

2008 NAR Health Insurance Coverage Survey

In March 2008, a randomly selected group of REALTORS® from across the country was given an opportunity to respond to a brief survey about health insurance coverage. Results of the survey are summarized below.

VIEWS ABOUT THE HEALTH CARE SYSTEM

- Approximately half (51%) of REALTORS® responding to the survey believe that the current health care system is not meeting their needs or the needs of their family.
- More than 8 in 10 REALTORS® (82%) believe that the health care system is not meeting the needs of most Americans.
- 91% of REALTORS® believe that the U.S. health care systems should be reformed.

INSURANCE COST AND COVERAGE

- One in four REALTORS® reported that they had no health insurance coverage.
- Among REALTORS® with insurance coverage, 43% purchased an individual market private plan while 27% were covered under a spouse's or partner's insurance plan.
- Among REALTORS® without coverage, 73% reported premium cost as the reason for the lack of coverage; only 15% cited a pre-existing condition as the reason for the costly premium.
- 4% of REALTORS® report being denied Insurance coverage due to pre-existing conditions.
- 63% of REALTORS® with coverage paid the entire premium with an additional 28% sharing the cost of the premium with an employer or other coverage source.
- Coverage most often included hospitalization (96%) and major medical (96%) followed by prescription drug coverage (81%).
- 66% of REALTORS® reported that the firm with which they were affiliated did not offer any type of health insurance coverage.

ABOUT THE SURVEY

A 30 question survey was randomly sent to a selected sample of 42,309 REALTORS® March 20-28 2008. A total of 5,131 responses were received resulting in a response rate of 12.1%. The typical respondent was 51 years old, female (62%) and worked full-time (87%). Nearly two-thirds (63%) were sales agents. Half were affiliated with a firm that had one office. Unless otherwise indicated, dollar-valued responses are for calendar-year 2007.

Zoomerang Survey Results

National Association of REALTORS®

Health Insurance Coverage Survey

Response Status: Completes

Filter: No filter applied

Mar 26, 2008 10:46 AM PST

1. Do you have health insurance coverage (from any source)?

Yes	2734	77%
No	811	23%
Total	3545	100%

*Required question. Please click the submit arrow to continue.

2. What type of health insurance coverage do you have?

Individual	1173	43%
Two-Party	431	16%
Family	1130	41%
Total	2734	100%

3. In 2007, how much did you pay in health insurance premiums in total?

\$0 (I had coverage, but did not pay any of the premiums)	168	6%
Less than \$250	53	2%
\$250-\$499	98	4%
\$500-\$749	90	3%
\$750-\$999	83	3%
\$1,000-\$1,499	165	6%

\$1,500-\$1,999	152	6%
\$2,000-\$2,999	262	10%
\$3,000-\$3,999	334	12%
\$4,000-\$4,999	272	10%
\$5,000 or More	921	34%
Not sure	136	5%
Total	2734	100%

4. Which of the following are covered by your health insurance plan? (Please select all that apply.)

Hospitalization	2623	96%
Major medical	2617	96%
Vision care	949	35%
Dental	953	35%
Prescription drugs	2218	81%
Mental health	1391	51%
Drug/ Alcohol treatment	1069	39%

5. What is your maximum annual out-of-pocket cost for health coverage (including premiums, deductibles, co-pays, etc.)?

Less than \$250	114	4%
\$250-\$499	135	5%
\$500-\$749	116	4%
\$750-\$999	70	3%
\$1,000-\$1,499	201	7%
\$1,500-\$1,999	183	7%
\$2,000-\$2,999	362	13%
\$3,000-\$3,999	196	7%
\$4,000-\$4,999	155	6%
\$5,000 or more	860	31%
Don't know	342	13%
Total	2734	100%

6. What is the source of your insurance coverage? Please select all that apply.

My real estate firm	137	5%
Spouse's/partner's employer	722	26%
Other employer	219	8%
Group purchased plan (e.g., retiree benefits, union plan, etc.)	154	6%
Individually purchased private plan (e.g. Blue Cross, Blue Shield, Aetna, Golden Rule, etc.)	1206	44%
Government provided care (e.g. VA benefits, Medicare, Medicaid, etc.)	185	7%
COBRA coverage	94	3%
Other, please specify	232	8%

7. What portion of the total premium for your health insurance coverage do you pay? (An employer and employee may share the cost of the health insurance premium, for example).

I pay the <u>entire</u> premium	1763	64%
I pay <u>part</u> of the premium	714	26%
I pay <u>none</u> of the premium	257	9%
Total	2734	100%

8. What type of health insurance coverage is offered through your firm?

Individual	71	3%
Family	81	3%
Both	459	17%
None	1839	67%
Don't know	284	10%
Total	2734	100%

9. Have you had difficulty in obtaining health insurance coverage? Please explain.

1496 Responses

*Required question. Please click the submit arrow to continue.

10. What is the primary reason you do not currently have health insurance coverage? Please choose only one response.

Premium too costly due to pre-existing condition	121	15%
Premium too costly due to other reasons	474	58%
Insurance coverage denied due to pre-existing condition	35	4%
Other, please specify	181	22%
Total	811	100%

11. How long (in months) have you been without coverage? Please use NUMBERS (numerical digits) ONLY.

803 Responses

*Required question. Please click the submit arrow to continue.

12. Do you employ a personal assistant?

Yes	306	9%
No	3239	91%
Total	3545	100%

*Required question. Please click the submit arrow to continue.

13. Do you or your firm offer the assistant health insurance coverage? Please choose only one answer.

Yes, firm paid the entire premium	13	4%
Yes, I paid the entire premium	10	3%
Yes, firm paid part of the premium	5	2%
Yes, I paid part of the premium	4	1%
Yes, assistant paid the entire premium	4	1%
No coverage offered	270	88%
Total	306	100%

***Required question. Please click the submit arrow to continue.**

14. Generally speaking, is the current health care system meeting the needs of you and your family?

Yes	1524	43%
No	1864	53%
Don't know	157	4%
Total	3545	100%

15. Generally speaking, do you think the current health care system is meeting the needs of most Americans?

Yes	374	11%
No	2899	82%
Don't know	272	8%
Total	3545	100%

16. Do you think the health care system in the U.S.:

Should be kept basically the same	276	8%
Should be reformed	1639	46%
Should be radically changed	1630	46%
Total	3545	100%

17. Will a presidential candidate's health care plan influence the likelihood that you will vote for that candidate?

Yes	1675	47%
No	1168	33%
Don't know	702	20%
Total	3545	100%

*Required question. Please click the submit arrow to continue.

18. What is your age?

24 years old or younger	28	1%
25-29 years old	122	3%
30-34 years old	209	6%
35-39 years old	300	9%
40-44 years old	432	12%
45-49 years old	480	14%
50-54 years old	586	17%
55-59 years old	651	18%
60-64 years old	525	15%
65 years old or older	194	6%
Total	3527	100%

19. What is your marital status?

Single	1176	33%
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Married	2340	67%
Total	3516	100%

20. What is your gender?

Male	1350	39%
Female	2144	61%
Total	3494	100%

21. Do you work full-time or part-time?

Full-time (at least 30 hours per week)	3082	88%
Part-time (less than 30 hours per week)	416	12%
Total	3498	100%

22. What type of real estate license do you currently hold?

Sales Agent	2203	63%
Broker-Associate	574	16%
Broker	701	20%
Other	41	1%
Total	3519	100%

23. How many sales agents are employed by your firm (include all offices)?

9 or fewer	1051	30%	
10-23	24-Oct	516	15%
24-49	391	11%	
50-199	623	18%	
200-499	280	8%	
500-999	186	5%	
1,000-3,999	224	6%	

4,000 or more	193	6%
Total	3464	100%

24. How many offices does your firm operate?

1	1690	49%
2	450	13%
5-Mar	489	14%
10-Jun	220	6%
15-Nov	111	3%
16-25	107	3%
26-50	126	4%
51 or more	276	8%
Total	3469	100%

25. What is the legal status of your firm?

S-Corporation	584	17%
Sole Proprietorship	437	13%
Limited Liability Partnership	492	14%
Other	232	7%
Don't know	1725	50%
Total	3470	100%

26. Is your firm affiliated with a franchise?

No	1863	53%
Yes, with a national franchise	1359	39%
Yes, with regional franchise	116	3%
Don't know	155	4%
Total	3493	100%

27. In which state is your firm located?

Please click outside the drop-down box so that your answer is no longer highlighted before scrolling down to ensure that your answer is recorded.

Alabama	49	1%
Alaska	7	0%
Arizona	132	4%
Arkansas	30	1%
California	313	9%
Colorado	76	2%
Connecticut	31	1%
Delaware	13	0%
District of Columbia (D.C.)	9	0%
Florida	383	11%
Georgia	111	3%
Guam	3	0%
Hawaii	29	1%
Idaho	26	1%
Illinois	132	4%
Indiana	75	2%
Iowa	17	0%
Kansas	21	1%
Kentucky	42	1%
Louisiana	52	1%
Maine	21	1%
Maryland	66	2%
Massachusetts	54	2%
Michigan	52	1%
Minnesota	64	2%
Mississippi	23	1%
Missouri	64	2%
Montana	24	1%
Nebraska	9	0%
Nevada	62	2%
New Hampshire	29	1%
New Jersey	116	3%
New Mexico	34	1%
New York	111	3%
North Carolina	179	5%
North Dakota	9	0%
Ohio	75	2%
Oklahoma	35	1%
Oregon	48	1%
Pennsylvania	95	3%
Puerto Rico	3	0%

Rhode Island	9	0%
South Carolina	67	2%
South Dakota	7	0%
Tennessee	80	2%
Texas	270	8%
Utah	66	2%
Vermont	11	0%
Virgin Islands	3	0%
Virginia	114	3%
Washington	73	2%
West Virginia	7	0%
Wisconsin	53	2%
Wyoming	9	0%
CANADA	1	0%
Other	2	0%
Total	3496	100%

28. What is your firm's zip code?

3267 Responses

29. In 2007, what was your gross personal income from all of your real estate activities (before taxes and expenses)?

\$24,999 or less	1224	37%
\$25,000 - \$49,999	687	21%
\$50,000 - \$74,999	557	17%
\$75,000 - \$99,999	326	10%
\$100,000 - \$149,999	291	9%
\$150,000 - \$249,999	168	5%
\$250,000 or more	90	3%
Total	3343	100%

30. In 2007, what was your pre-tax gross household income from all sources (including income earned by other members of your household)?

\$24,999 or less	348	11%
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\$25,000 - \$49,999	520	16%
\$50,000 - \$74,999	625	19%
\$75,000 - \$99,999	563	17%
\$100,000 - \$149,999	625	19%
\$150,000 - \$249,999	388	12%
\$250,000 or more	197	6%
Total	3266	100%

This concludes our survey. Thank you for your participation.

Please click on the "submit" arrow below to send your answers. You will be redirected to