

News Release



MEDIA COMMUNICATIONS

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Fill-in-the-Blank News Release to Publicly Support NAR's AHP Efforts

The following “fill-in-the-blanks” news release is designed to help you gain publicity in your local news outlets for your support of NAR’s defense of AHPs.

Place it on your company or local board/association letterhead with the blanks filled in as indicated.

- *Include a contact name and number at the top of the release.*
- *Send the release to the appropriate editor/reporter at the outlet.*

[Local Association of Realtors®] partners with NAR in Supporting AHP Efforts

Joins other local Realtor® associations in supporting access to Association Health Plan coverage

[Your city (Date)] — The **[Local Association of Realtors®]** supports the National Association of Realtors® defense of the Department of Labor’s Association Health Plan rule. NAR recently submitted an amicus brief in the ongoing federal litigation of the AHP rule. Amicus briefs are legal documents filed in appellate court cases by non-litigants that have a strong interest in the subject matter in question. Earlier this year, a federal court ruled that provisions of the DOL’s rule were unlawful, a ruling that adversely impacts Realtors® seeking more cost effective and comprehensive health insurance solutions through AHP options.

“Passage of the Patient Protection and Affordable Care Act resulted in significant regulatory changes to the individual insurance market, some of which have benefited Realtors®,” the brief reads. “However, ACA changes have also resulted in significant increases in health care costs, leaving many individuals to forgo coverage, which jeopardizes the health, safety and financial stability of their families and others.”

[Local Association], along with a number of other state and local associations, are vocalizing their strong support of efforts to protect AHPs, which have been the subject of litigation since shortly after the rule was finalized in June of 2018. Five state and local associations are currently offering AHPs to members, including the Baldwin County Association of Realtors® in Alabama, the Greater Las Vegas Association of Realtors®, the Kansas City Regional Association of Realtors®, the Nevada Realtors®, and the Tennessee Realtors®.



To date, over 3,000 Realtors[®] and their families have found cost-effective health insurance solutions through these five association health plans. Many more Realtor[®] associations are also exploring AHP options but have been delayed due to this litigation uncertainty. “The wellbeing of our members – the hardworking men and women who go to work every day to put food on their family’s table and put roofs over other families’ heads – remains our focus throughout these negotiations,” said **[Local Association President First Name Last Name]**.

“Supporting the Department of Labor’s rulemaking will continue to help safeguard self-employed individuals’ ability to join association health plans, protecting affordable, quality health care options for our members and their loved ones,” [he/she continued. “Ensuring the freedom to choose from a variety of insurance providers offering quality coverage plans with enough premium support is key to cultivating a deep participant pool and strong marketplace, and **[The Local Association of Realtors[®]]** will continue to support the DOL’s efforts to expand these options in **[Local region/state]** and across the nation.”

NAR’s defense of the AHP rule highlights DOL’s lawful authority to expand access to AHPs by interpreting the working owner provisions to promote flexibility while not conflicting with existing statutes. NAR also describes the comprehensiveness of AHP coverage and the multiple successful plans already in place delivering significant savings and benefits to many working owners.

If the court’s final ruling is adverse and pending any appeals, independent contractors may lose the ability to access insurance coverage through an AHP, sacrificing valuable savings on premiums and broader network access with more comprehensive benefits. Overall, AHP plans have proven to have lower cost options and better overall coverage, leading countless sole proprietors and small employers alike to purchase association health plans over the past year.

“While NAR continues to explore and tackle barriers to a national AHP insurance option, we are learning from the many successes being implemented by state and local Realtor[®] associations,” NAR President John Smaby, a second generation Realtor[®] from Edina, Minnesota, said. “These initial programs are helping us ensure our members and their families can secure these effective, affordable health insurance options moving forward. We must continue to protect the AHP options that so many Realtors[®] have come to rely on for coverage and so many more deserve access to.”

NAR is a founding member of the Coalition to Promote and Protect Association Health Plans, which unites industries in support of securing AHP access. NAR recently created an [updated map](#) showing the state-by-state regulatory environment as it applies to working owners, which also links to a [detailed chart](#) outlining specific actions by individual states.

[Your association or company boilerplate here.]

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