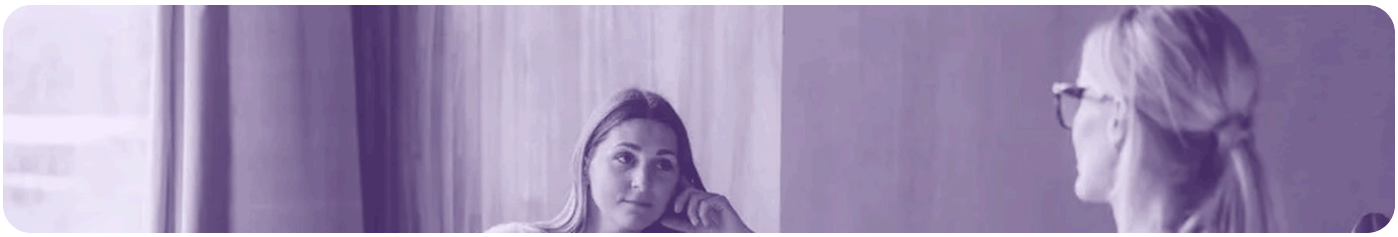
Stream.

MAKING MORE HEALTH POSSIBLE



FIELD NOTE · MENTAL HEALTH PRACTICE

She'd never pay 5% to get paid faster. She didn't blink at paying 22% to grow slower.

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

A therapist built her practice from a single office into a growing team of clinicians — deliberately keeping insurance on the books, even though cash-pay alone would be simpler, because accessible care is the whole point. When we talked through buying her earned receivables at a small discount, she balked: "I'd never pay that." Minutes later, she mentioned she funds new hires and service lines on a credit card — one running **above 20% APR**, like most business cards today. She hadn't connected the two. It wasn't a different bucket of money. It was **the same money**, costing her far more.

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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