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## Sekure Healthcare Develops Dependent Health Coverage Innovation

*New Health Program Allows Workers in the U.S. to Obtain Affordable Dependent Coverage with Benefit Access Throughout Mexico*

SAN DIEGO--(BUSINESS WIRE)--Responding to the growing demand of United States employees for dependent health coverage in Mexico, Sekure Healthcare announced it has developed an innovative solution to keep family members healthy who are living across the border. "The Sekure Dependent Plan will enable hundreds of insurance carriers, health plans and self-insured trusts across the U.S. to offer insured workers the option to obtain private health coverage for family dependents living in Mexico," said Jim Arriola, CEO of Sekure Healthcare.

Arriola says the Sekure Dependent Plan is a private-sector solution for insurers and HMOs that seek to offer cross-border health coverage, but lack the necessary expertise and membership to undertake the specialized product development. The Sekure Dependent Plan is health coverage designed as an "inter-carrier rider" that may be offered to workers on an HMO, PPO or major medical plan with employee-only coverage. The Sekure Dependent Plan uses a combination of a limited benefits medical insurance plan along with provider networks, health resources and service support. The Sekure Healthcare Network in Mexico currently has medical providers in over 140 cities in 29 states and will expand to over 350 cities in Mexico by the end of the year.

According to a 2006 California Endowment study on Mexican immigrants living in the U.S., 27 percent of the 4.1 million households are headed by individuals born in Mexico and have dependents residing across the border -- that is more than one million family dependents in Mexico potentially eligible for insurance coverage under a U.S. employer benefit plan.

Sekure Healthcare is in discussions with interested parties to offer the Sekure Dependent Plan. Given the national workforce demographics and the proposed guest worker legislation, this product has far-reaching benefits. "We'll start in California and expand to other states with large numbers of migrant workers from Mexico," said Arriola.

The Sekure Dependent Plan allows geographic separation of the dependents from the subscriber. For example, the worker can be in Fresno, California or Chicago, Illinois and the family dependents could be thousands of miles away in Guadalajara, Mexico. The dependent enrollees can use their insurance benefits at home in Mexico and when visiting in the U.S.

In 2005, the Bank of Mexico estimated that \$20 billion was sent in remittances from workers in the U.S. to families in Mexico. The 2006 California Endowment study also estimates that 4.2 percent of the remittance total was used for healthcare-related expenditures. The Sekure Dependent Plan allows workers in the U.S. to use the group purchasing power of employer benefit programs to obtain and pay for private health coverage for their dependents in Mexico. Said Arriola, "We see a unique opportunity to serve as the health coverage solution that can improve the quality of life for hundreds of thousands of workers and their families." Arriola, a West Point graduate, former Army officer and a son of migrant parents, is not a newcomer to overcoming challenges. In 2000, he led Blue Shield of California's effort to operate the first US cross-border health plan, the Access Baja HMO.

### **About Sekure Healthcare:**

Sekure Healthcare is a California-based company that provides affordable health coverage to U.S. employers with special emphasis on Latino and part-time workers who cannot afford or are ineligible for health insurance. For more information, contact Jim Arriola, CEO, 619.210.4836, [jarriola@mysekure.com](mailto:jarriola@mysekure.com), or visit the company Web site at: [www.MySekure.com](http://www.MySekure.com)

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