

Every benefit people are owed. Automagically.

WelFairy is a nonprofit service that uses AI agents within its app to find every benefit a person qualifies for, apply for them, and keep it renewed. AI agents make it automatic, and a real person checks every high-stakes step. We're starting with Medicaid in New York, then adding program after program until every dollar makes it to every person who is owed it. **The household keeps every dollar. The institutions that save money pay for the work.**

The Problem

In the Medicaid unwinding, at least **25.2 million people** lost coverage. In states that reported why, **69% lost it for procedural reasons** (KFF, 2024): their renewal was not completed, and the state did not find them ineligible. As Jennifer Pahlka puts it, paperwork favors the powerful. We give every family the help that wealthier people already pay for.

Americans spend about 12 billion hours a year on government forms, worth about \$430 billion (Annie Lowrey, *The Time Tax*, 2026). The burden falls hardest on the people least able to bear it. Benefits are lost at verification, at renewal, and at the denial no one appealed.

69%

lost Medicaid in the unwinding over paperwork (KFF, 2024)

19.2%

of eligible taxpayers miss the EITC (IRS, tax year 2022)

12%

of eligible people don't get SNAP (USDA, FY 2022)

44%

eligible for WIC weren't enrolled (CBPP, 2023 data)

What We Do

One engine, proven on one job first: getting eligible families enrolled and keeping them enrolled. We meet every rule exactly as written, so the family doesn't have to. Ask once, and we do the rest. The year-one services:

- **Apply once:** a 10-minute chat in plain language, then we check every federal, state, and local program and prepare each application. You approve it before anything is sent.
- **Notice Decoder:** "what does this letter mean?", answered.
- **Renewal Reminders:** renewals and letters handled before deadlines.
- **Work-Hours Helper:** work reporting done right, so no one is cut off over a form.

Most help ends when the application is submitted. **WelFairy stays.** And a person, always: trained navigators step in whenever software isn't enough.

We never take a cut of anyone's benefit. The payer is whoever saves money when a family enrolls.

Our Model

- 1 **Health-system and payer contracts:** primary earned revenue. Enrolling an uninsured patient converts uncompensated care into reimbursed revenue.
- 2 **Platform licensing:** the Caseworker Copilot as recurring subscription revenue.
- 3 **Government outcome contracts:** states pay for enrollment and retention.
- 4 **Philanthropy and impact capital:** the base layer, funding the direct services.

Where We're Going

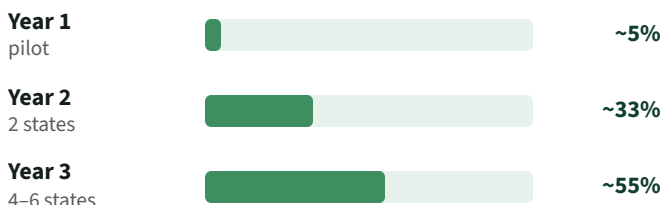
One place. Every benefit. Automagically. We start where paperwork does the most harm, and we never stop adding. **First:** Medicaid enrollment and renewals, piloted in New York City with community partners. **Next:** food and family programs that share much of the same information, like SNAP and WIC. **Then:** tax credits, cash assistance, disability, unemployment, and veterans' benefits. **Always:** more programs and more states, until every benefit is in one place.

Why WelFairy

- **End-to-end and cross-program:** screen once, apply to everything, in one conversation.
- **Stays with you after you're approved:** renewals, work reporting, and appeals, the steps where eligible families are most often cut off.
- **Funding built to last:** Benefits Data Trust helped deliver more than \$10 billion in benefits from 2005, then closed in 2024. We're building earned revenue in from the start, and a continuity plan so families are never stranded.
- **A field of allies:** we build on Code for America and findhelp, and partner with Dollar For, VITA, and legal aid.

Path to Sustainability

Share of the operating budget covered by earned revenue, the shift from philanthropy-funded to self-sustaining:



Illustrative targets. We measure three things: money in families' hands, how fast it arrives, and whether we're reaching the families who face the most barriers.

The Plan: Year One (2027)

Q1 Foundation Incorporate in New York, seat the board, and hire the Founding Director; about \$700K in seed grants (the first \$200K via a fiscal sponsor); sign the pilot and AI-provider agreements.	Q2 Build v1 Ship v1 behind a human-review gate; sign the New York City pilot partner.	Q3 Closed Pilot About 300 families facing renewal join the study; we offer help to about 150; 95% accuracy or better; the first renewals fall due.	Q4 Prove and Sustain Report coverage kept; sign the first earned-revenue contract; publish impact; raise the next round.
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The Ask

FUNDERS AND DONORS

About \$700K

In seed grants for 2027: the pilot in New York, its evaluation, and a signed earned-revenue contract. The pilot partner adds about \$150K.

FOUNDING PARTNER

One Pilot Site

A health system or large community organization in New York City: a population to serve and the first revenue relationship.

CONTRIBUTORS

Pro Bono, Board

Legal, security, engineering, and design help, plus advisors in benefits, privacy, and civic tech.

Let's talk. For funders, dollars moved directly to families who qualify. For partners, recovered revenue and better outcomes for the people they already serve. hello@welfairy.com · welfairy.com

Sources: KFF Unwinding Tracker (2024) · IRS EITC participation (tax year 2022) · USDA SNAP (FY 2022) · CBPP from USDA data (WIC, 2023) · Lowrey, *The Time Tax* (2026) · Route Fifty (Benefits Data Trust, 2024) · Pahlka, recodingamerica.us · Links: welfairy.com/sources