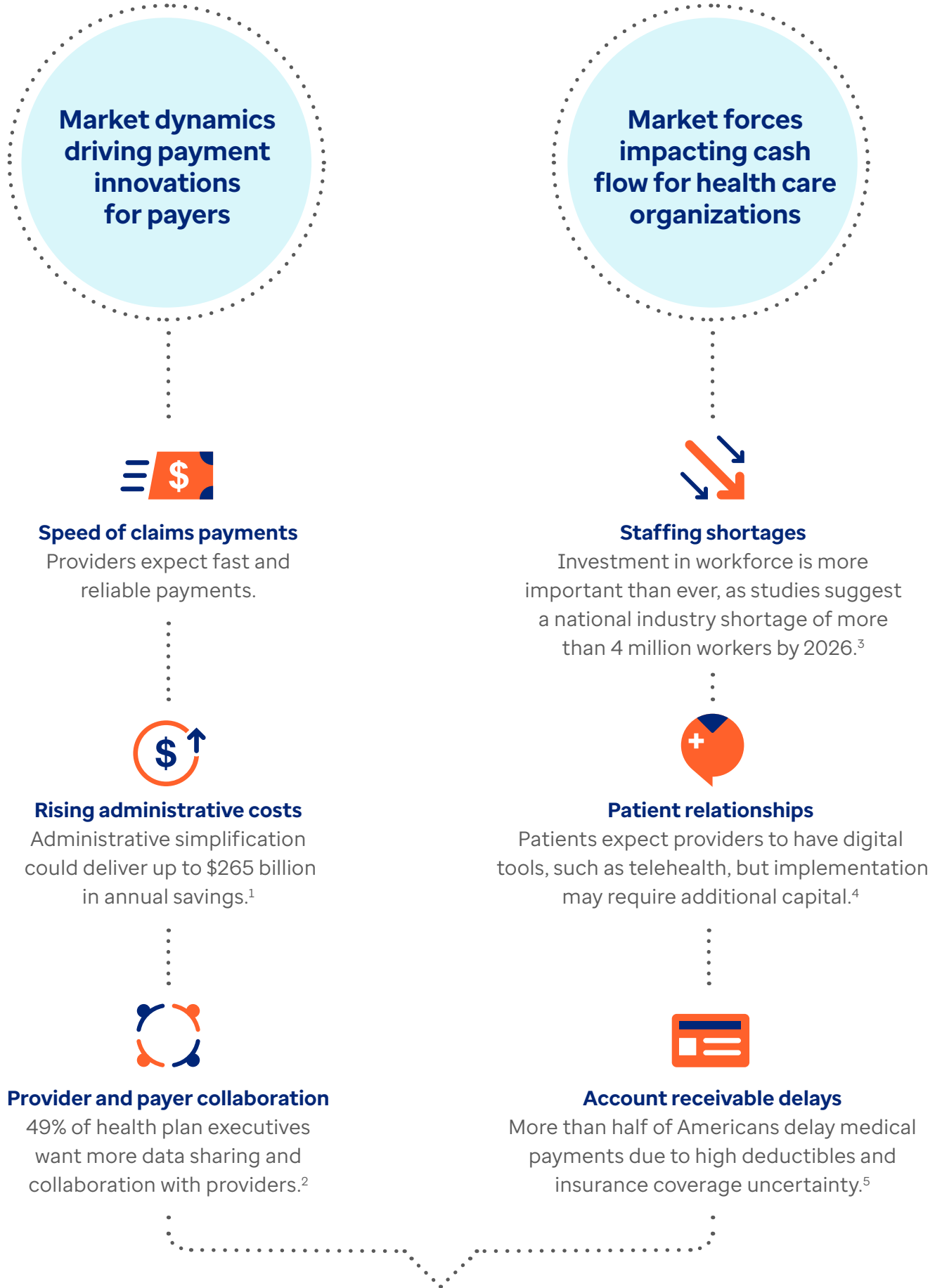


Unmatched innovation to make payment processing better



Market dynamics drive the need for innovation in health payment processing



The health care industry is evolving. Market pressures affecting cash flow are driving the demand for new and improved solutions that offer secure, quick and dependable payments. These advancements aim to enhance the satisfaction of payers, providers and patients alike.



How Optum Financial can help

Our scalable and secure payment delivery platform is engineered to drive efficiency for payers and providers based on applied health care expertise.

Securely moving money and data together helps ease the financial reconciliation burden, resulting in:

- 
 Payers delivering a better payment experience to providers
- 
 Providers spending more time with their patients

Large provider payment network

Implement frictionless payment options for providers with confidence, offering services only available from Optum Financial.

- \$500B**
 annual payments processed⁶
- 2.2M⁺**
 health care providers⁶
- 500⁺**
 payers⁷

Better payment delivery experience

Improve provider satisfaction by offering **fast, accurate and secure** payments with **flexible payment** choice options.

Lower administrative costs

Reduce administrative costs on day one by **eliminating check and print/mail costs** with electronic payment options.

Visit optum.com/healthpayments to see how we can bridge the payment gap between payers and providers.

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