

NATIONAL ASSOCIATION OF REALTORS®

EYE ON THE HILL

*By Jerry Giovaniello
Chief Lobbyist & Senior Vice President
of Government Affairs*



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SMALL BUSINESS HEALTH PLANS WHERE WE ARE AND WHERE WE ARE GOING?

This week over 9,000 REALTORS® will converge on Washington, DC for the 2006 NAR Midyear Legislative Meetings. Most, if not all of the attendees, will have one question on their minds: What is going on with Small Business Health Plan (SBHP) legislation?

Let's start off with what we have accomplished. For the first time in eleven years the Senate of the United States debated SBHP legislation. Why? A large reason is that REALTORS® from across the country told their Senators about the challenges facing their families, their businesses, and their employees because small businesses have limited access to affordable health insurance. Over 250,000 REALTORS® using the NAR Action Center (www.naractioncenter.com) sent personal letters to their Senators asking them to support S.1955, the Small Business Health Plan bill. Your response was amazing and the Senate heard your voices.

On May 11, the Senate voted, not on the merits of the S.1955, but for a motion on a procedural issue. The motion, referred to as a "cloture" vote, would have ended debate and then allowed the Senate to vote on the actual bill. Sixty (60) "yes" votes were needed for the motion to win and for S.1955 to have an up or down vote in the Senate. In the end, the motion received fifty-five (55) "yes" votes and forty-three (43) "no" votes.

Where does this leave us? Well, despite what you may have heard or read, the bill is not dead. The bipartisan sponsors of S.1955, Sen. Michael B. Enzi (R-WY) and Sen. Ben Nelson (D-NE), have said that they will re-work the bill to attract the necessary support to win any future cloture vote. Sen. Enzi stated that he would like to try and bring this bill back before the Senate later this year.

So, our work in support of SBHPs is far from over. Those of you who come to Washington and those of you contacting your Senators at home need to convey the same message: REALTORS® need health insurance! Tell your Senators:

- The current health insurance delivery system excludes 46 million citizens. Many of the uninsured go to work every day, but do not have health insurance because they are self-employed or are employees

of small businesses that do not provide health insurance. The system is broken.

- Real estate firms and sales agents should be able to band together nationally to negotiate for lower cost group health insurance plans. Trade associations are natural sponsors for these negotiated group plans.
- Health insurance and health care costs are among the deepest concerns of Americans. Recent bipartisan polling shows that a huge majority of voters favors legislation that would allow associations to create small business health plans.

The National Association of REALTORS® will continue working with Congress to make SBHPs a reality. The voices of REALTORS® from across the country have taken this important legislation farther than it has ever gone before, but we are not done yet. Let's make sure that we keep the issue of health insurance for small business in the hearts and minds of our legislators, both here in Washington, DC and back home.