



April 26, 2022  
The Honorable Tim Walberg  
U.S. House of Representatives  
2266 Rayburn House Office Building  
Washington, DC 20515

Dear Congressman Walberg:

On behalf of the more than 1.5 million members of the National Association of REALTORS® (NAR), thank you for introducing H.R. 2868, the *Association Health Plans Act* or AHP Act, 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.

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. Self-employed workers and small entrepreneurs often have limited insurance options in the individual or small group markets, where affordability remains a top priority alongside access to preferred doctors. Last year, approximately 11 percent of members reported not having any health insurance, citing costs as the primary barrier. This legislation would support cost-effective and quality insurance coverage for more Americans, including self-employed real estate professionals seeking and needing critical health care services.

The AHP Act expands the definition of employer and employee to include self-employed individuals, including real estate professionals. The bill also clarifies that AHPs must cover the Affordable Care Act's essential health benefits, charge an actuarially fair premium, and prohibit discrimination based on health status or pre-existing conditions. After the Department of Labor promulgated regulations that allowed AHPs to enroll self-employed individuals, many REALTOR® associations and members around the country found that very similar plans could produce an average savings between 5 percent and 50 percent for real estate professionals. These plans also included the same consumer protections as this legislation and offered broader provider networks compared to individual and small group market plans for their participants, which significantly increased access to care for many who could not obtain an affordable plan in the individual market. Unfortunately, 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.

Again, thank you for introducing the AHP Act to expand quality and cost-effective insurance to more individuals and families. NAR supports the bill and stands ready to assist with your efforts. Should you have any questions or need additional information, please contact me, or Christie DeSanctis, Director of Business, Insurance, and Federal Financing Policy, at 202-383-1102 or [CDeSanctis@NAR.REALTOR](mailto:CDeSanctis@NAR.REALTOR).

Sincerely,

A handwritten signature in blue ink, appearing to read 'Kenny Parcell', written over a light blue circular graphic element.

Kenny Parcell  
2023 President, National Association of REALTORS®