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PrimaCare Direct Launches Innovative Healthcare Insurance Alternative Combining Direct Primary Care with Group Medical Captive Enables Lower Group Healthcare Costs

Fridley, MN – Sept. 26, 2014. – PrimaCare Direct, the nation’s largest Direct Primary Care (DPC) network, launched an innovative healthcare delivery solution that enables small to medium sized employers to dramatically reduce their health benefit costs.

PrimaCare Direct’s (www.primacaredirect.com) new healthcare delivery solution is called the PrimaCare Direct Employer Captive. The group medical captive enables employers to form their own “insurance facility” and self-insure affordably with limited volatility. Employers in a group medical captive get to keep the healthcare cost savings they generate, receive a return on their premiums, and access best in class healthcare cost control methods.

“This new healthcare purchasing alternative can really help out the small to midsize employer,” said Matt Brandt, CEO of PrimaCare Direct. “By combining Direct Primary Care with Roundstone’s group medical captive, we can ensure long term healthcare cost control and return almost all of the savings back to the employer.

PrimaCare Direct clinics provide the Direct Primary Care (DPC) services to the group medical captive participants. Direct Primary Care is a new delivery approach in which primary care doctors help manage patients away from costly chronic diseases and hospitalizations. Direct Primary Care offers a monthly membership of \$75 per employee (capped at \$300 for a family of 4 or more). Employees receive unlimited primary care visits with no copays, no deductibles, and no co-insurance. This preventive focus ensures long term healthcare cost control while reducing insurance paperwork, claims, and processing time for both doctors and employers.

The PrimaCare Direct Employer Captive is being managed and underwritten by Roundstone Management, Ltd. of Westlake, Ohio. Additional benefits of a group medical captive include transparency and control over claims, access to specialty service providers, inclusion of specialty clinic bundled rates along with reduced pharmaceutical costs, including rebates sent to the employers rather than insurance companies.

"Roundstone is excited to be partnering with PrimaCare for the launch of their insurance program," explains Gene Pompili, Roundstone’s Senior Vice President of Sales. “We believe their unique health care delivery system is a great fit with our self-funded medical captive. Everyone’s incentives are aligned which should make for very efficient health care delivery."

Many of the clinics in the PrimaCare Direct network are also members of the group medical captive, thereby further incenting all participants to reduce healthcare costs and keep the savings. This unique structure is the first of its kind in the nation.

The PrimaCare Direct Employer Captive is now providing quotes to all interested parties including CEO’s, CFO’s, HR professionals, healthcare brokers, and healthcare consultants. To start the quote process please call PrimaCare Direct at 612-444-6600 or email Bob Arnold at barnold@primacaredirect.com.

About PrimaCare Direct.

PrimaCare Direct (www.primacaredirect.com) is the largest Direct Primary Care (DPC) network in the nation. PrimaCare Direct is a co-operative of Twin Cities independent medical clinics including primary care and specialty clinics. PrimaCare Direct's mission is to provide the highest quality healthcare at the most affordable price. PrimaCare Direct is headquartered in Fridley, MN.

About Roundstone Management, Ltd. ("Roundstone")

Roundstone (www.RoundstoneInsurance.com) based in Westlake, Ohio is an insurance organization focused on the development, underwriting and servicing of alternative risk products, including captives and specialty insurance programs. Roundstone offers intermediaries and buyers an expertise in the captive marketplace coupled with turnkey insurance management services.

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