Stream.
MAKING MORE HEALTH POSSIBLE



FIELD NOTE · ABA PRACTICE

She left to build something of her own. The wait is quietly pulling her back.

A cash-flow gap that has nothing to do with how well she runs her practice.

For fifteen years she worked inside other people's ABA practices — watching, more than once, a private equity acquisition change what good care was allowed to mean. In late 2024, **she left and opened her own**, no board, no shareholders, just her clinicians and the kids on her caseload. Her payer mix is majority Medicaid, and every month a claim comes back **denied or delayed** while payroll doesn't wait.

A BETTER ANSWER THAN WAITING — OR BORROWING

We buy what you've already earned, so cash reaches you in days.

No debt. No monthly payments. No personal guarantee.

1
You share what you've earned
Claims, grants, or invoices you're still waiting on.

2
You choose what to sell
A fast offer — you pick which receivables go to Stream.

3
We buy them outright
A purchase, not a loan, at a small discount.

4
We take on the wait
The payer pays us. The wait and the risk are ours.

Speed of trust, not speed of debt.

> *We would have gone out of business, without question.*
>
> FOUNDER · HOME-BASED HEALTHCARE COMPANY

> *Stream gave us breathing room to confidently launch new studies — and to refinance that expensive loan.*
>
> OWNER · INDEPENDENT CLINICAL TRIAL SITE

BUILT FOR INDEPENDENT PROVIDERS WHO CARRY THE WORK BEFORE THEY'RE PAID

Behavioral & mental health · Dental · PT, rehab & ABA · Clinical trial sites · Home health · Healthcare nonprofits · Community clinics

Doing the work now and waiting months to get paid is a **timing problem, not a credit problem** — and it shouldn't cost you your next hire or your next clinician. **Let's talk.**

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