

**Advantages of Joint Purchasing Health Benefits  
through the**

**Minuteman Nashoba Health Group**

▶ **Gives small and mid-size governmental employers the health benefits purchasing advantages of a large employer:**

- volume pricing reduces cost margins and administrative expenses,
- large risk pool enhances rate stability and predictability,
- employees and retirees can choose from among multiple health plan options
- high service level from health plans

▶ **Decisions are made by the members of the Joint Purchase Group**

- each MNHG participating governmental unit gets a voice and a vote on decisions about health benefits,

▶ **Administrative Ease**

Central benefits administrator, GBS, reduces administration burden for participating employers,

- Participating employers deal with GBS for all transactions and questions for all health plans,
- Employers receive one consolidated monthly bill for multiple health plans and carriers and make one monthly payment to the MNHG,
- COBRA administration provided by GBS

▶ **MNHG structure and meetings encourage idea exchange/problem solving and increase opportunities for innovation**