



April 18, 2025

The Honorable Tim Walberg
Chairman
House Education & Workforce Committee
U.S. House of Representatives
Washington, DC 20515

The Honorable Robert C. Scott
Ranking Member
House Education & Workforce Committee
U.S. House of Representatives
Washington, DC 20515

Dear Chairman Walberg and Ranking Member Scott:

The National Association of REALTORS® (NAR) supports H.R. 2528, the Association Health Plans Act, which will expand health care choices for small businesses and self-employed individuals through Association Health Plans (AHPs).

NAR is America's largest trade association representing all facets of the real estate industry. Eighty-seven percent of NAR's members are independent contractors, and many are small business owners. Self-employed workers often have limited health insurance options in the individual or small group markets. According to NAR research, 11 percent of members do not have health insurance, citing cost and deductibles as major barriers. This legislation would offer a high-quality, low-cost coverage option for more Americans, including our members.

The AHP Act will expand the definition of employer and employee to include all small businesses and self-employed individuals, including real estate professionals. The bill clarifies that AHPs must include Affordable Care Act (ACA) protections, including actuarially fair premiums and prohibitions on discrimination based on health status or pre-existing conditions. According to the Congressional Budget Office, association plans could help increase the number of people with health insurance by an average of 200,000 per year.

After the Department of Labor allowed AHPs to enroll self-employed individuals, many REALTOR® associations offered comprehensive, affordable AHPs that increased the share of NAR members with health insurance. These plans were as comprehensive as ACA plans but with lower deductibles and broader provider networks. Unfortunately, litigation ended these plans, which is why we ask for Congressional action to restore a high-quality insurance solution, including for the nation's uninsured real estate professionals.


We urge the Committee to work together and pass the AHP Act to offer comprehensive, affordable health coverage options to self-employed individuals and all small businesses across the United States. We look forward to working with you as the legislation moves through the legislative process.

Sincerely,

A handwritten signature in black ink that reads 'Kevin M. Sears'.

2025 President, National Association of REALTORS®

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