



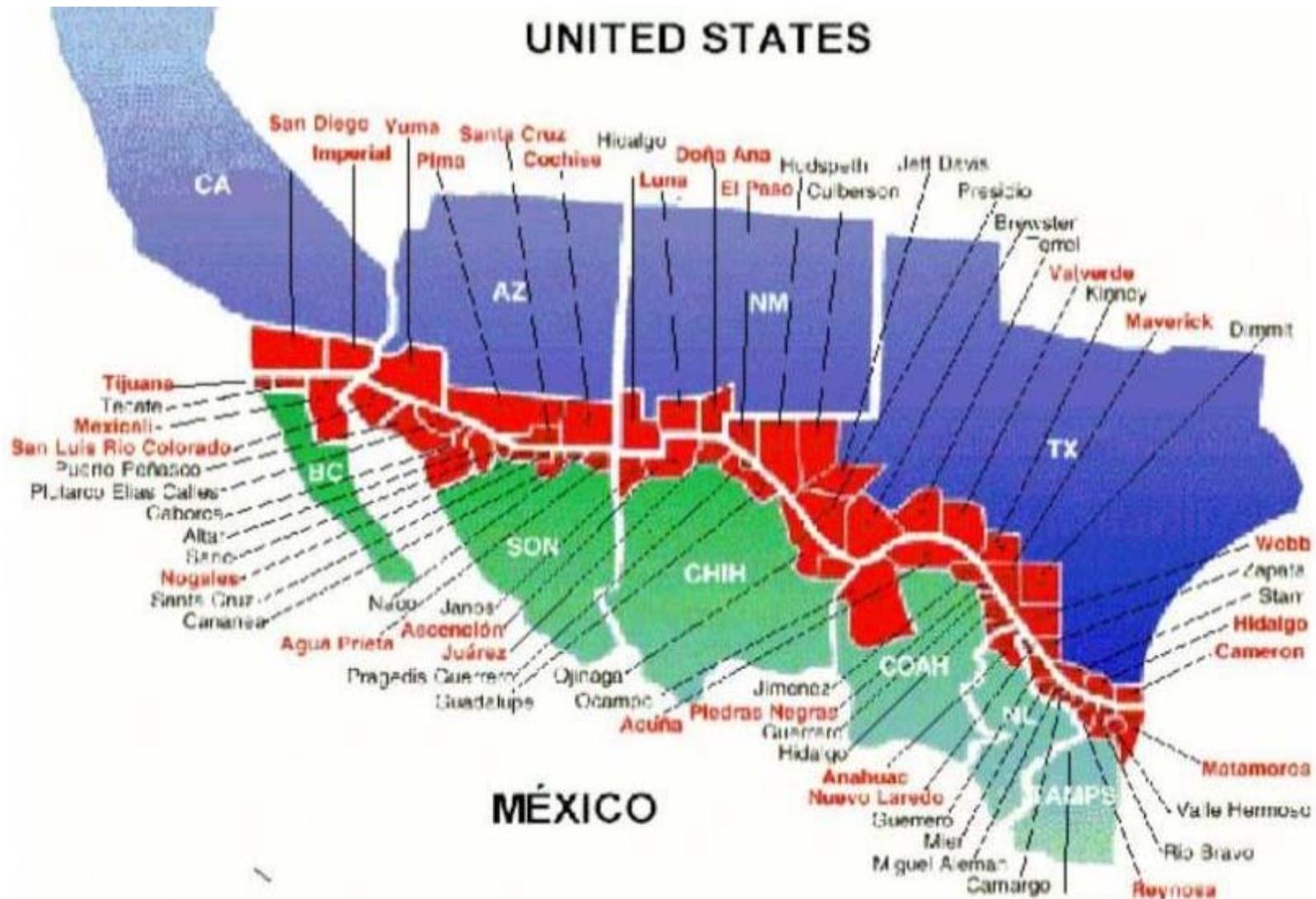
Private Partnership Innovation along the Border for Improving Health Equity

By

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What is Cross-border Healthcare?



- Delivery/financing of healthcare services or coverage for people from one side of the border to the other
- Reasons some consumers prefer cross-border health care
 - Economics
 - Culture
 - Geographic Convenience
 - Language

California Has Lead The Way with Cross-Border Health Plans



- CA State HMO Law Knox Keene Act establishes the legal framework
- Section 1351.2 allows licensure of Mexican Health Plans to sell HMO coverage in CA
- All benefit coverage must be ACA Compliant
- For Mexican National Employees working in San Diego/ Imperial County and their eligible dependents Insurers
- All services must be delivered in Mexico, with the exception of ER & Urgent Care

About MediExcel Health Plan



- CA licensed, Cross-border health plan
- ACA–Compliant (Meets Employer Mandate Requirements)
- Physician-Controlled Company
- Company focuses on delivering quality healthcare to improve the quality of life for many workers and their families
- Received CA Licensure in August 2012 by California Department of Managed Health Care as a full service cross-border healthcare service plan
- Currently have over 150 commercial groups and approx 5,000 enrollees

MediExcel Health Plan Service Area



Tijuana

Mexicali

Economic Comparative of Premium Rates



MediExcel Health Plan

- 42 Year old male with spouse and 2 children:
\$406 Monthly Premium
- \$10 Copay Product
- Health Benefits in Tijuana



Sharp Health Plan

- 42 Year old male with spouse and 2 children:
\$1,121 Monthly Premium
- \$15 Copay Product
- Health Benefits in San Diego



Closing Thoughts & Possibilities



Thank you!