



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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June 1, 2009

United States House of Representatives  
Washington, DC 20515

Dear Representative:

On behalf of the 1.2 million members of the NATIONAL ASSOCIATION OF REALTORS®, I urge you to support and cosponsor H.R. 2360, the Small Business Health Options Program Act of 2009 (SHOP). Introduced on May 13<sup>th</sup> by Representatives Kind (D-WI) and Gerlach (R-PA), SHOP proposes a new solution to the very challenging problem of health insurance coverage for the self-employed, small business owners and employees. The NATIONAL ASSOCIATION OF REALTORS® (NAR) strongly supports this bill and believes that it provides a practical and effective reform approach to address the needs of the self-employed that would work well within the health reform frameworks currently under consideration.

To date, the debate on health insurance reform as it applies to the American workforce has primarily focused on the current system of employer provided coverage. Given the key role of employers in today's health coverage system, this attention is understandable. The unique needs of another component of the workforce - the self-employed – a category that includes the membership of NAR - has either been overlooked or viewed the same as employees without access to an employer group plan.

NAR's members are the individual real estate agents, brokers and broker/owners who help consumers buy or sell homes and other types of real property. The overwhelming majority of agents are not employees of the realty offices with which they are affiliated. They are "independent contractors", a separate legal business entity from the real estate company itself. Real estate firms are small firms which typically have fewer than five salaried employees. NAR's most recent survey work indicates that the current health insurance system has not served our members' needs since 28% of Realtors® are uninsured. Thus, it is of paramount concern to NAR that the needs of the self-employed are considered in the any health reform proposal.

The Small Business Health Options Program will make health insurance more affordable, predictable, and accessible for the self-employed and small businesses. It incorporates many of the same concepts that are being considered in the larger reform debate, including: the development of state purchasing pools backstopped by a voluntary, nationwide pool; rating reforms to make premiums more stable and affordable from year-to-year; incentives to encourage states to reform poorly functioning small group insurance markets, regulatory oversight by state insurance commissioners; and an exchange-like entity to provide the self-employed and small business owners with the information needed to facilitate comparison shopping and encourage insurers to offer their best rates.

Our members thank you for considering the challenges that face the self-employed community and urge you to cosponsor H.R. 2360. The NATIONAL ASSOCIATION OF REALTORS® looks forward to helping you achieve timely enactment of meaningful health care reform that will address the needs of the nation's growing self-employed workforce.

Sincerely,

Charles McMillan, CIPS, GRI  
2009 President, National Association of REALTORS®

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