detect and deny errant claims before they are paid.

Data mining pre-payment will help health plans decrease PMPM medical spend, administrative costs associated with pay-and-chase and provider abrasion.

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To learn more about how data mining can help your organization maximize medical and administrative cost savings, **visit optum.com/PI.**