



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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July 26, 2005

U.S. House of Representatives
Washington, D.C. 20515

Dear Representative:

The House votes this week on HR 525, the Small Business Health Fairness Act. On behalf of the nation's more than one million REALTORS®, I urge you to vote for this bill.

Fairness to small business people and the self-employed is really the heart of this legislation. Today, unions offer health insurance to their members across the nation, thus giving the members the clout of bargaining power to secure broad coverage at more affordable rates. Big businesses can also offer identical and often generous health insurance benefits to all their employees, no matter where they live. Why shouldn't small businesses, self-employed people and the organizations that represent them have a similar mechanism for acquiring and/or offering health insurance?

No matter what the insurance industry and state insurance regulators claim, the current insurance delivery system is not working for the self-employed and small employers. Today, more than one in every four REALTORS® nationwide has no health insurance. I believe that we must try new solutions to expand the insurance options for real estate professionals and other small businesspersons.

I firmly believe the small business health plans authorized by H.R. 525 are a smart alternative that will allow large trade associations to negotiate for quality and affordable insurance coverage for their members with the nation's insurers. The National Association of REALTORS® and many other professional trade associations have long demonstrated that they have the expertise and the delivery systems in place to provide a wide array of lower cost services and goods to their members. I know that these organizations can do the same in the group insurance arena.

H.R. 525 is fair and sound public policy. I urge you to vote for it. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Al Mansell'.

Al Mansell, President
National Association of REALTORS®