



Sekure Healthcare Overview

Corporate Form:

Access Salud, Inc., dba Sekure Healthcare is a private, for-profit Delaware C Corporation established in 2005, registered to do business in California and in good standing. The name Sekure was selected because of the association with Strength, Security and Health. The Spanish pronunciation of Sekure means, "to heal thyself".

Business Value Proposition:

Sekure Healthcare, a network management, patient advocacy and health resource services company, combined with a limited benefits medical insurance plan that serves as an affordable health benefit plan for those employees who cannot afford comprehensive major medical coverage. Sekure Healthcare's provider network has been developed to include providers that are often sought by Latino workers and their families. These providers include community health centers and clinics as well as an extensive provider network throughout the US and the interior of Mexico covering over 400 cities and towns. Insurance benefits can be used in Mexico when accessing Sekure Healthcare Network Providers. The patient advocacy by telephone is a valuable health resource tool that will be emphasized to increase access and health awareness.

Mission Statement:

"Sekure Healthcare provides innovative and affordable healthcare benefit solutions to US employers, giving their employees and dependents peace of mind regarding their healthcare needs. We are particularly resourceful in serving the unique and challenging healthcare coverage needs of the uninsured and the underinsured, especially Latino and Migrant Workers and their families."

Company Genesis:

While at Blue Shield of California, Jim Arriola, director of cross-border operations saw first hand the widespread market need for affordable healthcare coverage while he led the development and operations of the first California-based cross border health plan, the Access Baja HMO. Although Access Baja HMO costs approximately 40% less than Blue Shield's regular HMO Plans, it was still too expensive for many employers and it did not have the reach to serve employers throughout California. Arriola, the son of Mexican immigrant parents, saw that something else was needed in the marketplace to help the large number of uninsured Latino workers and their families. Arriola was joined by Jack Schwerin and Jose Aroeste in his efforts to create something new. Jack was a former director at Blue Shield of California. Jose saw huge potential in the project and wanted to join a noble effort where he could apply his financial background and international banking experience into an endeavor that would benefit many hard working families. Later, Parry Payne joined the team to help in the sales, marketing and product development. Parry was the first to help associate the potential of limited benefits with cross-border health coverage. Parry and Jim had worked together at FHP in 1994. The co-founders developed a private placement memorandum and were successful in attracting private investment capital primarily from Latino businessmen who shared the dream to help launch the company to serve the large uninsured workforce.