Access Plans USA, Inc. Form SC 13G/A February 13, 2008

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13G/A

Under the Securities Exchange Act of 1934 (Amendment No. 3)*

ACCESS PLANS USA, INC. (Name of Issuer) Common Stock, \$0.01 par value (Title of Class of Securities) 740184106 (CUSIP Number) December 31, 2007 (Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

o Rule 13d-1(b)

þ Rule 13d-1(c)

o Rule 13d-1(d)

* The remainder of this cover page shall be filled out for a reporting person s initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 (Act) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 740184106

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1 NAMES OF REPORTING PERSONS Rodney D. Baber

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

2

- (a) o
- (b) o

SEC USE ONLY

3

CITIZENSHIP OR PLACE OF ORGANIZATION

4

United States of America

| | 5 | SOLE VOTING POWER |
|------------------------------------|---|--------------------------|
| NUMBER OF | | 1,043,354 |
| SHARES BENEFICIALLY OWNED BY | 6 | SHARED VOTING POWER |
| | | 0 |
| EACH REPORTING PERSON | 7 | SOLE DISPOSITIVE POWER |
| | | 1,043,354 |
| WITH: | 8 | SHARED DISPOSITIVE POWER |
| | | 0 |
| | | |

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,043,354

9

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CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

10

þ 4,781 (1)

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11

5.1%

TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

12

IN

(1) Shares owned by Mrs. Baber.

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|------------|---|--|--------------|---------|---------|---|
| Item 1(a). | Name of Issuer: | ACCESS PLANS USA, INC. | | | | |
| Item 1(b). | Address of Issuer s Principal Executive Offices: | 4929 Royal Lane, Suite 200 Irving, Texas 75063 | | | | |
| Item 2(a). | Name of Person Filing: | Rodney l | D. Baber | | | |
| Item 2(b). | Address of Principal Business Office or, if none, Residence: | 50 N. Front Street, 12 th Floor Memphis, Tennessee 38103 | | | | |
| Item 2(c). | Organization/Citizenship: | United S | tates of A | merica | | |
| Item 2(d). | Title of Class Of Securities: | Common | n Stock, \$(|).01 pa | r value | |
| Item 2(e). | CUSIP Number: | 7401841(|)6 | | | |
| Item 3. | Inapplicable. | | | | | |

Item 4. <u>Ownership</u>.

| | Total Shares of | | | | | |
|----------------------------------|---------------------------------|------------------------|------------------------|-------------------|--------------------------|-----------------------|
| | Common Stock Beneficially | Percent of Class | Sole Voting | Shared Voting | Sole Power to | Shared Power to |
| Person Rodney D. Baber | Owned 1,043,354 | (1) 5.1% | Power 1,043,354 | Power 0 | Dispose 1,043,354 | Dispose 0 |

(1) Based on 20,269,145 shares of Common Stock outstanding as of November 19, 2007 as reported on the Company s quarterly report on Form 10-Q for the quarter ended September 30, 2007 filed with the Commission on November 19, 2007.

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|-----------|---|------------|---------------|---------|--------|
| Item 5. | Ownership of Five Percent or Less of a Class. | | | | |
| | Inapplicable | | | | |
| Item 6. | Ownership of More than Five Percent on Behalf of Another Person. | | | | |
| | Inapplicable | | | | |
| Item 7. | Identification and Classification of the Subsidiary Which Acquired the Sec Parent Holding Company. | urity Bein | <u>g Repo</u> | rted on | by the |
| | Inapplicable | | | | |
| Item 8. | Identification and Classification of Members of the Group. | | | | |
| | Inapplicable | | | | |
| Item 9. | Notice of Dissolution of Group. | | | | |
| | Inapplicable | | | | |
| Item 10. | Certification. | | | | |
| | By signing below I certify that, to the best of my knowledge and belief, were not acquired and are not held for the purpose of or with the effect of c | | | | |

were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

CUSIP No. 740184106

SIGNATURE

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After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

02/13/2008 Date

/s/ Rodney D. Baber (Signature) Rodney D. Baber