



Blue Ocean Direct Primary Care

Practice Guide

Everything you wanted to ask at a Meet & Greet —
answered here, at your own pace.

Hendersonville, Tennessee · blueoceandpc.com

Dr. Kent J. Lofley, DO · Board-Certified Family Medicine & OMT

"It's like having a doctor in the family."

A Note from Dr. Lofley



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I want to start by saying something that may surprise you: **most of my patients have never truly felt heard by a doctor before they came here.** Not because their previous physicians didn't care — but because the system didn't give them time to care.

I became a Family Medicine physician because I wanted to build lasting relationships — to treat the whole person: mind, body, and spirit. But the conventional, insurance-driven system created a painful disconnect: hurried visits, decisions dictated by administrators, and not nearly enough time to actually listen. I knew there had to be a better way.

At Blue Ocean Direct Primary Care, I rebuilt the entire relationship. As a member here, you're not a chart number or a 15-minute slot — you're a person I've committed to knowing. My background in osteopathic medicine means I was trained to see the body as a connected whole, not isolated problems to be managed. Whether that means hands-on OMT, a careful conversation about root causes, or simply giving you enough time to finish your sentence — that's what DPC makes possible.

This guide covers the questions I hear most often. My hope is that by the time you finish reading, you'll know whether Blue Ocean is the right fit for you.

To your health,

Dr. Kent J. Lofley, DO

"My goal is simple: be the doctor who actually knows you — and has the time to show it."

How Direct Primary Care Works

Direct Primary Care (DPC) is a membership model that removes insurance from the day-to-day relationship between you and your doctor. Instead of billing a third party for every visit, you pay a simple monthly membership fee — and in return, you get genuine, unlimited access to your physician.

Your membership includes:

- Unlimited office visits — no co-pays, no per-visit fees
- Same-day or next-day appointments for acute concerns
- 30–60 minute appointments so you're never rushed
- Direct messaging and calls with Dr. Lofley via the Spruce Health app
- After-hours access for urgent questions — because health doesn't keep business hours
- DOT Physicals included at no extra cost for commercial drivers
- Wholesale pricing on many generic medications and professional-grade supplements
- Transparent cash-pay pricing on labs, imaging, and procedures

*The average primary care physician sees 20–25 patients per day.
Dr. Lofley intentionally keeps his panel small — so every member gets a doctor who genuinely knows them.*

How Insurance Fits In

Blue Ocean DPC does not bill insurance for membership or office visits. This is what makes the model work — when your doctor isn't answering to an insurance company, they answer to you.

What we recommend:

- **Keep a high-deductible health plan (HDHP)** for hospitalizations, surgeries, specialist care, and emergencies. Blue Ocean covers the primary care that used to eat through your deductible.
- **Pair with an HSA** — your membership fee is HSA-eligible.
- **Medicare members are welcome.** Dr. Lofley has formally opted out of Medicare billing, so your membership fee is paid directly to the practice. You can still use Medicare for labs, imaging, specialists, and hospital services outside our office.
- **TennCare (Medicaid) note:** Blue Ocean DPC is not a TennCare-enrolled provider. TennCare members are welcome to join as self-pay members.
- **No insurance?** DPC may provide more comprehensive primary care than you've ever had, at a predictable monthly cost.

Dr. Lofley's Approach to Care

Dr. Lofley trained as a Doctor of Osteopathic Medicine (DO) — a full physician credential that includes everything an MD degree covers, plus additional training in the musculoskeletal system and the body's capacity for self-healing. He is board-certified in both **Family Medicine and Osteopathic Manipulative Treatment (OMT)**, and has practiced family medicine for over 13 years. Blue Ocean is a full-service primary care practice — the examples below reflect the breadth of what's included in your membership.

Comprehensive Primary Care — What's Included

- **Acute sick visits** — infections, injuries, sudden illness, urgent concerns. Same-day or next-day appointments at no extra charge.
- **Chronic disease management** — Diabetes (Type 1 & 2), Hypertension, High Cholesterol (HLD), Hypothyroidism, GERD, Asthma, COPD, and more. Dr. Lofley manages ongoing conditions with the time and continuity they deserve.
- **Preventive care & wellness physicals** — Annual physicals, well-child exams, well-woman exams (including PAP smears), and age-appropriate health screenings. Prevention is always more affordable than treatment.
- **Mental health** — Anxiety, depression, and ADHD managed within primary care, with specialist referrals when needed.
- **Women's health** — Well-woman exams, contraception counseling, and hormone evaluation.
- **Pediatrics & family care** — Dr. Lofley sees patients of all ages, making Blue Ocean a single home for your whole family's primary care.

What Makes Blue Ocean Different — The Osteopathic Edge

Beyond comprehensive primary care, Dr. Lofley's osteopathic training shapes how he practices every day — looking for root causes, not just managing symptoms:

- **Osteopathic Manipulative Treatment (OMT)** — Used in routine visits at no extra charge — treating sinus congestion, ear fluid, back pain, headaches, and musculoskeletal conditions hands-on. Dedicated OMT sessions available as a paid add-on.
- **Dry Needling** — Evidence-based trigger point and musculoskeletal pain treatment, available as a member add-on at the same rates as focused OMT.
- **Prolotherapy** — Regenerative injection therapy for joint and tendon pain, available as a procedure add-on.
- **DOT Physicals** — Included for members with a CDL at no extra cost.

"I don't just want to manage your conditions — I want to understand them. There's usually a reason things went wrong, and finding it changes everything."

Frequently Asked Questions

Q: How do I reach Dr. Lofley after hours?

Members communicate directly through the **Spruce Health app** (iPhone and Android) or by email. You're not calling an answering service — you're reaching Dr. Lofley directly. Routine questions are typically answered the same day. True emergencies: call 911 or go to the nearest ER.

Q: What is OMT, and do I have to receive it?

Osteopathic Manipulative Treatment is a hands-on technique used to diagnose and treat structural issues — think of it as physician-level, therapeutic bodywork. Dr. Lofley routinely incorporates OMT into standard visits (draining ear or sinus fluid, releasing tension patterns, etc.) at no extra charge. Dedicated 30- or 60-minute OMT sessions are available as a paid add-on. It is always optional, and many patients who've never tried it are surprised by how much it helps.

Q: What if I need a specialist, hospital, or ER?

Dr. Lofley coordinates referrals and helps you navigate those situations. Your health insurance (or self-pay arrangement) covers those costs. A consult with Dr. Lofley first often reduces unnecessary specialist visits entirely.

Q: Can children be members?

Yes. Blue Ocean DPC welcomes patients of all ages. Children are included in the Family Plan (see pricing).

Q: Is there a long-term contract?

No — membership is month-to-month with no cancellation penalties. We ask for 30 days notice to cancel. Members who prefer to pay annually save \$240/year compared to the monthly rate.

Q: Do you handle mental health?

Yes. Dr. Lofley manages common mental health conditions including anxiety, depression, and ADHD. He refers to trusted specialists for more complex psychiatric needs.

Q: What about labs, imaging, and medications?

You have two options for labs. **Use your insurance:** Dr. Lofley provides a lab order and the lab company bills your insurance directly — many patients use PathGroup for this. **Use our low-cost cash pricing:** We can draw labs right in the office, or you can visit a Labcorp of your choice, at transparent prices that are often a fraction of retail rates. For imaging and specialist referrals, Dr. Lofley will provide orders and you can use your insurance as normal. Many generic medications are available at wholesale cost through the practice, and professional-grade supplements via Fullscript with member discounts.

Q: Do you offer DOT physicals?

Yes — DOT physicals are included for members at no extra cost. Non-members may also schedule a DOT physical at a flat fee.

Membership Pricing

Blue Ocean DPC uses transparent, flat monthly fees — no hidden costs, no co-pays, no per-visit charges. HSAs accepted. Cancel anytime with 30 days notice.

Membership Plans	
Individual / Monthly	\$105 / month
Individual / Annual (save \$240/year)	\$85 / month (billed \$1,020/year)
Family Plan — up to 2 adults + all children under 26	\$300 / month

Family Plan: all children under age 26 in the same household are included.

Focused OMT & Dry Needling Sessions (Member Pricing)	
Initial 30-min consultation	Included in membership
15-min follow-up session	\$25
30-min follow-up session	\$50
60-min follow-up session	\$100

OMT is also incorporated into routine visits at no extra charge. Dry needling is billed at the same rates as focused OMT sessions.

Sample Procedure Pricing (Member Pricing)	
Small joint injection (e.g., tennis elbow, carpal tunnel)	\$12
Large joint injection (shoulder, knee, hip)	\$15
Skin tag / wart removal (cryosurgery)	\$9 per lesion
Laceration repair with stitches	\$20
DOT Physical (CDL)	Included — no extra charge

Full procedure price list available at blueoceandpc.com/dpc-membership-pricing

What Happens After You Join the Waitlist

We're honored you're considering Blue Ocean. When a spot opens, here's exactly what to expect:

- 1 Join the waitlist**
Submit your name and contact info at blueoceandpc.com. We'll reach out in order as spots become available.
- 2 We contact you**
When your spot opens, we'll reach out directly to confirm your interest and membership tier.
- 3 Schedule your intake visit**
New members begin with a comprehensive, 60-minute intake physical — Dr. Lofley's opportunity to truly get to know you and your health history.
- 4 Welcome as a member**
You're in. Download the Spruce Health app, and experience what primary care was always supposed to feel like.

Ready to get started?

Join the waitlist at blueoceandpc.com

Questions? Email us at contact@blueoceandpc.com

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