

March 14, 2005

The Honorable John Barrow
Education and the Workforce Committee
U.S. House of Representatives
226 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Barrow:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

Today, over twenty-eight (28) percent of our REALTOR® members are without any health insurance coverage while an additional four percent will shortly lose the COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage that they now have. Perhaps most troubling is the fact that the percentage of members without insurance has doubled in percentage terms since our last membership survey. The reason cited by the overwhelming majority of survey respondents for not having health insurance was "Premiums are just too costly."

NAR and its state associations believe that HR 525 can provide a mechanism for REALTOR® associations to make affordable group health insurance coverage available to real estate professionals around the country. Realty firms are the prototypical small business; currently over fifty (50) percent of all REALTOR® firms are composed of five or fewer agents. As a result, we believe that our members are exactly the types of independent contractor and small businesses that will benefit from the Small Business Health Fairness Act.

By allowing large numbers of firms to band together, small business health plans will also allow independent contractors, small business owners and employees to benefit from the same administrative efficiencies enjoyed the successful Fortune 500 companies and union insurance plans. In the small group and individual insurance market, one-fourth to one-third of every premium dollar is estimated to be spent on administrative costs; in the larger group plans, these costs are as small as 5 to 10 percent of every premium dollar.

Given the benefits that will accrue and the financial safety and soundness safeguards that have been built into the legislation, NAR strongly supports the passage of HR 525 and urges you to vote for the bill during markup in Committee.

Sincerely,

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

Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Charles Norwood
Education and the Workforce Committee
U.S. House of Representatives
2452 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Norwood:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Sincerely,

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Thomas Price
Education and the Workforce Committee
U.S. House of Representatives
506 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Price:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Robert Scott
Education and the Workforce Committee
U.S. House of Representatives
1201 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Scott:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Raul Grijalva
Education and the Workforce Committee
U.S. House of Representatives
1440 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Grijalva:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Tom Osborne
Education and the Workforce Committee
U.S. House of Representatives
507 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Osborne:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Ruben Hinojosa
Education and the Workforce Committee
U.S. House of Representatives
2463 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Hinojosa:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Susan Davis
Education and the Workforce Committee
U.S. House of Representatives
1224 Longworth House Office Building
Washington, D.C. 20515

Dear Congresswoman Davis:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable George Miller
Ranking Member
Education and the Workforce Committee
U.S. House of Representatives
2205 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Miller:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Sincerely,



Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Lynn Woolsey
Education and the Workforce Committee
U.S. House of Representatives
2263 Rayburn House Office Building
Washington, D.C. 20515

Dear Congresswoman Woolsey:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable David Wu
Education and the Workforce Committee
U.S. House of Representatives
1023 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Wu:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Cathy McMorris
Education and the Workforce Committee
U.S. House of Representatives
1708 Longworth House Office Building
Washington, D.C. 20515

Dear Congresswoman McMorris:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Michael Castle
Education and the Workforce Committee
U.S. House of Representatives
1233 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Castle:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Chris Van Hollen
Education and the Workforce Committee
U.S. House of Representatives
1419 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Van Hollen:

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March 14, 2005

The Honorable Robert Andrews
Education and the Workforce Committee
U.S. House of Representatives
2439 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Andrews:

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March 14, 2005

The Honorable Rush Holt
Education and the Workforce Committee
U.S. House of Representatives
1019 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Holt:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

Today, over twenty-eight (28) percent of our REALTOR® members are without any health insurance coverage while an additional four percent will shortly lose the COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage that they now have. Perhaps most troubling is the fact that the percentage of members without insurance has doubled in percentage terms since our last membership survey. The reason cited by the overwhelming majority of survey respondents for not having health insurance was "Premiums are just too costly."

NAR and its state associations believe that HR 525 can provide a mechanism for REALTOR® associations to make affordable group health insurance coverage available to real estate professionals around the country. Realty firms are the prototypical small business; currently over fifty (50) percent of all REALTOR® firms are composed of five or fewer agents. As a result, we believe that our members are exactly the types of independent contractor and small businesses that will benefit from the Small Business Health Fairness Act.

By allowing large numbers of firms to band together, small business health plans will also allow independent contractors, small business owners and employees to benefit from the same administrative efficiencies enjoyed the successful Fortune 500 companies and union insurance plans. In the small group and individual insurance market, one-fourth to one-third of every premium dollar is estimated to be spent on administrative costs; in the larger group plans, these costs are as small as 5 to 10 percent of every premium dollar.

Given the benefits that will accrue and the financial safety and soundness safeguards that have been built into the legislation, NAR strongly supports the passage of HR 525 and urges you to vote for the bill during markup in Committee.

Sincerely,

A handwritten signature in black ink, appearing to read "Al Mansell", written in a cursive style.

Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Donald Payne
Education and the Workforce Committee
U.S. House of Representatives
2209 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Payne:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Timothy Bishop
Education and the Workforce Committee
U.S. House of Representatives
1133 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Bishop:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable John Kuhl
Education and the Workforce Committee
U.S. House of Representatives
1505 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Kuhl:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Carolyn McCarthy
Education and the Workforce Committee
U.S. House of Representatives
106 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman McCarthy:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Major Owens
Education and the Workforce Committee
U.S. House of Representatives
2309 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Owens:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Dennis Kucinich
Education and the Workforce Committee
U.S. House of Representatives
1730 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Kucinich:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Timothy Ryan
Education and the Workforce Committee
U.S. House of Representatives
222 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Ryan:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Danny Davis
Education and the Workforce Committee
U.S. House of Representatives
1526 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Davis:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Mark Souder
Education and the Workforce Committee
U.S. House of Representatives
2231 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Souder:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable John Tierney
Education and the Workforce Committee
U.S. House of Representatives
120 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Tierney:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Vernon Ehlers
Education and the Workforce Committee
U.S. House of Representatives
1714 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Ehlers:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Dale Kildee
Education and the Workforce Committee
U.S. House of Representatives
2107 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Kildee:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Betty McCollum
Education and the Workforce Committee
U.S. House of Representatives
1029 Longworth House Office Building
Washington, D.C. 20515

Dear Congresswoman McCollum:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

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Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Jon Porter
Education and the Workforce Committee
U.S. House of Representatives
218 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Porter:

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National Association of REALTORS®

March 14, 2005

The Honorable Robert Inglis
Education and the Workforce Committee
U.S. House of Representatives
330 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Inglis:

On behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® (NAR), I urge you to vote for HR 525, the Small Business Health Fairness Act. Scheduled for consideration on Wednesday, March 16th, by the full Education and Workforce Committee, this bipartisan bill authorizes the formation and multi-state operation of federally-certified small business health plans.

Today, over twenty-eight (28) percent of our REALTOR® members are without any health insurance coverage while an additional four percent will shortly lose the COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage that they now have. Perhaps most troubling is the fact that the percentage of members without insurance has doubled in percentage terms since our last membership survey. The reason cited by the overwhelming majority of survey respondents for not having health insurance was "Premiums are just too costly."

NAR and its state associations believe that HR 525 can provide a mechanism for REALTOR® associations to make affordable group health insurance coverage available to real estate professionals around the country. Realty firms are the prototypical small business; currently over fifty (50) percent of all REALTOR® firms are composed of five or fewer agents. As a result, we believe that our members are exactly the types of independent contractor and small businesses that will benefit from the Small Business Health Fairness Act.

By allowing large numbers of firms to band together, small business health plans will also allow independent contractors, small business owners and employees to benefit from the same administrative efficiencies enjoyed the successful Fortune 500 companies and union insurance plans. In the small group and individual insurance market, one-fourth to one-third of every premium dollar is estimated to be spent on administrative costs; in the larger group plans, these costs are as small as 5 to 10 percent of every premium dollar.

Given the benefits that will accrue and the financial safety and soundness safeguards that have been built into the legislation, NAR strongly supports the passage of HR 525 and urges you to vote for the bill during markup in Committee.

Sincerely,

A handwritten signature in black ink, appearing to read "Al Mansell", written in a cursive style.

Al Mansell, President.
National Association of REALTORS®

March 14, 2005

The Honorable Ron Kind
Education and the Workforce Committee
U.S. House of Representatives
1406 Longworth House Office Building
Washington, D.C. 20515

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