



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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May 7, 2008

The Honorable John Barrow
U.S. House of Representatives
213 Cannon House Office Building
Washington, DC 20515

Dear Representative Barrow:

On behalf of the 1.2 million members of the NATIONAL ASSOCIATION OF REALTORS®, I thank you for introducing H.R. 5918, the Small Business Health Options Program Act of 2008 (SHOP). SHOP proposes new solutions to the very challenging problem of health insurance coverage for the self-employed, small business owners and employees. The NATIONAL ASSOCIATION OF REALTORS® (NAR) is pleased to support your bill.

Today, twenty-eight (28) percent of the nation’s REALTORS®, roughly 336,000 working real estate professionals, have no health insurance. Despite being gainfully engaged in the business of real estate, the percentage of uninsured REALTORS® is almost double that of all working and non-working Americans.¹

Efforts to provide health insurance coverage in the small business sector have traditionally been focused primarily on small firm employers and employees. In real estate sales, however, the real estate sales agent typically is not an employee of the brokerage with which they are affiliated. Rather, they are self-employed, independent contractors. Thus, it is of paramount concern to NAR that the needs of the self-employed be incorporated into any health insurance proposal. I thank you for recognizing the challenges that face the self-employed community and for ensuring that the self-employed have access to the SHOP network of insurers

The NATIONAL ASSOCIATION OF REALTORS® looks forward to helping you achieve timely enactment of your bill.

Sincerely,

Richard F. Gaylord, CIPS, CRB, CRS, GRI
2008 President, National Association of REALTORS®

¹Carmen DeNavas-Walt, Bernadette D.Proctor, and Cheryl Hill Lee, U.S. Census Bureau, Current Population Reports, P60-229, *Income, Poverty, and Health Insurance Coverage in the United States: 2004*. U.S. Government Printing Office, Washington, DC, 2005.

