

Sekure Healthcare Develops First Guest Worker Health Benefit Plan

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Innovative guest worker plan is model for U.S. employers to offer health benefits for future guest workers while families are covered in Mexico

SAN DIEGO--(BUSINESS WIRE)--March 30, 2006--Anticipating that guest worker legislation may be enacted for up to 1.5 million agricultural workers in the U.S., Sekure Healthcare today announced it has completed the first working model of a healthcare benefit plan for future guest workers from Mexico.

"The Guest Worker Care PPO Plan program is an employer-paid, private solution that offers essential healthcare benefits to guest workers and their families," said Jim Arriola, CEO of Sekure Healthcare. "Guest workers can build a reserve of healthcare coverage credit for use when they return to Mexico, while family dependents in the Mexican interior can use the plan's benefits in their local communities to obtain physician visits as well as diagnostic and hospital services. As a result, workers and families get affordable healthcare, without creating an additional burden of uncompensated care for U.S. hospitals and healthcare providers."

The Guest Worker Care PPO Plan makes use of a new employee benefits trend known as "transportability." This concept allows future Mexican guest workers to receive healthcare benefits in the U.S., while simultaneously providing healthcare benefits to eligible family dependents in Mexico. With an extensive provider network throughout the U.S. as well as in more than 140 cities in Mexico, Sekure Healthcare is well-positioned to manage this specialized healthcare benefit program.

Although nationwide transportability is an impressive breakthrough in employee benefits, it is the design and functionality of the Guest Worker Care PPO Plan's "tail" healthcare coverage feature that tackles both geopolitical concerns and guest worker family needs. The proposed federal legislation on the guest worker program requires the guest worker to return to his or her home country after a certain period of time. Under the Guest Worker Care PPO Plan, the tail coverage feature allows future guest workers to build up a reserve of healthcare coverage credit during their U.S. employment, which can be used upon their return to Mexico.

Sekure Healthcare was founded in response to the lack of affordable healthcare options for employers and their uninsured workers. According to a Robert Wood Johnson Foundation report, 51.6 percent of California's non-elderly Latino population--more than five million people--are uninsured. Unable to afford healthcare insurance, some of these people are forced to rely on expensive hospital emergency rooms for needed medical attention.

Dr. Jose Ramiro Lopez, a board-certified internist and leading authority on Latino health issues, believes U.S. hospital emergency rooms treat far too many cases involving uninsured patients that are not true emergencies. "This situation is costly for society and hurts everyone, especially the patient with the true emergency whose care is needlessly delayed," said Dr. Lopez. "Sekure Healthcare currently offers a healthcare program with great benefits and comprehensive services that can help reduce unnecessary visits to hospital emergency rooms."

Sekure Healthcare already operates a medical savings employee benefit program paid by the employer that provides patient advocacy, healthcare network discounts, bilingual telephonic assistance and other important healthcare services to its members on both sides of the border. Employers can

combine Sekure Healthcare's medical savings program with a limited benefits health insurance plan. This combination employee benefit package offers workers and their families essential healthcare coverage in the U.S. and in Mexico, at a fraction of the cost of coverage of traditional major medical plans. While HMO coverage in California for a family now exceeds \$800 a month, Sekure Healthcare's medical savings program, coupled with a limited benefit insurance plan, starts at less than \$200 a month for a worker and his or her family.

Sekure Healthcare is now offering this option to employer groups in California who cannot afford major medical insurance for their workers or who have part-time workers who are not eligible to participate in the company's employee benefit program. Plans are underway for Sekure Healthcare to expand into other states.

About Sekure Healthcare:

Sekure Healthcare provides solutions to the problem faced by employers with uninsured workers, with special emphasis on Latino and part-time workers who cannot afford or are ineligible for health insurance. Led by healthcare executives who developed pioneering programs for cross-border coverage for major health plans, Sekure Healthcare offers private sector solutions that improve access and affordability to healthcare for workers in the U.S. and for their families in Mexico. For more information, contact Jim Arriola, CEO, 619.210.4836, jarriola@mysekure.com or visit the company at www.mysekure.com.