Stream.

MAKING MORE HEALTH POSSIBLE



FIELD NOTE · DENTAL

The claim was clean. The payer sat on it anyway.

A cash-flow trap that has nothing to do with how the claim was filed.

An independent dentist built her practice from a lease and a handful of loyal patients. Twelve years later, she's profitable, booked out, and still the only owner on the door. And every month, claims she's already earned sit behind an insurer's review — denied once, resubmitted, sometimes denied again — while payroll, lab fees, and rent don't wait. The work is done. The cash just can't reach **the one filling the chair**. For decades, insurance didn't worry the independent practice because so much revenue came from cash collections. According to the ADA, today **insurance issues (55%)** are dentists' #1 cited challenge — ahead of staffing (54%) and overhead (42%).

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 chair. **Let's talk.**

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