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Health Insurance Reform



Latest News

Last Portion of Health Care Bill Signed into Law (Mar. 30)
President Obama signed the last portion of the health care bill into law after the House and Senate approved HR 4872, the Budget Reconciliation Act, last week. H.R. 4872 amended the health care bill signed by the President on March 23, 2010.

What It Means to You

Updated: March 30, 2010

[The state of play in Congress](#), [health insurance exchanges](#), [individual mandates](#), [employer mandates](#), [coverage](#), [plan details](#), [NAR's advocacy positions](#), and much more.

[Learn more>](#)

Comparison of Access and Affordability Provisions in Health Reform Bills

Updated: March 22, 2010

For years the National Association of REALTORS® has worked with Congress to address the growing need for reforms to our nation's health insurance system. As independent contractors and small business owners, REALTORS® know first-hand the rising cost of insurance coverage and the difficulty in obtaining it. In fact, member surveys show that 28% of REALTORS® are currently uninsured, with many more underinsured. The health reform legislation that passed the US House of Representatives on Sunday, March 21, 2010 would make major changes to many aspects of our health care system.

America's health care system is incredibly complicated and complex. Thus, so are many of the changes in the bill the House has passed. NAR did not support or oppose the legislation that was passed in the House. Instead we chose to work with Members of Congress from both sides of the aisle to address as many concerns of our members as possible while also guarding against real estate tax provisions being used as a major way to pay for some of these changes.

Below you will find links to a number of documents to help explain how these new changes will affect you and your business. We will continue to update these documents as Congress makes further changes.

[Characteristics of Insurance Policies Available in the New Exchange>](#) (PDF: 59K)

[Congressional Budget Office Estimates for H.R. 3590 as Amended by H.R. 4872>](#) (PDF: 93K)

NAR Health Insurance Coverage Survey

A randomly selected group of REALTORS® from across the country was

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[Understanding Health Care Reform](#)

Legislation

[Text of H.R.3590 Signed by the President](#)

[House Roll Call Vote on H.R.3590](#)

[Senate Roll Call Vote on HR 3590](#)

[Text of HR 4872 Reconciliation Bill Approved by the House and Senate](#)

[Final House Roll Call Vote on H.R.4872 Reconciliation](#)

[Final Senate Roll Call Vote on H.R. 4872 Reconciliation](#)

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given an opportunity to respond to a brief survey about health insurance coverage. Results of the survey are summarized below.

[Read more>](#)

Self-Employed and Small Business Workers Hit Hardest

More than half of the 46 million uninsured Americans are self-employed, own small firms, or work for small employers. This is not just a problem for the unemployed.

One-in-Four REALTORS® Lack Health Insurance

While all small businesses have found it difficult to find affordable health insurance, REALTORS® have been even more challenged. Typically, REALTORS® are self-employed, independent contractors--the smallest of small businesses.

In most states, the self-employed are relegated to the state's individual insurance market, where applicants can be turned down for medical reasons and there are few limitations placed on the premiums that companies can charge.

As a result, today, twenty-eight percent of the 1.2 million members of the National Association of REALTORS® - more than one in four REALTORS® - have no health insurance coverage. REALTORS® have cited cost as the primary reason they have no health insurance.

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