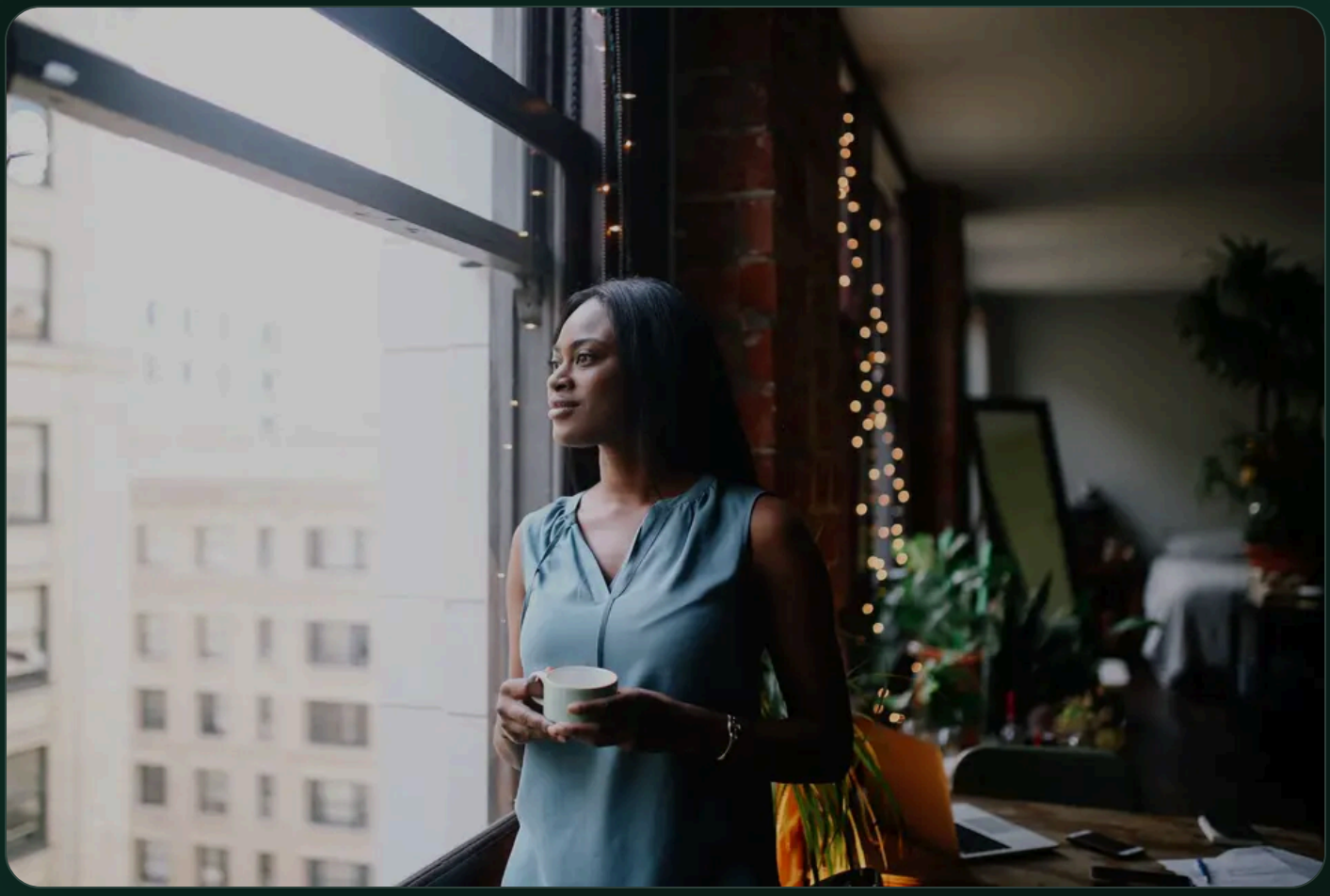
ToolGPA

NOVEMBER 2026

Alma

The Insider's Guide

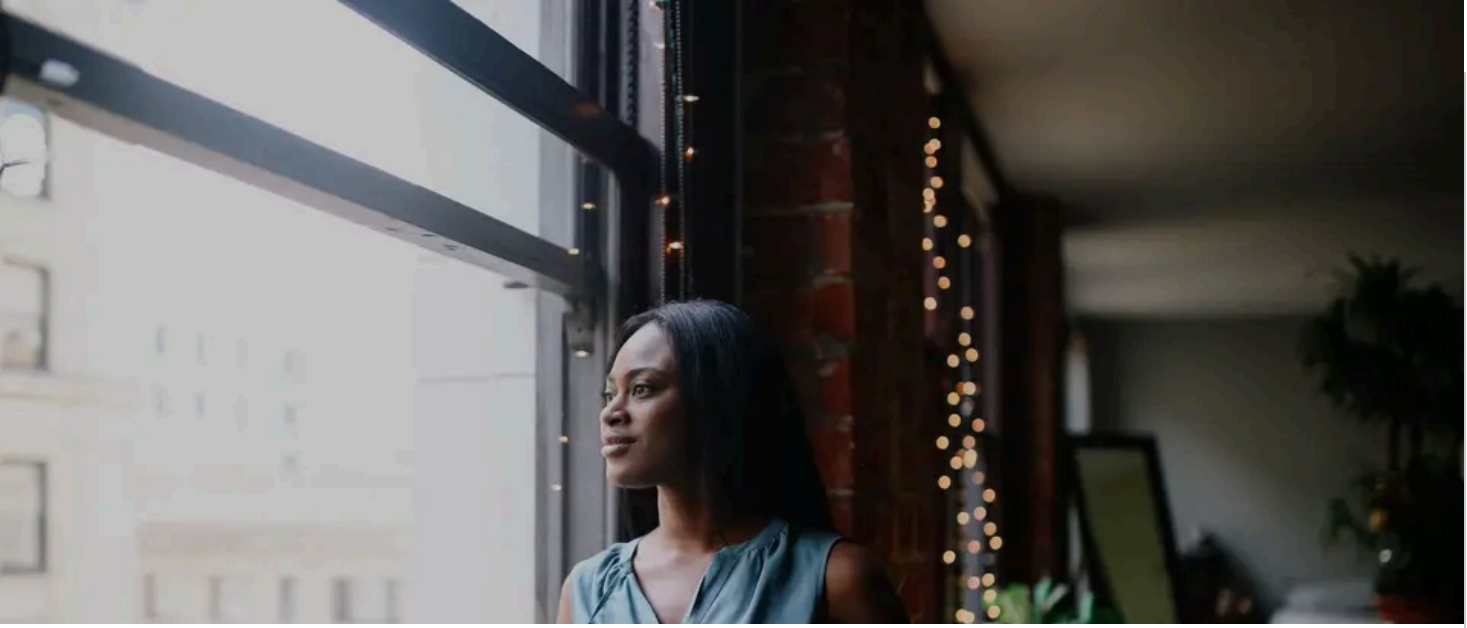
Membership for therapists: insurance, EHR tools and referrals



Every plan, grade, refund rule and rival among therapy and clinic software, read from Alma's own pages.

Made by Alma · checked Nov 12, 2026 · toolgpa.com

1.4
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Alma's own pages, its app-store listings and our grades. Every fact in it is on Alma's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.4

GPA, above 0 of the 60 other therapy and clinic software we grade

Alma is a paid membership for licensed mental health providers in private practice. It bundles insurance credentialing and claims handling with EHR tools such as treatment plans, assessments and AI-assisted progress notes, plus continuing education and a peer community. New members are required to join its insurance program.

To get you started, here are **8 things to know about Alma**, taken from its own pages and our grades.

> "
>
> **You apply, go through a call and get credentialed before you start.**
>
> From our grade for ease of use

1 **Best for therapists who want insurance credentialing bundled in**

Alma is a membership for fully licensed therapists that bundles an insurance program, EHR tools, billing, continuing-education courses and community.

2 **Paid plans start at $95 a month**

As its pricing page puts it: $95 per month, billed annually at $1,140.

3 **It runs on Web**

Web.

4 **Insurance program**

Credentialing in 45 days or less, multi-state credentialing, automated eligibility checks, claims and weekly or bi-weekly payouts. Alma says it negotiates rates.

5 **Billing tools**

Claims, invoices and superbills, stored client payment methods with auto-pay, a client cost estimator and reimbursement tracking.

6 **EHR and clinical tools**

Over 1,000 pre-written interventions, goals and objectives, PHQ-9 and GAD-7 assessments, high-risk symptom alerts and AI-assisted progress notes.

7 **A 1.4 GPA, above 0 of 60**

That is against the other therapy and clinic software we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

To replace Alma you would be making insurance claims sent to payers through a clearinghouse. That is not a weekend's work, with an AI app builder or without one.

Alma at a glance

PRICING Paid, from $95 per month, billed annually at $1,140	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Alma	CATEGORY Therapy & Clinic Software
OUR GRADE 1.4 GPA, weak	

The report card

Best for therapists who want insurance credentialing bundled in

Alma is a membership for fully licensed therapists that bundles an insurance program, EHR tools, billing, continuing-education courses and community. It costs $95 a month billed annually, you must join the insurance program, and you apply and have a call before you are in.

TOOLGPA REPORT CARD	Alma	Graded Nov 12, 2026
SUBJECT	GRADE	COMMENT
Value for money	D	$95 a month billed at $1,140 a year, against a therapy-clinics middle of $39 and a dearest tenth starting at $79.
Free plan and trial	F	No free plan and no trial. The listing shows no way to try it before applying.
Features	C	Insurance program, billing, EHR and clinical tools, treatment planning and courses. All new members must join the insurance program and be credentialed with Aetna, Cigna or Optum.
Ease of use	C	No store rating on record. You apply, go through a call and get credentialed before you start.
Platforms and integrations	C	A web service tied to Aetna, Cigna and Optum, with no apps or API listed.
Grade point average		Weak, out of 4.0 **1.4**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Alma is for

- ✓ Fits if you are a fully licensed therapist who wants to take insurance without doing the credentialing yourself
- ✓ Makes sense if you want billing and notes in the same membership as the insurance program

Who it is not for

- ✗ Not for you if you hold a limited license, as it is open only to fully licensed clinicians
- ✗ Skip it if you only take cash-pay clients, since every new member must join the insurance program
- ✗ Pricey if you are starting out: $1,140 billed per year, and no monthly price was readable
- ✗ Watch out: you must be credentialed with Aetna, Cigna or Optum under Alma's tax ID, and joining goes through an application and a call

Good to know

Good for

- ✓ Fully licensed therapists who want to accept insurance without handling credentialing
- ✓ Private practice clinicians who want billing, notes and CE under one fee
- ✓ Therapists who want a referral network

Worth knowing

- ⓘ Alma is open only to fully licensed clinicians, not those with limited licenses.
- ⓘ All new members must join its insurance program and be credentialed with at least one of Aetna, Cigna or Optum under Alma's Tax ID.
- ⓘ Joining goes through an application and a call; the monthly billing price was not readable, only the $1,140 annual figure.
- ⓘ Alma says it takes no cut of cash-pay sessions.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$95

A month to start

Alma is a paid product, starting at $95 per month, billed annually at $1,140.

> **The listing shows no way to try it before applying.**

From our grade for free plan and trial

MEMBERSHIP

$95

per month, billed annually at $1,140

One membership with insurance program, EHR tools, CE courses and community; a monthly billing option exists but its price was not shown.

Read from helloalma.com on Nov 12, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Membership for therapists: insurance, EHR tools and referrals. Here is what it does, as its own site describes it, and what it covers: AI features, clinical notes, insurance billing.

"

Insurance program, billing, EHR and clinical tools, treatment planning and courses.

From our grade for features

Insurance program

Credentialing in 45 days or less, multi-state credentialing, automated eligibility checks, claims and weekly or bi-weekly payouts. Alma says it negotiates rates.

Billing tools

Claims, invoices and superbills, stored client payment methods with auto-pay, a client cost estimator and reimbursement tracking.

EHR and clinical tools

Over 1,000 pre-written interventions, goals and objectives, PHQ-9 and GAD-7 assessments, high-risk symptom alerts and AI-assisted progress notes.

Treatment planning

A library of Wiley treatment planner goals, objectives and interventions built to meet insurance requirements.

Continuing education

Live and on-demand courses for CE credit and monthly workshops, at no extra cost to members.

Community and support

An operations team for claims, a customer support team, clinical advisors and a members-only community of about 30,000 peers and referrers.

Where it runs

Web

What it works with

Aetna Cigna Optum

Alma is made by Alma.

Where it stands

Its grades against its category, and whether to keep it or make your own

0/60

Other therapy and clinic software it is graded above

Alma's GPA of 1.4 is higher than 0 of the 60 other therapy and clinic software we grade.

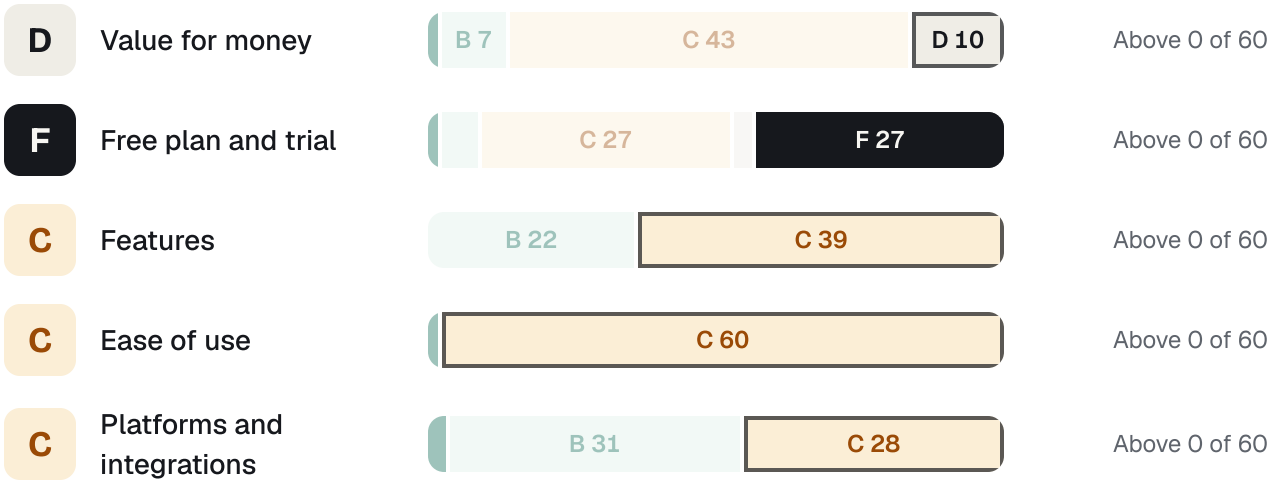
It stands best on features (C, above 0 of 60) and worst on free plan and trial (F, above 0).

Its paid plans start at $95 a month, against a middle price of $35.75 for the category: 29 of the 32 others that charge start lower.

On features, ease of use and platforms it scores 2.0 out of 4. 24 tools score higher and cost less.

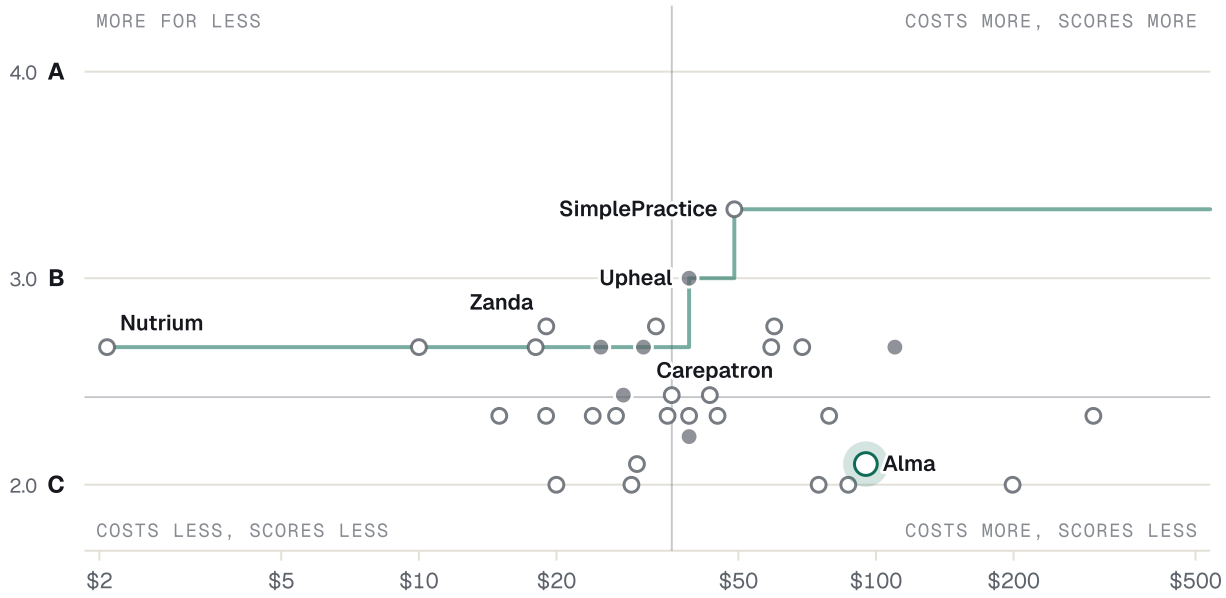
Each grade against the category

Every bar is all 61 therapy and clinic software we grade, cut by the letter each got. Alma's own letter is outlined.



Price against what you get

Each dot is one of 33 therapy and clinic software. Further left costs less; higher up scores better on features, ease of use and platforms. Alma is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Alma you would be making insurance claims sent to payers through a clearinghouse. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 60 of the 60 other therapy and clinic software grade higher. It costs $1,140 a year.

What you could make

- Clinical notes: an app builder makes this well.

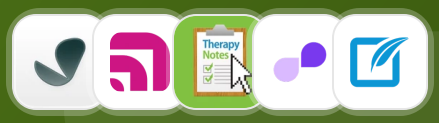
What you could not

- Insurance claims sent to payers through a clearinghouse.

- AI features, unless you pay a model provider for each request yourself.
- People on the other end: a community of other users. No app builder makes those.

What this rests on. Alma's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives



SimplePractice, TheraNest, TherapyNotes, Upheal and Sessions Health

The tools it is most often weighed against, side by side

The 5 tools Alma is most often weighed against, with where each one differs from it.

2.8 GPA

SimplePractice

Free trial · from $49/mo

Practice management and EHR for private-practice therapists.

- Only SimplePractice lists iOS and Android apps.
- SimplePractice also covers transcription, telehealth and appointment booking.

Alma and SimplePractice compared in full

2.2 GPA

TheraNest

Free trial · from $27/mo

Mental health EHR with claims, telehealth and credentialing help.

- TheraNest also covers transcription, telehealth and appointment booking.

Alma and TheraNest compared in full



2.2
GPA

TherapyNotes

Free trial · from $69/mo

Behavioral health EHR with notes, insurance billing and client portal.

- Only TherapyNotes lists iOS and Android apps.
- TherapyNotes also covers transcription and telehealth.

Alma and TherapyNotes compared in full



2.8
GPA

Upheal

Free plan · from $39/mo

AI therapy notes, with an optional full practice EHR.

- Upheal has a free plan. Alma does not.
- Only Upheal lists macOS, iOS and Android apps.
- Upheal also covers transcription, telehealth and appointment booking.

Alma and Upheal compared in full



2.2
GPA

Sessions Health

Free plan · from $39/mo

Mental health EHR with a free plan and low-cost insurance claims.

- Sessions Health has a free plan. Alma does not.
- Sessions Health also covers transcription, telehealth and appointment booking.

Alma and Sessions Health compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Alma free?

No. Alma is a paid product, starting at $95 per month, billed annually at $1,140.

How much does Alma cost?

Alma lists one plan. Membership: $95 per month, billed annually at $1,140.

What platforms does Alma work on?

Alma is available on Web.

Does Alma have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. Alma is listed for Web.

Does Alma have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. Alma is listed for Web.

Is Alma open source?

Alma is not described as open source on its own site, as read on Nov 12, 2026.

What does Alma integrate with?

Alma's listing names Aetna, Cigna and Optum. A listing names up to eight integrations, so it may connect to more.

Who makes Alma?

Alma is made by a company of the same name.

What are the alternatives to Alma?

The closest alternatives to Alma in our directory are SimplePractice, TheraNest, TherapyNotes, Upheal and Sessions Health.

How does Alma compare with other therapy and clinic software?

Alma's GPA of 1.4 is higher than 0 of the 60 other therapy and clinic software we grade.

Is Alma good value for money?

ToolGPA grades Alma D for value for money. Its paid plans start at $95 a month, against a middle price of $35.75 for the category: 29 of the 32 others that charge start lower.

Could I make my own version of Alma?

To replace Alma you would be making insurance claims sent to payers through a clearinghouse.

Where this guide comes from

The prices, plans, platforms and features were read from Alma's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Alma's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Alma. Prices change, so check helloalma.com before you buy.

helloalma.com/for-providers/insurance/

helloalma.com/for-providers/

helloalma.com/

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Alma, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/alma

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Alma: The Insider's Guide", checked
Nov 12, 2026. https://toolgpa.com/tools/alma
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Know someone choosing between therapy and clinic software?

Send them this guide: toolgpa.com/tools/alma/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded therapy and clinic software after Alma, each with an Insider's Guide of its own.

Therapy & Clinic Software Insider's Guide

Every one of the 61 therapy and clinic software we grade, compared

Halaxy Insider's Guide

Free practice management software for health practitioners

3.0 GPA

SimplePractice Insider's Guide

Practice management and EHR for private-practice therapists

2.8 GPA

Upheal Insider's Guide

AI therapy notes, with an optional full practice EHR

2.8 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Alma's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Alma is a trademark of its owner, and this guide is not made, paid for or approved by Alma. Prices and plans change: check helloalma.com before you buy.