

February 4, 2022

The Honorable Kevin Hern
1019 Longworth House Office Building
Washington, D.C. 20515

The Honorable Rick Allen
570 Cannon House Office Building
Washington, D.C. 20515

The Honorable Victoria Spartz
1523 Longworth House Office Building
Washington, D.C. 20515

Dear Representatives Hern, Allen, and Spartz:

On behalf of the 1.5 million members of the National Association of REALTORS® (NAR), I am writing in response to the Healthy Future Task Force Affordability Subcommittee's request for information regarding considerations for legislation to make health care more affordable. As health care costs continue to rise each year, affordability remains a primary concern for many Americans, especially self-employed workers facing limited insurance options in the individual or small group markets. We appreciate the ongoing attention to these critical issues that demand innovative policy solutions to improve quality and cost-effective coverage for more individuals and families.

NAR is America's largest trade association, with a member base composed of residential and commercial brokers, salespeople, property managers, appraisers, counselors, and others engaged in the real estate industry. Eighty-seven percent of NAR's members are independent contractors, and many are small business owners. As a result, lack of access to large group insurance options available only to large employers and their workers means they are forced to find coverage in only the more expensive, small group or individual insurance markets.

Access to association health plans (AHPs) for self-employed individuals once again, would be a game changer. After the Department of Labor (DOL) finalized the AHP rule in 2018, which allowed for the enrollment of self-employed individuals, a number of state and local REALTOR® associations around the country established plans for members and their families. Such plans provided an affordable, comprehensive insurance option unavailable to them in their state marketplaces, where average savings ranged between 5 percent and 50 percent for plan participants. These AHPs also voluntarily covered the Affordable Care Act's "essential health benefits" and offered broader provider networks compared to individual and small group market plans.

Litigation and subsequent action by DOL ended these attractive plans, which is why Congressional action is critical to reviving these beneficial insurance solutions. This is especially important as the nation continues to recover from the COVID-19 pandemic. NAR supports H.R. 4547, the *Association Health Plans Act*, introduced by Rep. Walberg, Republican Leader Foxx, Rep. Allen, and Rep. Burgess, to codify AHPs. Such legislation will once again allow AHPs to offer comprehensive coverage at lower costs than

traditional individual and small group market plans and provide much needed flexibility to independent contractors around the country.

As NAR continues to fight for new health insurance options for America's 1.5 million REALTORS® and their families, we are grateful for the Task Force's work to improve America's health care system. Expanding access to AHPs for hard-working self-employed workers across the country will improve the health and wellbeing for many, including real estate professionals. Should you have any questions or need additional information, please contact me, or Christie DeSanctis, Director of Business and Conventional Finance Policy, at 202-383-1102 or CDeSanctis@NAR.REALTOR.

Sincerely,



Leslie Rouda Smith

2022 President, National Association of REALTORS®

CC: Representative Devin Nunes
U.S. House of Representatives

Representative Brett Guthrie
U.S. House of Representatives