INVO Fertility Partners with PatientFi to Help Make Fertility Treatment More Affordable

Flexible financing options help patients manage treatment costs as INVO continues to expand its fertility services

SARASOTA, Fla., Nov. 05, 2026 (GLOBE NEWSWIRE) — INVO Fertility, Inc. (Nasdaq: IVF) ("INVO" or the "Company"), a fertility services company focused on expanding access to care, today announced a partnership with PatientFi to offer affordable patient financing options designed to help more individuals and couples move forward with fertility treatment. The partnership will give patients at participating INVO clinics another way to manage the cost of care through monthly payment plans.

For individuals and couples hoping to start or grow their families, paying for treatment can add financial stress to an already emotional journey. Through PatientFi, approved patients can use up to $60,000(1) in financing for treatment, medications, testing, out-of-pocket costs, and other eligible fertility-related expenses, helping spread costs over time instead of paying the full amount upfront.

"Patients come to our clinics with hopes of building a family, and we want to help make the path forward more accessible," said Steve Shum, Chief Executive Officer of INVO Fertility. "The financial impact of treatment can feel overwhelming, even when patients are ready to take the next step. While insurance coverage continues to improve, there are still many patients left without coverage. Partnering with PatientFi gives our care teams another resource to help patients afford care and enable them to make informed decisions about moving forward."

"We're excited to partner with INVO to help more families reach their goals," said Vanessa Suker, Channel Director at PatientFi. "Patients can apply in 60 seconds with no hard credit check and get an instant decision with APR starting as low as 3.99%(2) and zero-interest(3) options for approved patients. Together with INVO, we're making fertility care more affordable for more patients and families."

The PatientFi partnership builds on the recent strong growth in INVO's fertility services business, reinforces INVO's strategy to expand access to fertility care, strengthens clinic performance and build a larger fertility services platform through organic growth and acquisitions of established, profitable practices.

Patients interested in learning more about financing should contact their participating INVO clinic to discuss available options, eligible expenses and how to apply. Information about INVO's fertility services and clinic locations is available at www.invofertility.com.

About INVO Fertility

We are a healthcare services fertility company dedicated to expanding access to assisted reproductive technology ("ART") care to patients in need. Our principal commercial strategy is focused on building, acquiring, and operating fertility clinics and related businesses and technologies. Our acquisition strategy focuses on U.S.-based, profitable fertility clinics. Our clinics offer a variety of fertility services including in vitro fertilization ("IVF") and the intravaginal culture ("IVC") procedure enabled by INVOcell. We have four operational fertility clinics in the United States. We also continue to engage in the sale and distribution of INVOcell to third-party owned and operated fertility clinics. INVOcell is a proprietary and revolutionary medical device, and the first to allow fertilization and early embryo development to take place in vivo within the woman's body. For more information, please visit invofertility.com.

About PatientFi

PatientFi helps fertility practices remove financial barriers to care, empowering more patients to move forward with treatment. With flexible financing up to $60,000, patients can cover costs across their entire fertility journey-including treatments, medications, testing, labs, storage, donor services and more. Patients can apply in just 60 seconds with no hard credit check, receive an instant decision and use only what they need, when they need it. With a 4.9 out of 5-star Google rating, PatientFi is a trusted financing partner that helps practices increase conversions, reduce patient drop-off and make fertility care more accessible. Learn more at https://patientfi.com/fertility-provider/

Safe Harbor Statement

This release includes forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. The Company invokes the protections of the Private Securities Litigation Reform Act of 1995.

All statements regarding our expected future financial position, results of operations, cash flows, financing plans, business strategies, products and services, competitive positions, growth opportunities, plans and objectives of management for future operations, including statements regarding organic growth initiatives, acquisition opportunities, integration of acquired clinics, balance sheet improvements, liquidity, the growth of our clinic platform and our ability to achieve cash flow break even or profitability, as well as statements that include words such as "anticipate," "if," "believe," "plan," "estimate," "expect," "intend," "may," "could," "should," "will," and other similar expressions are forward-looking statements.

All forward-looking statements involve risks, uncertainties, and contingencies, many of which are beyond our control, which may cause actual results, performance, or achievements to differ materially from anticipated results, performance, or achievements. Factors that may cause actual results to differ materially from those in the forward-looking statements include

those set forth in our filings at www.sec.gov.

We are under no obligation to (and expressly disclaim any such obligation to) update or alter our forward-looking statements, whether as a result of new information, future events, or otherwise.

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(1) Limits and terms subject to credit approval.

(2) 3.99% APR assumes excellent credit and enrollment in monthly autopay. Actual APR may be higher.

(3) Zero interest when paid in full during the promotional period.