



FOR IMMEDIATE RELEASE

April 27, 2020

Certive Announces Corporate Update and PPP Loan Approval

Scottsdale Arizona, and Vancouver British Columbia - Certive Solutions Inc. (OTCQB:CTVEF CSE:CBP) ("Certive" or the "Company"), is pleased to announce the following:

New Multi-Hospital Client - Certive's Omega Division has recently executed a new contract with a two-hospital system located in Virginia to provide Lost Charge Recovery services. Certive generates contingency income from these services on a shared revenue basis as a percentage of the amount recovered by the hospital from its payers. Omega is in the process of assessing and on-boarding this new client.

Results of PPP Loan Application - On April 3, 2020, the Company's wholly-owned U.S. subsidiary, Certive Health Inc. ("CHI"), applied for a \$368,600 loan through Western Alliance Bank pursuant to the Small Business Administration ("SBA") Paycheck Protection Program under Division A, Title I of the CARES Act, which was enacted March 27, 2020 (the "PPP Loan"). The PPP Loan proceeds were received by CHI on April 22, 2020 and CHI intends to use them to pay for qualifying expenses, such as payroll and occupancy costs over the next 60-days. The terms of the PPP Loan include the following: (i) a maturity date of two years; (ii) interest at 1.00% per annum; (iii) no early prepayment penalties; and (iv) amounts used by CHI for qualifying U.S. employee payroll costs during a 60-day period prior to June 30, 2020 may be forgiven by the SBA upon their approval of a CHI application for forgiveness and proper documentation.

Update on COVID-19 Impact on the Company - As mentioned in a previous press release, dated March 24th, and pursuant to an order by the Mayor of Ft. Lauderdale, the Company's staff in Florida are all working remotely from home to ensure safety and to comply with the Mayor's mandate to "shelter-in-place". At the current time, this remote operating model has not affected the operational efficiencies negatively; in fact, it has resulted in a reduction of rent and associated occupancy expenses. While it is reasonably possible that these operational and economic challenges could create a materially adverse impact on the business and financial outlook of the Company, the Company believes that the long-term needs of hospitals to secure every possible revenue source will lead to additional business for the Company.

For more information regarding this announcement, please visit our website at <https://certivehealth.com/> or contact Certive directly at (480) 922-5327.

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About Certive Solutions Inc.

Certive Solutions Inc. (Scottsdale, Arizona) provides revenue cycle management solutions to the U.S. healthcare market through its wholly owned U.S. operating subsidiary, Certive Health Inc. (Certive Health). Certive Health's claim audit and recovery services, billing services, and software solutions help providers work with payers to efficiently manage the reimbursement process and improve financial performance. Certive Health's highly skilled and experienced management team, combined with proprietary workflow and analytics, audit, identify, bill and collect missed charges in accordance with contractual obligations between the public or commercial insurance carrier and the designated provider. The healthcare market is changing. Certive Health works with clients to provide efficient and effective solutions aligned with reform initiatives to improve healthcare and reduce costs.

FORWARD-LOOKING STATEMENTS

Statements contained in this report that are not statements of historical fact are intended to be and are hereby identified as “forward-looking statements” for purposes of the safe harbor provided by the Reform Act. Generally, forward-looking statements include expressed expectations of future events and the assumptions on which the expressed expectations are based. All forward-looking statements are inherently uncertain as they are based on various expectations and assumptions concerning future events and they are subject to numerous known and unknown risks and uncertainties which could cause actual events or results to differ materially from those projected. Due to those uncertainties and risks, the investment community is urged not to place undue reliance on written or oral forward-looking statements of Certive Solutions Inc. The Company undertakes no obligation to update or revise this Safe Harbor Compliance Statement for Forward-Looking Statements (the “Safe Harbor Statement”) to reflect future developments. In addition, Certive undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.