

Charlie Oppler 2021 President

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July 22, 2021

The Honorable Virginia Foxx Ranking Member U.S. House Committee on Education and Labor 2176 Rayburn House Office Building Washington, DC 20515 The Honorable Tim Walberg U.S. House of Representatives 2266 Rayburn House Office Building Washington, DC 20515

Dear Ranking Member Foxx and Congressman Walberg:

On behalf of the 1.4 million members of the National Association of REALTORS® (NAR), we thank you for introducing the "Association Health Plans Act of 2021 (H.R. 4547), to expand access to association health plans (AHPs) to more Americans, including the hard-working self-employed workers of the real estate industry. As health care costs continue to rise year after year, it is important there remains a broad availability of options for quality, comprehensive health insurance for all.

When the Department of Labor promulgated regulations that allowed AHPs to enroll self-employed individuals, a number of REALTOR® associations around the country immediately began offering this new and all-inclusive coverage, where average savings ranged between 5 percent and 50 percent for enrollees. These AHPs voluntarily covered the Affordable Care Act's "essential health benefits" and offered broader provider networks compared to individual and small group market plans for their participants. Unfortunately, ongoing litigation and subsequent Department of Labor action ended these attractive plans, which is why we are supportive of Congressional action to revive these beneficial insurance solutions, especially as the nation continues to recover from the COVID-10 pandemic.

Your AHP legislation will once again allow AHPs to offer comprehensive coverage at lower costs than traditional individual market plans and provide much needed flexibility to independent contractors around the country. As NAR continues to work to secure more favorable health insurance resolutions for America's 1.4 million REALTORS® and their families, we are grateful that Ranking Member Foxx and Representative Walberg are taking concrete steps to improve America's broader health care system.

Sincerely

Charlie Oppler 2021 President, National Association of REALTORS®

CC: Congressman Michael Burgess, U.S. House of Representatives Congressman Rick Allen, U.S. House of Representatives



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