



A PHILANTHROPIC FUNDING RAIL FOR
BEHAVIORAL HEALTHCARE

Philanthropic capital pays for behavioral healthcare in your practice

New clients/patients · Immediate payment · Zero claims processing

Provider Overview



Behavioral health has a problem

Demand is at record levels while the payment system makes sustainable care harder every year.



Underfunded reimbursement

Bad commercial rates with little hope of increases; low government rates with heavy overhead to participate.



Impossible rate negotiations

Even large organizations can't move rates — driving consolidation and “roll-up” pressure to gain scale.



A shift to cash-only care

Incentives push providers out of networks. Nearly 35% of psychiatrists already practice cash-only.



Relentless administrative sludge

Pre-auth, concurrent review, downcodes, steering, narrow networks, appeals - it feels unending.



If you accept credit cards, you can accept the Inheris digital award card

Joining is a simple financial participation agreement like the ones you already have with Visa, Mastercard, and Amex. No new software, no EHR integration, no IT lift, no subscriptions, no added work for your staff.

Philanthropic donors fund care awards to pay Inheris providers for behavioral healthcare



No reimbursement cycle

You receive payment at the point of care, not weeks or months later.



No insurance friction

No prior authorizations, concurrent review, denials, downcoding, or clawbacks. You choose who you treat and how.



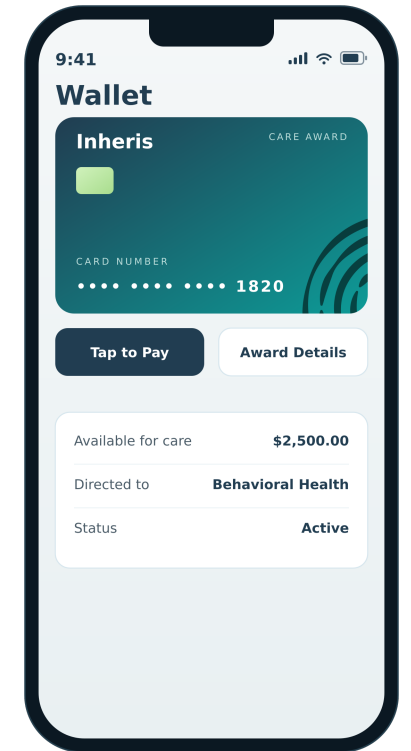
Become an Inheris Provider

No equipment to buy and no service to subscribe to. You focus on care.



Sustain your practice

Increase your panel of cash-pay clients/patients and increase your practice revenue.



Built to fit the way you already run your practice

Inheris helps you run a sustainable practice

NEW CLIENTS/PATIENTS

Cash-pay clients/patients find you

Individuals searching for care they can finally afford choose you from the Inheris directory and arrive ready to pay your rate. New demand, with no marketing spend.

KEEP EXISTING CLIENTS/PATIENTS

Clients/patients facing financial challenges paying for care

When someone you already treat can't afford to continue, refer them to Inheris. Those who qualify become cash-pay instead of a sliding-scale discount, or bad debt, or leaving care altogether.

Awards reach real people, the current system leaves behind preserving their choice of provider and care

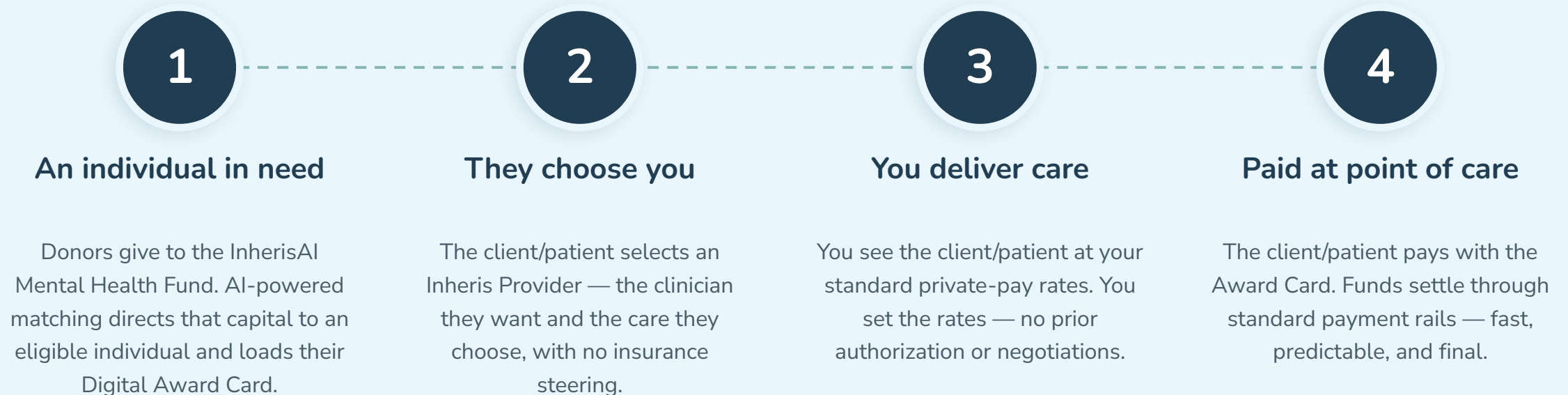
POTENTIAL RECIPIENTS WHO MAY QUALIFY

- No financial reserves; living paycheck to paycheck
- High-deductible health plans
- Rising family and living expenses
- Loss of income, financial resources or coverage
- Economic shifts and rising unemployment increasing demand for services
- Long delays to access in-network providers

HOW IT WORKS

A closed-loop philanthropic funding rail

Philanthropic dollars are directed to real people, loaded onto a Digital Award Card, and spent on care with providers like you.



Simple, transparent payment

Accepting Inheris awards to pay for care, works like any card you already take, but the 7% fee accomplishes far more



A 7% fee on each payment - that's it

One flat fee per transaction. No monthly platform fees, no per-claim costs, no referral fees, no hidden charges.



Works like a credit, debit, HSA or FSA card

Process through your existing POS or EHR - no new equipment or software platform license required.



A funding rail - no PHI exchanged

We fund individual care at Inheris providers. We never come between you and your patients.

7% of your cash/private pay rate unlocks

- ✓ **New paying clients/patients**
Listed as an Inheris Provider and matched to funded individuals seeking care, with no referral fees.
- ✓ **Reduced bad debt and late accounts**
Refer people who can't pay to Inheris instead of writing off the visit or sending them to collections.
- ✓ **Guaranteed, immediate payment**
Every award is fully funded before care. Providers are paid at the point of service. No claims, denials, authorizations, or clawbacks.
- ✓ **The platform behind it**
AI matching, eligibility, fraud controls, and donor compliance — all run by Inheris, not your staff.

How Inheris compares

	Inheris	Insurance	Practice Managers/Lead Generation Platforms
Client/Patient Acquisition	Bi-Directional Recipients select your practice You can refer clients/patients to Inheris for help	Limited to in-network referrals	Limited to platform participants
Client/Patient Choice	Any Inheris Provider	Limited to Network Providers	Limited to Platform Network
Prior authorization	None	Time-consuming; dictates your course of treatment	Time-consuming; dictates your course of treatment
Payment Delays/Revenue Predictability	None, Immediate payments	Unpredictable 30-180 days is common	Faster, but still delayed
Referral Fees	None	None, but they set your rates	Significant, up to 30%
Downcode Risks	None	Common	Common
Credentialing Requirements	None	Extensive	You complete it once, they handle the rest
Enrollment Process	Easy (15 Minutes)	Exhausting long documents Frequent re-enrollments	Manageable
Claims & denials	None	Frustrating and frequent	They may submit for you, but you'll still be left waiting
Utilization Management	None	Extensive	Extensive
Administrative burden	None	High	Moderate
IT/Implementation	None	Complex claim portals, interface requirements, form variations, etc.	A new system to learn & Implement

Joining is easy

We know your plate is full, our onboarding and implementation is easy

1

Provider vetting

We confirm your provider roster, license(s), NPI(s), and practice profile(s).

2

Become a provider

A simple financial participation agreement, like those for credit or debit cards.

3

Set up payment & your inheris profile

Help new clients/patients reach your practice.

4

Do what you do Best

Take care of your clients/patients

The full behavioral health continuum

Built for behavioral health care across settings, from individual licensed clinicians to group practices, clinics, and hospitals

Licensed therapists & counselors

Psychologists

Psychiatrists

Psychiatric nurse practitioners

Group practices

Behavioral health clinics

Substance use disorder (SUD) providers

OBOT providers

MAT providers

Specialty behavioral health

Teletherapy programs

Telepsychiatry providers

IOPs

PHPs

Provider organizations



Become an Inheris Provider

Add cash-pay clients, keep patients in care, and get paid at the point of service — with no claims, denials, or prior authorizations.

