

December 16, 2025

The Honorable Mike Johnson
Speaker of the House of Representatives
568 Cannon House Office Building
Washington, D.C. 20515

The Honorable Steve Scalise
House Majority Leader
266 Cannon House Office Building
Washington, D.C. 20515

The Honorable Hakeem Jeffries
House Minority Leader
2433 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Katherine Clark
Democratic Whip
2368 Rayburn House Office Building
Washington, DC 20515

Dear Speaker Johnson, Majority Leader Scalise, Democratic Leader Jeffries, and Democratic Whip Clark:


The National Association of REALTORS® (NAR) urges swift passage of H.R. 6703, the Lower Health Care Premiums for All Americans Act. This bill includes the Association Health Plans (AHP) Act, which will provide high-quality, affordable coverage options to small businesses and self-employed individuals, including real estate professionals.

NAR is the nation's largest trade association, representing all facets of the real estate industry, which is largely made up of independent contractors and small business owners. While premium affordability remains a concern, the bigger challenge is that Affordable Care Act (ACA) health plans often require high deductibles—averaging \$5,200 for individuals and \$11,000 for families at the “silver” level in 2024—before coverage begins. Narrow provider networks further limit access to preferred doctors and hospitals. These barriers leave 15 percent of NAR members uninsured and many more underinsured. This legislation would provide comprehensive, affordable coverage options in addition to the ACA, offering broader provider choices and lower out-of-pocket costs.

The AHP Act expands the definition of employer and employee to include all small businesses and self-employed individuals. It ensures that AHPs comply with the ACA's protections, including the development of fair premiums and prohibitions on discrimination based on health status and pre-existing conditions. The Congressional Budget Office estimates association plans could increase coverage by an average of 200,000 people per year.

In testimony before the House Education & the Workforce Subcommittee earlier this year, NAR demonstrated that AHPs and ACA plans can work together to expand health care options. NAR also provided real-world examples of how AHPs established by State and Local REALTOR® Associations offered comprehensive and affordable coverage with lower deductibles and broader provider networks relative to ACA plans, while also protecting real estate professionals with pre-existing conditions. Unfortunately, litigation over a confusing federal and state patchwork of rules, along with a change in administration, forced these health plans to shut down—making Congressional action essential to restore AHPs as a valuable health coverage option.

 [nar.realtor](https://www.nar.realtor)

 (800) 874-6500

 500 New Jersey Ave., NW
Washington, DC 20001


NAR strongly supports the Lower Health Care Premiums for All Americans Act to expand access to comprehensive, affordable AHP options for self-employed individuals and small businesses nationwide. We look forward to working with you as this legislation advances.

Sincerely,



Kevin Brown
2026 President, National Association of REALTORS®

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Washington, DC 20001

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