

Optum Real

APIs for medical providers



Connect to real-time payer data across the revenue cycle

The revenue cycle can be complex, time-consuming and often frustrating. It drives up operating costs and forces providers to spend more time on administrative tasks instead of focusing on improving the health care experience for patients.

Optum® Real is transforming the revenue cycle by providing a smarter, faster way for you to connect with payers. Through real-time, automated exchange of eligibility, claims and payment data, you can get the information you need, when you need it – from pre-service to payment.

- **Make decisions with certainty.** Our suite of APIs connects you directly to payers. It uses real-time data to identify and flag issues before claims are submitted, helping to reduce rework and improve cash flow.
- **Cut administrative costs.** We automate routine tasks like eligibility checks and claim edits, which means fewer errors, less rework and lower overhead for your team.
- **Improve the patient experience.** Patients get clear answers about what's covered and what they'll owe – before they receive care. That helps build trust, reduce surprise bills and improve satisfaction.

Benefits of Optum Real APIs

Transparency

With real-time transparency into eligibility data and coding validation, providers can help improve the patient experience and minimize avoidable claim rework.

Efficiency

Accessing data across multiple payers through a single integration helps to reduce administrative burden and enhance claim processing efficiency.

Administrative cost savings

More accurate data pre-service can help improve the accuracy of claim submissions, potentially reducing administrative costs and speeding up reimbursement.



Optum Real Pre-Service Eligibility API

With the Real Pre-Service Eligibility API, providers can submit real-time eligibility inquiries to payers before a patient's scheduled visit, helping to streamline the process. This centralized API gives you access to patient eligibility information across multiple payers, all within your existing EHR system.

The Real Pre-Service Eligibility API includes:

- Eligibility information – Demographic information, plan-level cost shares, plan coverage details and insurance details
- Coordination of benefits – Primacy and coverage details for each payer plan
- Image of insurance ID card
- Provider in-network and out-of-network status

Optum Real Claim Pre-Check API

With the Real Claim Pre-Check API, providers can submit real-time claim inquiries to payers prior to treatment. This centralized API gives you access to claim processing information – like eligibility and prior authorization requirements – across multiple payers in real time so you can identify and prevent likely errors before they occur.

The Real Claim Pre-Check API includes:

- X12 claim validation (HIPAA)
- Membership coverage eligibility for the date of service
- Coordination of benefits including primacy and coverage details
- Prior authorization requirements and status
- Adherence to payment and medical policies

Optum Real Claim Inquiry API

With the Real Claim Inquiry API, providers can receive real-time updates on submitted claims to help you make informed decisions regarding reconsideration requests and appeals more quickly.

The Real Claim Inquiry API includes:

- Claim summaries and details
- Status at the claim and service level
- Available actions for reconsiderations and appeals at the service level
- Download of associated documents

Optum Real Patient Benefit Check API

With the Real Patient Benefit Check API, providers can validate patient benefits as well as prior authorization and referral requirements before care is delivered. This centralized API allows you to reduce rework and give patients clear answers about what's covered and what they'll owe before they receive care. This helps reduce surprise bills and improve patient satisfaction.

The Real Patient Benefit Check API includes:

- Prior authorization requirements, including if one already exists for a specific service
- Referral requirements, including if one already exists for a specific service
- Benefits covered by CPT® code including limits, restrictions and exceptions*
- Cost share details for in-network and out-of-network services*

Optum Real Claim Actions API

With the Real Claim Actions API, providers can submit more accurate claims, reconsideration requests, appeals and supporting documentation. This centralized API gives you access to payer claim processing information in real time to validate claims prior to submission, which may help identify and reduce the likelihood of errors before they occur. This helps streamline and enhance the efficiency of the submission process so you can spend less time on administrative tasks and more time with patients.

The Real Claim Actions API includes:

- X12 claim validation (HIPAA)
- Membership coverage eligibility for the date of service
- Coordination of benefits including primacy and coverage details
- Prior authorization requirements and status
- Claim submission
- Reconsideration request and appeal submission
- Supporting documentation submission

Optum Real Referral Actions API

With the Real Referral Actions API, providers can submit, track and manage referral requests, and check prior authorization status. By streamlining requests before care is delivered, this centralized API helps providers reduce rework and decrease surprise bills for patients.

The Real Referral Actions API includes:

- Referral submission and status
- Supporting documentation submission
- Prior authorization status

Optum Real Document Search API

With the Real Document Search API, providers can securely retrieve claim- and payment-related documents, offering quick access to key information for reconciliation, review and recordkeeping. This centralized API provides access to documents such as EDI 835, provider remittance advice (PRA) notices, explanations of benefits (EOB), provider letters and virtual card payment (VCP) documents. This can help providers locate and retrieve files more efficiently, helping reduce time spent on administrative tasks and enhance the provider experience.

The Real Document Search API includes:

- Document metadata retrieval
- Secure document download

Optum Real Interoperability APIs

Optum Real also offers interoperability APIs that give providers access to prior authorization requirements, documentation workflows and patient clinical data across multiple payers in real time. Built on Fast Healthcare Interoperability Resources (FHIR®) and aligned with CMS-0057 (Advancing Interoperability and Improving Prior Authorization Processes) and applicable state regulations. These APIs help reduce administrative burden, support continuity of care as members change plans, and improve coordination across the healthcare ecosystem.

Real Prior Authorization API*

With the Real Prior Authorization API, providers can determine prior authorization requirements, gather required documentation and submit authorization requests in real time. This centralized, FHIR-based API helps providers identify when prior authorization is needed, capture necessary clinical information, and submit and track requests with status updates, supporting CMS-0057-F compliance.

Real Prior Authorization API includes:

- Interoperability API built on FHIR
- Coverage Requirement Discovery (CRD)
- Documentation Templates and Rules (DTR)
- Prior Authorization Support (PAS)

Real Provider Access API

With the Real Provider Access API, providers can securely request and retrieve a patient's clinical data from payers in real time. This centralized, FHIR-based API gives providers access to key information such as claims, clinical records, medications and encounter details, supporting CMS interoperability requirements.

Real Provider Access API includes:

- Interoperability API built on FHIR
- Ability to request patient clinical data from payer

**To learn how Optum Real
can help transform your
revenue cycle, visit
marketplace.optum.com/real.**

*Capability is not currently available and is planned for future release.

The Real APIs listed above are currently live with UnitedHealthcare and other select payer IDs. Additional payers are actively being added.

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