

United States Senate

WASHINGTON, DC 20510

August 27, 2025

Stephen J. Hemsley
Chief Executive Officer
UnitedHealth Group Inc.
1 Health Drive
Eden Prairie, MN 55344

Dhivya Suryadevara
Chief Executive Officer
Optum Financial Inc.
9900 Bren Road
East Minnetonka, MN 55343

Dear Mr. Hemsley and Ms. Suryadevara:

We write regarding our concerns about reports of abusive tactics used by UnitedHealth Group (“United”) to recoup funds lent to health care providers through its industrial bank subsidiary, Optum Financial, following the largest data breach in the health care industry.¹ Payment delays that resulted from the February 2024 ransomware attack (“the attack”) against United subsidiary Change Healthcare (“Change”) caused — and continue to cause — significant financial hardships for health care providers. These providers need time and flexibility to recover from tens of millions in unexpected costs that resulted from delayed reimbursements due to the Change breach.²

As a health care clearinghouse that connects doctors, hospitals, and pharmacies to insurers, Change plays an essential role in both the nation’s health care payment infrastructure, and, most importantly, the health and wellbeing of millions of insured Americans. Change handles more than 15 billion transactions annually³ and — at the time of the attack — processed roughly 45 percent of U.S. health care transactions.⁴ After learning about the attack on February 21, 2024, Change was forced to take some of its services offline to mitigate the damage, leaving thousands of providers without the ability to obtain authorization or payment from insurers.⁵ As a result, health providers and patients faced debilitating payment and reimbursement disruptions.

¹ Cybersecurity Dive, “UnitedHealth Hikes Number of Change Cyberattack Breach Victims to 190M,” Emily Olsen, Jan, 27, 2025, <https://www.cybersecuritydive.com/news/change-healthcare-attack-affects-190-million/738369/>.

² New York Times, “UnitedHealth’s Move to End Cyberattack Loan Lifeline Upsets Medical Providers,” Benjamin Ryan, May 5, 2025, <https://www.nytimes.com/2025/05/05/health/unitedhealth-cyberattack-loans-lawsuits.html>.

³ JAMA Health Forum, “Lessons From the Change Healthcare Ransomware Attack,” Genevieve P. Kanter, James R. Rekowski, and Joseph T. Kannarkat, September 20, 2024, <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2823757>

⁴ New York Times, “UnitedHealth’s Move to End Cyberattack Loan Lifeline Upsets Medical Providers,” Benjamin Ryan, May 5, 2025, <https://www.nytimes.com/2025/05/05/health/unitedhealth-cyberattack-loans-lawsuits.html>; *See also*: Reuters, “White House meets with UnitedHealth CEO over hack,” March 12, 2024, <https://www.reuters.com/world/us/white-house-summons-unitedhealth-ceo-over-hack-washington-post-reports-2024-03-12/>.

⁵ New York Times, “UnitedHealth’s Move to End Cyberattack Loan Lifeline Upsets Medical Providers,” Benjamin Ryan, May 5, 2025, <https://www.nytimes.com/2025/05/05/health/unitedhealth-cyberattack-loans-lawsuits.html>.

The attack delayed millions of dollars in insurance payments to providers, forcing providers and patients themselves to bear the cost of expensive vaccinations, treatments, tests, and prescriptions in some cases.⁶ Some of the most devastating impacts were on patients who could not afford medications without copay assistance for serious conditions such as diabetes, mental illness, or cancer.⁷ Nine days after the attack, United's industrial bank subsidiary, Optum Financial, launched a Temporary Funding Assistance Program to provide interest-free loans to medical practices that found themselves short on cash amidst the chaos through no fault of their own.⁸ Initially, assistance was only offered to a limited number of hospitals and health care systems under onerous conditions.⁹ After mounting pressure to increase assistance, Optum eventually expanded this program to offer assistance to a broader group of providers affected by the cyber attack and eased some terms.¹⁰

There have been multiple reports of United using abusive tactics to recoup funds, including by withholding payment for health insurance claims through its insurance subsidiary UnitedHealthcare. One health care provider compared Optum's collections processes to those of predatory "loan shark" tactics.¹¹ These reports are particularly troubling because they underscore the extraordinary market power of United's massive, vertically-integrated conglomerate: the problem was caused by a breach of United's payment clearinghouse, Change; the loans were offered by United's industrial bank, Optum Financial; and now the company is using its insurance arm as a collection tool.

A recent letter from the American Medical Association to OptumInsight, Inc. highlighted some of the challenges faced by physician practices: "Multiple reports from our members detail how Optum has instituted a loan repayment process that unexpectedly calls for immediate repayment of sizeable loans — sometimes amounting to hundreds of thousands of dollars. If the practice does not repay the specified amount within five business days, Optum threatens to completely withhold practices' current claims payments until the balance has been repaid...[M]any practices continue to see claims rejected because they could not meet timely filing deadlines from the period associated with the cyberattack when [Change] was not operational."¹² Reports of other

⁶ New York Times, "Cyberattack Paralyzes the Largest U.S. Health Care Payment System," Reed Abelson and Julie Creswell, March 5, 2024, <https://www.nytimes.com/2024/03/05/health/cyberattack-healthcare-cash.html>.

⁷ NBC News, "Patients Struggle to Get Lifesaving Medication After Cyberattack on a Major Health Care Company," Daniella Silva and Aria Bendix, March 6, 2024, <https://www.nbcnews.com/health/health-care/cyberattack-change-healthcare-patients-struggle-get-medication-rcna141841>.

⁸ Letter from the American Hospital Association to UnitedHealth Group, March 4, 2024, <https://www.aha.org/lettercomment/2024-03-04-aha-expresses-concerns-uhg-program-response-cyberattack-change-healthcare>.

⁹ *Id.*

¹⁰ Reuters, "White House meets with UnitedHealth CEO over hack," March 12, 2024, <https://www.reuters.com/world/us/white-house-summons-unitedhealth-ceo-over-hack-washington-post-reports-2024-03-12/>; See also: UnitedHealth Group, "UnitedHealth Group Update on Change Healthcare Cyberattack," press release, March 7, 2024, <https://www.sec.gov/Archives/edgar/data/731766/000073176624000085/pressreleasedatedmarch7202.htm#:~:text=We%20recognize%20these%20programs%20will.Additional%20Consumer%20Actions>.

¹¹ New York Times, "UnitedHealth's Move to End Cyberattack Loan Lifeline Upsets Medical Providers," Benjamin Ryan, May 5, 2025, <https://www.nytimes.com/2025/05/05/health/unitedhealth-cyberattack-loans-lawsuits.html>.

¹² Letter from the American Medical Association to OptumInsight, Inc., April 11, 2025, <https://searchlf.ama-assn.org/letter/documentDownload?uri=/unstructured/binary/letter/LETTERS/lfcy.zip/2025-4-11-Letter-to-Connor-re-Issues-Facing-Practices-Post-Cyberattack-v2.pdf>

predatory tactics have included garnishment of reimbursements and refusal to negotiate payment plans. For instance, after a doctor “proposed a schedule, [she] received no response...[and] without any warning, United began garnishing her reimbursements.”¹³

In recent briefings provided to staff of the Senate Committee on Banking, Housing and Urban Affairs and the Senate Committee on Finance, United provided additional information on its repayment processes for the funds it seeks to recover from health care providers.¹⁴ According to information provided in the briefing, United begins by sending initial notices to providers which request repayment within 45 days. During that 45-day period, United indicated that the company repeatedly contacts recipients through their preferred method of communication. In the event that outreach goes unanswered after 45 days, United sends another notice requesting repayment within 5 business days. If outreach is still unanswered, United sends a notice informing providers that their claims will be offset and moved into recoupment. United informed Committee staff that, should outreach from that point continue to go unanswered, it sends the provider a notification of claim offsetting. United indicated that it provides recipients with the opportunity to “work out” a plan but declined to give details of what “work[ing] out” or “mutually agreeable” mean, how those plans materialize, and what happens if the parties are unable to reach agreement.

As the largest commercial health insurance provider in the country, United has a unique responsibility to help health care providers navigate realistic and tailored repayment options to address the problems caused by its breach.

In an effort to clarify United’s fund repayment processes, ongoing communications with providers, and repayment plans, we request that you provide answers to the below inquiries no later than September 12, 2025:

1. Provide data indicating the total number of loans lent to providers from March 2024 to present.
 - a. Specify amounts repaid and amounts outstanding.
 - b. Provide the average and median amount of funds provided to health care providers.
 - c. Provide data detailing the total number of providers in recoupment (if any).
2. Provide documents detailing the process and criteria that Optum Financial used to distribute funds to providers who were adversely impacted by the February 2024 attack.
 - a. Detail the dates during which Optum Financial distributed funds to health care providers.
 - b. Indicate whether Optum Financial is still distributing funds to providers impacted by the attack.
3. Provide documents detailing Optum Financials’ repayment process.

¹³ New York Times, “UnitedHealth’s Move to End Cyberattack Loan Lifeline Upsets Medical Providers,” Benjamin Ryan, May 5, 2025, <https://www.nytimes.com/2025/05/05/health/unitedhealth-cyberattack-loans-lawsuits.html>.

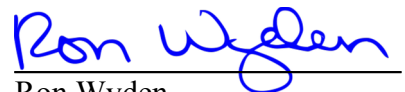
¹⁴ Meetings with the Senate Committee on Banking, Housing and Urban Affairs and Senate Committee of Finance staff, June 13, 2025 and June 27, 2025, Notes on file with Committees.

- a. Include all relevant notice date ranges and timelines that providers are expected to follow from start (referring to the provider's application for the funds) to finish (referring to the provider's full repayment of the funds).
4. Provide a copy of any and all written agreements that were given to providers when they accepted funds.
 - a. Include all agreement terms and conditions.
5. Provide any and all copies of express repayment plans that Optum Financial offers to health care providers who accepted funds.
6. Provide documents detailing redress options that Optum Financial makes available to providers who are unable to repay funds within 45 days of initial notification.
7. Does Optum Financial plan to outsource collection efforts to a third-party?
 - a. If not, confirm as such in writing.
 - b. If so, provide:
 - i. An anticipated timeline of the outsourcing transition, and,
 - ii. Documentation describing any and all notices that will be provided to health care providers.
8. Provide documents related to any intercompany loans that were made to Optum Financial, if applicable.
9. Did United Health or Optum Financial solicit or use third-party financing for the purposes of making either loans to providers or intercompany loans? If yes, provide details.

Sincerely,



Elizabeth Warren
Ranking Member
Committee on Banking,
Housing, and Urban Affairs



Ron Wyden
United States Senator
Ranking Member, Committee
on Finance