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# Pioneer Healthcare Trust Expands into Minnesota!

***Expanded market provides added predictability and stability for all Trust members.***



The Pioneer Healthcare Trust is excited to announce that it is now authorized to offer high quality, affordably priced health insurance coverage to our Pioneer Equipment Dealers Association members throughout Minnesota!

The Pioneer Healthcare Trust (PHT) has been affiliated with Blue Cross Blue Shield of North Dakota (BCBSND) since 1994, and has served the group health insurance needs of automobile and farm equipment dealers for over 50 years. As a subsidiary of the Automobile Dealers Association of North Dakota (ADAND) and the Pioneer Equipment Dealers Association (Pioneer EDA), the Trust currently insures almost 8,000 people, making it the largest healthcare trust in North Dakota! We look forward to bringing this same level of success to our association members in Minnesota, and we're working diligently to expand into South Dakota as well.

The Pioneer Healthcare Trust is a self-funded insurance pool that is rated on its own claims experience. Our Healthcare Trust Board, which consists of participating automobile and farm equipment dealers, determines the appropriate premium levels, plan design, and manages all other aspects of the plan. This gives association members the assurance that Pioneer Healthcare Trustees, who are also dealers, understand and promote your best interest in the health insurance market.

*"For years, our Trust has enjoyed lower than average loss ratios and, as a result, more favorable premium adjustments than most of our peer groups," says Matthew Larsgaard, President/CEO of ADAND and Pioneer EDA. "Our expansion into the Minnesota market will provide further health insurance predictability and overall stability for all of our Trust members."*

Participation in the Pioneer Healthcare Trust is available exclusively to ADAND and Pioneer EDA members. Our team at Pioneer Healthcare Trust is happy to provide information specific to your dealership's group health insurance needs, along with a competitive quote. Contact Matthew Larsgaard at 701-293-6822 or [matthew@adand.com](mailto:matthew@adand.com).

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