



Health plan presages immigration policy

The Adviser • April 5, 2006

As lawmakers continue to debate immigration reform in Washington, D.C., and citizens mobilize in historic numbers throughout the country, at least one carrier is readying new products to take advantage of whatever market opportunity results.

For instance, executives at Sekure Healthcare say they have a plan to provide limited-benefit medical coverage to the millions of individuals that will qualify for a federal guest worker program called for under the immigration reform proposal recently approved by the U.S. Senate's Judiciary Committee.

The company's Guest Worker Care PPO Plan is designed to meet the needs of the 1.5 million agricultural workers that might be affected, offering participants the ability to bank coverage for use in the U.S. or Mexico. A typical arrangement might provide a guest worker with one month of coverage for every year of service. The coverage would be under a limited-benefit plan and therefore would provide a fixed-dollar amount for office visits, diagnostic tests and hospital services. A typical plan might start around \$120 per month per employee and work upwards depending on coverage levels.

Sekure, which already offers a similar policy to U.S. workers, is working with Seattle-based insurer Symetra Financial to provide the guest worker program.

Copyright © 2001 IMG Media, a division of Thomson Financial. All rights reserved.