

Small Business Health Plans (SBHPS) Legislation

**Providing Affordable Health Insurance
Coverage for Small Businesses and
the Self-Employed**



Small Business Health Plan Legislation

- **S. 1955, the Health Insurance Marketplace Modernization and Affordability Act**
- **Senators Mike Enzi (R-WY), Ben Nelson (D-NE) and Conrad Burns (R-MT)**
- **A Compromise SBHP Measure**

Where Is S. 1955 Now?

Where it has never been before ...

THE SENATE FLOOR

A close-up photograph of a doctor's hands, wearing a white lab coat and a stethoscope, cupping a miniature group of diverse people. The background is a dark blue gradient with a white curved line on the right side.

What Made a Difference This Time?

The Realtor Family...

“THE REALTORS ROCK!”



Realtor Senate Advocacy Efforts

- **May 2005 CFA - 150,000 letters**
- **May 2005 Hill Visits**
- **January FPC Hill Visits**
- **March Targeted Committee Vote CFA**
- **April State President/CEO Fly-In**
- **April FPC Fly-In**
- **May Floor Vote CFA – 253,531 Letters**

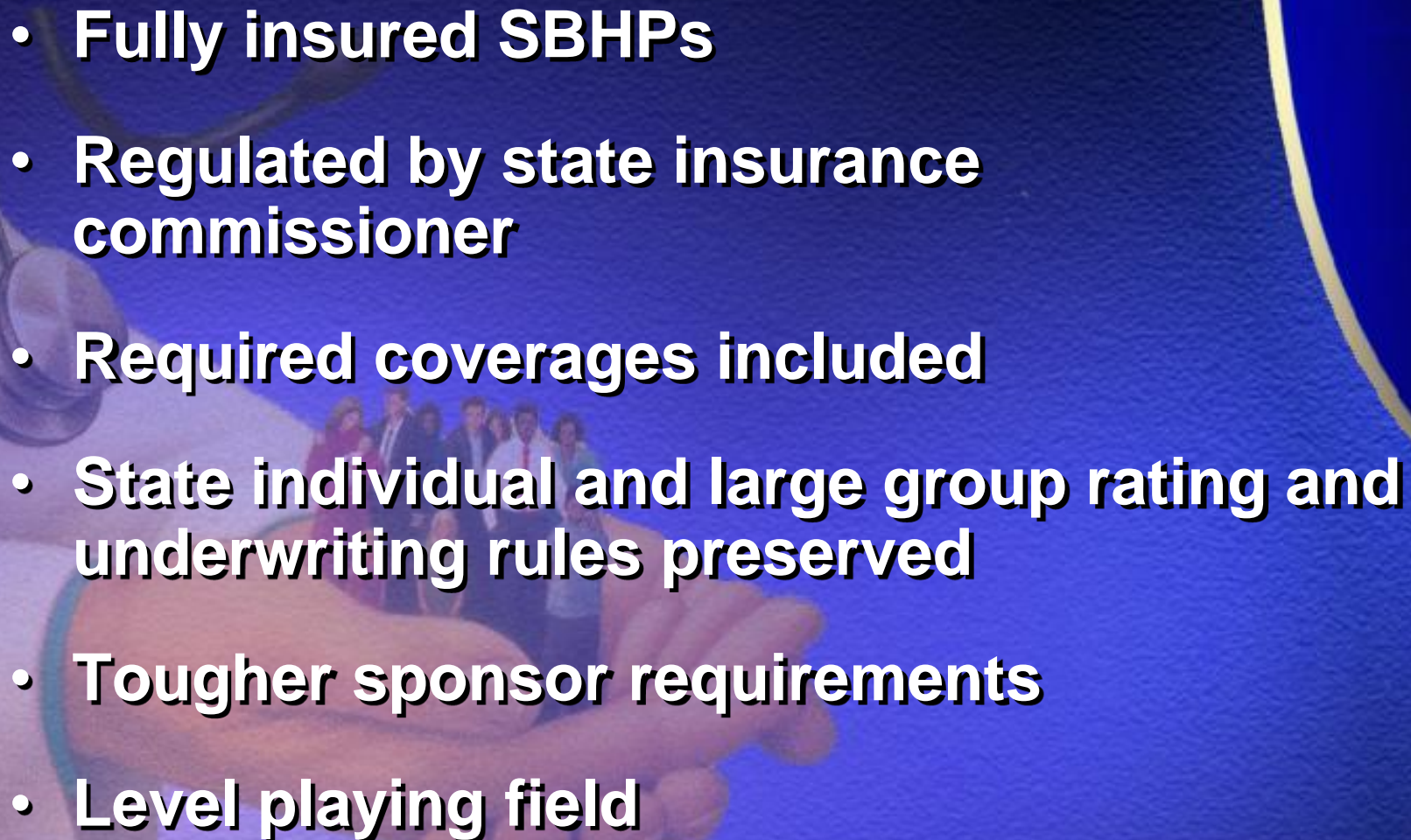
State and Local Realtor Advocacy Efforts

- **Realtor In-district visits with Senators**
 - **State Association Calls and Visits**
 - **Insurance Commissioners**
 - **Attorneys General**
 - **Governors**
 - **State and Local Op Eds in Local Papers**
 - **State and Local CFA Follow-up Campaigns**
 - **State and Local Phone Calls & Letters**
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NAR Issue Advocacy Efforts

- **Print and radio ads**
 - **DC media market**
 - **50 state capitals**
- **Additional print ads in 15 targeted states**
- **REALTOR phone call campaign – 5800 calls**
- **Full page ads in USA Today and Washington Post**
- **Public email education project targeted at policy activists**

How Does S. 1955 Differ From HR 525 & S. 406

- **Fully insured SBHPs**
 - **Regulated by state insurance commissioner**
 - **Required coverages included**
 - **State individual and large group rating and underwriting rules preserved**
 - **Tougher sponsor requirements**
 - **Level playing field**
- 
- The background of the slide features a dark blue gradient with a faint, semi-transparent image of a stethoscope on the left side. In the center, there is a group of diverse people, and below them, two hands are shown clasped together, symbolizing support or agreement.

Senate Floor Actions

Offered on Tuesday, May 9th

Vote to begin consideration approved

96-2

Followed by 30 hours of discussion

**Vote to avoid filibuster on Thursday, May 11th
fails 55-43**

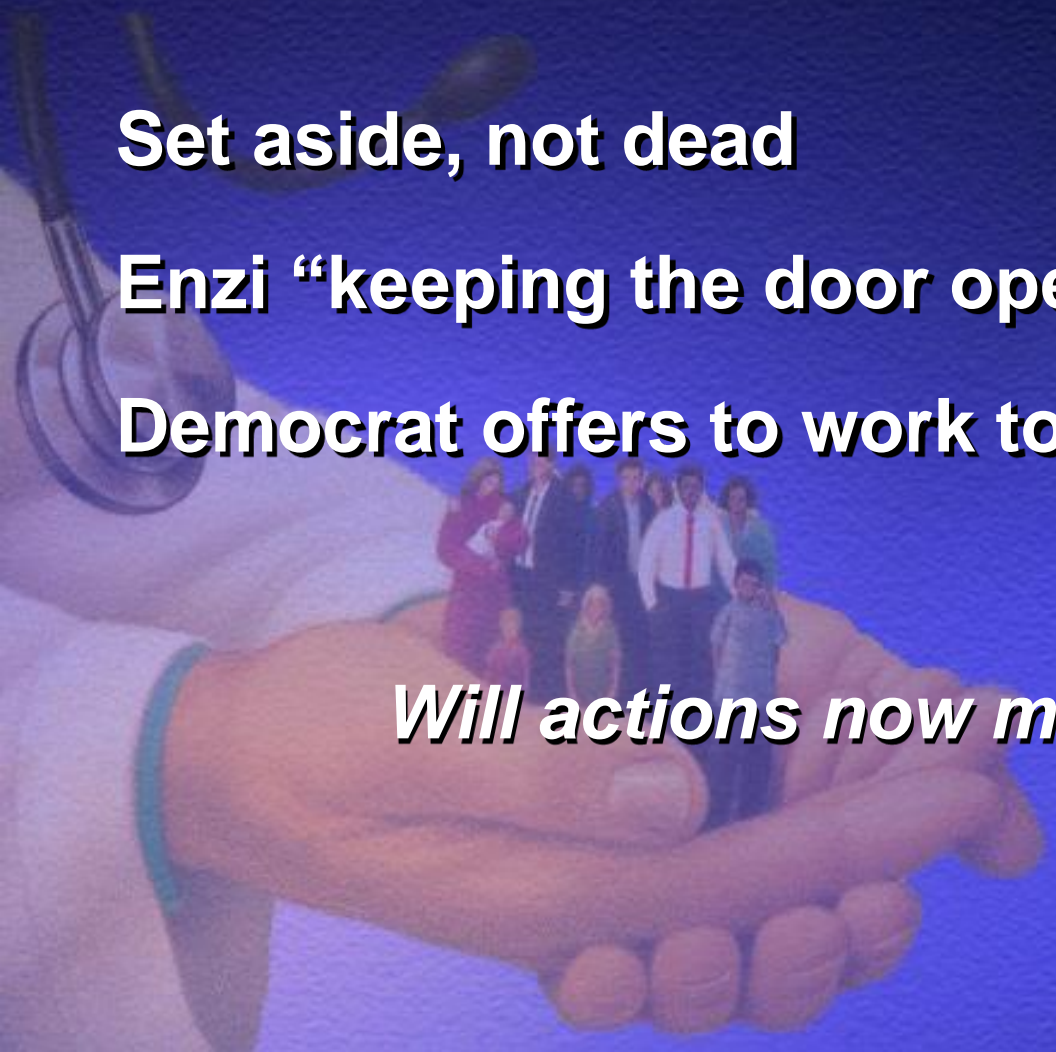
So Where Do We Go From Here?

Set aside, not dead

Enzi “keeping the door open”

Democrat offers to work to address concerns

Will actions now match the talk?



Your Hill Visits

✓ Reiterate the importance of SBHP legislation for you and your fellow Realtors

✓ Tell your representatives that you want them to address the problems the self-employed, like yourself, have

✓ Ask them –

“What are you going to do now to help find a solution to the problems I face?”

Your Hill Visits

House:

- ✓ Thank HR 525 cosponsors and supporters
- ✓ Ask for their continued support

Senate:

- ✓ Thank S. 1955 cosponsors and those who voted to bring S. 1955 up for final vote
- ✓ Ask Senators to work with Mr. Enzi and Mr. Nelson to find an SBHP compromise that can be approved on this year.