

First Guest Worker Health Benefit Plan Developed **April 3rd 2006**

Anticipating that guest worker legislation may be enacted for up to 1.5 million agricultural workers in the U.S., Sekure Healthcare 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.

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."