



NATIONAL ASSOCIATION OF REALTORS®

*The Voice For Real Estate®*

500 New Jersey Avenue, N.W.  
Washington, DC 20001-2020  
202.383.1194 Fax 202.383.7580  
[www.realtors.org/governmentaffairs](http://www.realtors.org/governmentaffairs)

Thomas M. Stevens, CRB, CRS, GRI  
President

Dale A. Stinton  
EVP/CEO

GOVERNMENT AFFAIRS  
Jerry Giovaniello, Senior Vice President  
Walter J. Witek, Jr., Vice President

March 7, 2006

The Honorable Michael Enzi  
Chairman  
Senate Health, Education, Labor and Pensions Committee  
U.S. Senate  
428 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Enzi:

On behalf of the 1.3 million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I want to thank you for the time and effort that you and your staff have spent developing S. 1955, the Health Insurance Marketplace Modernization and Availability Act of 2006. NAR believes that, as amended, 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 the self-employed and small employers. Quite frankly, it's broken. In the individual insurance market, insurers commonly "cherry pick" only the best risks. In the small group market, the numbers of companies offering coverage are limited, at best. As a result nearly one in three REALTORS® are uninsured and few realty firms are able to offer coverage to their salaried staffs.

The bill is the product of a lengthy, intensive process that brought all of the major stakeholders to the table to develop an acceptable compromise measure. Given the somewhat unique structure of our industry, we were grateful for the opportunity to represent the interests of the self-employed in those discussions. I thank you for allowing NAR to be a part of the process.

NAR believes that S. 1955 will provide the REALTOR® association with a tool that will allow our organization to make affordable group health insurance coverage available to our members and their employees. We are committed to using the bargaining power and administrative efficiencies that our large membership affords us to provide the type of affordable coverage package that our members deserve. NAR has already demonstrated its ability to deliver a wide array of lower cost services and goods to our members. We firmly believe that NAR can do the same in the insurance arena.

Again, thank you for your commitment to this vital issue. We look forward to a successful markup this coming Wednesday and working with you and your staff as the bill moves to the full Senate.

Sincerely,

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