

The Roundstone Difference

A Better Way to Fund Healthcare Backed by a Guarantee

Most health insurance companies profit when employers spend more. Roundstone is built differently. For more than 20 years, we've helped midsize employers take control of healthcare costs through a self-funded group medical captive that aligns incentives around one goal: lowering healthcare spend while maintaining quality benefits.

The result is a health plan designed to deliver better long-term outcomes—not just another annual renewal.

How We Deliver



Cost Controller

With in-house underwriting and the most efficient financial structure on the market, we smooth out volatility and return value.



Savings Accelerator

Our data-driven platform recommends fully vetted cost containment solutions available to prevent and tackle large claims.



Vetted Partners

Our network of preferred TPAs and PBMs offer the transparency to deliver the lowest per employee per year (PEPY) cost in the industry.

A Model Built to Return More

7%

COLLATERAL

Lower than the 15-20% often required by other captives.

100%

RETURN OF UNUSED CAPTIVE DOLLARS

What isn't spent stays with employers.

1/3

THE INDUSTRY AVG. FOR RENEWAL INCREASES

We Stand Behind the Savings

Guaranteed Savings. Or We Make Up the Difference.

After five renewals, Roundstone compares your actual healthcare costs in the captive against what you would have paid had you remained fully-insured.

If you haven't saved money, we make up the difference with a cash deposit directly into your claims account.

The Results?

25%

Average lower annual healthcare costs compared to fully insured plans.

70%

Of employers save enough during their first four years to fully fund their fifth year of claims.



ValidationInstitute

A Validation Institute Verified Claim

Employers who join Roundstone's health captive insurance program have lower per-member-per-year healthcare costs than they would have paid on a fully insured plan.

That's the Roundstone Difference

A health plan designed to lower costs— and a guarantee that backs it up.



Talk to a Regional Practice Leader Today.
RoundstoneInsurance.com

