



NATIONAL ASSOCIATION OF REALTORS®

*The Voice For Real Estate®*

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May 8, 2006

U.S. Senate  
Washington, DC 20510

Dear Senator:

On behalf of the more than 1.2 million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to support S. 1955, the Health Insurance Marketplace Modernization and Affordability Act. REALTORS® believe that SBHPs will significantly reduce the number of uninsured working Americans.

The current insurance delivery system doesn't work for the self-employed or small business employers. Today's individual markets "cherry pick" only the best risks and those financially able to afford the monthly premiums, some of which rival monthly mortgage payments in size. Without any leverage to negotiate like a larger firm can, our members face a "take it or leave it" decision when it comes to buying health insurance. As a result, today nearly one in three of our REALTOR® members and their dependents – as many as 870,000 individuals – are uninsured.

REALTORS® firmly believe small business health plans authorized by S. 1955 are an equitable alternative that will allow large trade associations, like the National Association of REALTORS®, to use the bargaining power and efficiencies created by their size to negotiate with the nation's insurers for an array of insurance plans with the quality benefits our members want and deserve.

We're not alone in this belief. A recent survey of found that 86 percent of the public surveyed support small business health plan legislation.<sup>1</sup>

Unfortunately, the Enzi/Nelson bill debate has been marred by inaccuracies, distortions and factual misrepresentations. Opponents claim that S. 1955 will result in insurance without the quality coverage that Americans expect. This is not true. Please review the bill, talk with the sponsors and decide what is fact and what is fiction. This legislation is critical to the health and well-being of American families nationwide.

We urge you to support passage of the Small Business Fairness Act when it comes to the Senate floor for a vote.

Sincerely,

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

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<sup>1</sup> Public Opinion Surveys and Lake Research Partners, March 2006