

Association Health Plans

A Toolkit for State and Local REALTOR® Associations

NAR is invested in state and local association efforts to pursue Association Health Plans (AHPs) as an attractive and affordable benefit option for REALTORS® and their families.

The AHP Toolkit is a resource for Associations to use as they investigate and seek to implement an AHP in their area. Toolkit resources include:

- Background & Foundational Support
- Compliance Guidance
- Legal Insight & Analysis
- Communications Coverage
- Legislative & Regulatory Review
- Research Data
- NAR Federal Policy Resources
- State and Local AHP Success Stories

Association Health Plan Toolkit

The National Association of REALTORS® is working diligently to ensure self-employed real estate professionals have access to better health insurance options through Association Health Plans (AHPs). While barriers to a national AHP option remains, particularly in the form of recent federal litigation setbacks, NAR continues to advocate for federal clarity and support the broad adoption of AHPs locally.

Background & Foundational Support

Fundamentals on the AHP final rule, litigation, and recently issued supporting materials, including the Department of Labor's (DOL's) response to the U.S. District Court's decision.

- [NAR Overview of DOL AHP Rule](#)
- [Department of Labor Resources:](#)
 - [Final AHP Rule](#)
 - [AHP ERISA Compliance Assistance](#)
 - [AHP FAQs](#)
- [Litigation Resources:](#)
 - [NAR Litigation Overview](#) and [Detailed Summary](#)
 - [DOL Policy Statement in response to litigation](#)
 - [NAR Summary of DOL Q&A Guidance Issued in Response to Litigation](#)
 - [DOL Q&A Guidance Part 1](#)
 - [DOL Q&A Guidance Part 2](#)
- [NAR Action:](#)
 - [NAR's Amicus Brief in Support of DOL Appeal](#)
 - [NAR Press Release on Amicus Brief Filing in Appeal](#)
 - [NAR's Coalition Amicus Brief Filing in Appeal](#)
 - [NAR Letter to DOJ Requesting Appeal](#)
 - [NAR Response to the March U.S. District Court Decision](#)
 - [NAR's Coalition Amicus Brief in Support of DOL](#)

Compliance Guidance

A map and state tracking chart provide an overview of state laws and regulations related to AHPs and the treatment of independent contractors.

- [AHP Map](#)
- [AHP State Tracker](#)

Legal Insight & Analysis

A template letter that can be modified and sent to state insurance commissioners seeking clarity on AHP laws and regulations in your state with a supplemental legal interpretation of the associated federal rules to support the requests.

- [Template letter to state insurance commissioners with supplemental legal analysis on federal AHP related rules](#)
- [Supplemental legal analysis](#)

Communications Coverage

Op-Ed and press release templates help highlight association efforts in advocating for and exploring the viability of an AHP.

- [Op-ed template – Insurance commissioner outreach](#)
- Press Release templates
 - [Support for AHPs](#)
 - Key association meetings (*coming soon*)

Legislative and Regulatory Review

NAR staff are available to assist in reviewing state legislative and regulatory proposals, including drafting insight. NAR staff also have outside legal and policy expert contacts to potentially help with this review.

- [Contact NAR Staff](#)

Research Data

National NAR data on the health needs of REALTOR® members used to support justification for AHP implementation.

- [NAR 2018 Health Insurance Survey Highlights](#)
- [NAR 2018 Health Insurance Survey](#)
- NAR 2019 Health Insurance Survey Highlights (*coming soon*)
- NAR 2019 Health Insurance Survey (*coming soon*)

NAR Federal Policy Resources

A compilation of NAR's Federal Advocacy efforts for use in showcasing the national push to secure AHPs as a member benefit option.

- [NAR Defends AHP Rule in Appeal of District Court Decision](#)
- [NAR Engages White House in Defense of AHPs](#)
- [NAR Letter to DOJ Requesting Appeal of District Court Decision](#)
- [NAR Comments to Congress Defending AHPs](#)
- [NAR's Coalition Amicus Brief in Support of DOL AHP Rule](#)
- [NAR Helps Found AHP Coalition](#)
- [NAR Testifies in Support of AHPs Before Congress](#)
- [NAR Submits Comments in Support of AHP Rule to DOL](#)

Model State Law

A model state law for modification and potential adoption to enable implementation of AHPs and secure inclusion of independent contractors in a state or local AHP.

- Draft of Model State Law (*coming soon*)
- [Issues Mobilization Grant Information](#)

State and Local Association Success Stories

Several state and local associations have already benefited from NAR's support, with a number of AHPs providing new and affordable benefits. Countless additional associations are also exploring AHP options but have been delayed due to uncertainty surrounding the federal litigation and other local hurdles.

- [REALTORS® Support for AHPs Grows Nationally](#)
- [REALTORS® Tell White House to Support AHPs](#)
- [The Path Toward REALTOR® Association Health Care](#)

Additional Resources

Upon [request](#), NAR Staff can also provide:

- Access to federal health benefit legal experts.
- Connections to insurance provider contacts.
- Recommendations for local health benefits attorneys.

Stay tuned to <https://www.nar.realtor/health-care-reform> for the latest information.