



NEWS RELEASE

The Greater El Paso Chamber of Commerce Endorses an Affordable Health Insurance Plan for El Paso Workers

Plan Is Designed for Uninsured Working El Pasoans by Foresight TPA, USNow and Pan-American Life Insurance Company

EL PASO, TX, March 4, 2008---Foresight TPA, a division of Access Plans USA, Inc. (NASDAQ: AUSA), has announced that The Greater El Paso Chamber of Commerce has reviewed and endorsed a new limited benefit health insurance plan designed to assist uninsured working El Pasoans in obtaining affordable health care coverage.

ForesightCare is a group insurance plan that provides **limited insured benefits for basic medical services, including doctor visits, accidents, hospital stays, surgery, diagnostic tests, prescription medicines and more. It is designed for employees of small to mid-sized businesses that currently do not provide major medical insurance for their employees.** For those employers who provide the plan, no one will be turned away for medical reasons, and there are no exclusions for pre-existing conditions.

“The ForesightCare plan was designed specifically for the working uninsured in the El Paso area,” said Richard Dayoub, President and CEO of The Greater El Paso Chamber of Commerce. “Through the health care conference that our Chamber held in 2006, we determined certain needs in our community. We worked with a local company, Foresight TPA, and its partners to provide this insurance product to target the needs of smaller businesses.”

This insurance plan is available to employers who are members of the Chamber of Commerce and businesses that become Chamber members. Chamber membership is available to employers for as little as \$300 per year. There are three different levels of coverage, with costs beginning at \$85 per month for an individual, \$160 per month for an individual and spouse, \$132 per month for an individual and children, and from \$214 per month for a family. El Paso employers can customize the plan to meet the specific needs of their employees. The plan is only available to Greater El Paso Chamber of Commerce members to offer to their employees.

The plan is a unique collaboration among several organizations, including Foresight TPA, a subsidiary of Access Plans USA, Inc., a nationwide distributor of health insurance and non-insurance healthcare programs that provide access to affordable healthcare for the growing number of uninsured and/or underinsured in the United States; USNow, a nationally recognized leader in the administration and management of limited benefit plans; and Pan-American Life Insurance Company, a leading international insurance company for more than 90 years.

“The Greater El Paso Chamber of Commerce is passionate in its determination to help the working uninsured in our community,” said Michael Puestow, President of Foresight TPA. “With this new program, we are helping the Chamber do this.”

“It is important to understand exactly what this plan provides,” Puestow added. **“It is not comprehensive major medical insurance. However, it does provide access to healthcare through affordable limited coverage for a significant segment of our population—those who are working but currently uninsured.”**

Early Treatment, Medical Network Savings & Patient Advocacy Emphasized

“This plan meets a specific need,” Puestow said. “In addition to covering part of the costs of hospitalization, the plan focuses on early treatment and preventive care. We have designed this plan to include the benefits that employees use the most. For example, it pays a significant amount of a doctor visit expense, so that going to the doctor will be affordable. Through regular doctor visits and preventive screenings, higher cost medical care can many times be avoided.”

ForesightCare delivers these benefits through an expansive medical network, the Advantage Care Network, provided through Foresight TPA, and patient advocacy services provided by Foresight and Health Advocate. Advantage Care Network offers over 1,000 contracted physicians, hospitals, and other medical service providers in the El Paso/Las Cruces area.

“This means that by selecting in-network providers, the employees and their families insured through this plan will have access to greater savings,” said Puestow. “And, through patient advocacy, they will have their own personal health advocate, to help locate medical providers, schedule appointments, obtain health information and help people navigate the healthcare system with a number of innovative, time-and money-saving solutions.”

ForesightCare also offers a number of optional benefits provided through other insurance carriers, including group term life insurance, cancer insurance, and dental and vision insurance.

Meeting Real Needs of Real Workers in El Paso

A recent article at www.elpasotimes.com described the size of the problem and the plight of many uninsured in El Paso. The article said that statistics show that El Paso “ranks at the bottom among all metropolitan areas in Texas in the percentage of uninsured children and adults.”

State Sen. Eliot Shapleigh, D-El Paso, was quoted as saying: “We have more uninsured adults and children than any other large American city.... So a mother is going to the emergency room with what in any other community, any other patient, would be preventative care.”

The same article stated that “In Texas, 82 percent of the uninsured were from families that had at least one working member” and “El Paso has about 18,000 small businesses, each with fewer than 500 employees, and health insurance is increasing costs for many businesses.”

How to Find Out More About the Program

The Greater El Paso Chamber of Commerce member employers can obtain more information on the ForesightCare health plan and how to enroll employees by calling Foresight TPA at 915-581-8182, extension 125. To find out more about joining the Chamber, contact the Chamber at 915-534-0578.

About The Greater El Paso Chamber of Commerce

Since 1899, the Greater El Paso Chamber of Commerce has been the voice for business that is opportunity focused, integrity based, supporting community and military partnerships to promote regional economic prosperity. The Greater El Paso Chamber of Commerce represents over 1,500 businesses in the El Paso area. As the representative of such a diverse community, the Chamber strives to create a pro-business regulatory climate and insure adequate infrastructure is in place to support Economic Development initiatives.

www.elpaso.org

About Foresight TPA

A leader in the self-funding industry, for over 27 years Foresight TPA has been in business bringing quality healthcare and effective funding strategies for employers in the El Paso and Las Cruces area. A full service health benefits company, providing employers access to innovative cost-saving programs to manage their employees’ health and care by assisting them to help lower employees’ premiums, bring new ways to expand access to primary care and reduce the cost of access and manage employees’ health...along with managing the cost of their care. For more information on Foresight TPA, please visit the company’s website at www.ForesightTPA.com.

About Advantage Care Network

Advantage Care Network, Inc. is a medical provider network that continues to achieve unmatched savings for our healthcare plans via direct provider agreements. Initiated in 1991, this network provides access to quality and affordable healthcare for our members by offering over 1,000 contracted physicians, hospitals, and other medical service providers in the El Paso/Las Cruces area.

About Access Plans USA

Access Plans USA provides access to affordable healthcare to individuals and families. Our health insurance products and our non-insurance healthcare discount programs are designed as affordable solutions for the growing number of uninsured and underinsured seeking a way to address rising healthcare costs. We also offer third party claims administration, provider network management, and utilization management services to employers and groups that choose to utilize partially self funded strategies to finance their benefit programs. We are committed to assuring that our clients have access to the healthcare that they need at prices they can afford. For more information on Access Plans USA, Inc. please visit www.accessplansusa.com.

About USNow

A nationally recognized leader in the administration and management of limited benefit plans, USNow pioneered the concept of managed limited medical benefit plans, which provide underinsured/uninsured individuals and corporate employees with access to affordable group healthcare. Thanks to their comparatively low cost and flexible coverage options, managed limited benefit plans are extremely popular with companies of all sizes, many of which are struggling to adjust to the rising costs of traditional medical plans. David Lindsey, Chief Executive Officer and founder of USNow, started the company in 1995. USNow is based in Plano, TX. For more information about USNow, please visit www.usnow.com.

About Pan-American Life Insurance Company

These Group Limited Benefit Plans are fully insured by Pan-American Life Insurance Company. New Orleans-based Pan-American Life has been a leading international insurance company for more than 90 years. Founded in 1911, Pan-American employs more than 700 worldwide, providing its top-rated life insurance and worksite benefits in 44 states and the District of Columbia (DC), as well as Puerto Rico. Its international operations, offering life and group health insurance throughout Latin America, includes affiliates in Panama, Guatemala and Colombia, and branch offices in Ecuador, El Salvador and Honduras. A.M. Best Company Rating: A- (Excellent).

Disclaimer

Certain statements by Access Plans USA, Inc. included in this news release constitute “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21E of the Securities Exchange Act of 1934, as amended. Certain, but not necessarily all, of such forward-looking statements can be identified by the use of forward-looking terminology such as “anticipate”, “believes”, “expects”, “may”, “will”, or “should”, or other variations thereon, and by discussions of strategies that involve risks and uncertainties. Access Plans USA, Inc. actual results or industry results may be materially different from any future results expressed or implied by such forward-looking statements. Factors that could cause actual results to differ materially include those set forth under the caption “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2006 and each of the Quarterly Reports on Form 10-Q filed since such date, as well as those set forth in our Current Report on Form 8-K filed today. The Company undertakes no obligation to update any forward-looking statements or to make any other forward-looking statement, whether as a result of new information, future events, or otherwise.

Contacts: Foresight TPA
 Nancy Zalud
 Access Plans USA, Inc.
 VP-Communications
 972-915-3218
 nzalud@accessplansusa.com

Ms. Claudia Rosales
The Greater El Paso Chamber of Commerce
Membership Department
915-534-0578
croales@elpaso.org