



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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March 7, 2006

The Honorable John Ensign
Senate Health, Education, Labor and Pensions Committee
U.S. Senate
356 Russell Senate Office Building
Washington, DC 20510

Dear Senator Ensign:

On Wednesday, March 8, 2006, the Senate Health, Education, Labor and Pensions Committee will consider S. 1955, the Health Insurance Marketplace Modernization and Availability Act of 2006. On behalf of the 1.3 million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for S. 1955. As reintroduced by Chairman Enzi (R-WY) and Senator Ben Nelson (D-NE), S. 1955 is a fair and balanced measure that will reduce the number of uninsured individuals in America.

The current insurance delivery system does not work for self-employed real estate professionals or small employers. In the individual insurance market, insurers commonly “cherry pick” only the best risks. In the small group market, the numbers of insurers writing policies are limited, at best. As a result, over 350,000 self-employed REALTORS® are uninsured and few realty firms offer coverage to their salaried staffs.

The chairman’s mark to be considered Wednesday is the product of a lengthy and intensive process that brought all of the stakeholders - small business, insurers and insurance commissioners - to the table. As a result, S. 1955 is a true compromise measure which will allow associations to offer coverage to their members and addresses concerns that many have had with earlier small business health plan bills.

Our industry has been told by many of our elected representatives that small business’ insurance problems can only be addressed by systemic health care reform and we just need to wait for this to happen.

Unfortunately, we who are self-employed can’t wait for major health reform. It’s time the Senate, like the House, gives those of us in small businesses an alternative means of obtaining the affordable healthcare we all deserve.

Again, I thank you for your attention to this matter, ask that you carefully review the chairman’s mark and urge you to vote for S. 1955.

Sincerely,

Thomas M. Stevens, CRB, CRS, GRI
2006 President, National Association of REALTORS®