

News Release



MEDIA COMMUNICATIONS

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South Tahoe Association of Realtors® partners with NAR in Amicus Brief Supporting AHPs

STAR Joins other local Realtor® associations defending access to Association Health Plan coverage

South Lake Tahoe (6/19/19) — The South Tahoe Association of Realtors® (STAR) has agreed to join the National Association of Realtors® amicus brief in defense of the Department of Labor’s (DOL) Association Health Plan rule. Amicus briefs are legal documents filed in appellate court cases by non-litigants that have a strong interest in the subject matter in question. Earlier this year, a federal court ruled that provisions of the DOL’s rule were unlawful, a ruling adversely impacting Realtors® seeking more cost effective and comprehensive health insurance solutions through AHP options.

“Passage of the Patient Protection and Affordable Care Act resulted in significant regulatory changes to the individual insurance market, some of which have benefited Realtors®,” the brief reads. “However, ACA changes have also resulted in significant increases in health care costs, leaving many individuals to forgo coverage, which jeopardizes the health, safety and financial stability of their families and others.”

The South Tahoe Association of Realtors®, along with a number of other state and local associations, has agreed to join NAR in protecting AHPs, which has been the subject of litigation since shortly after the rule was finalized in June of last year. Others participating in the amicus brief include five state and local associations that are currently offering AHPs to members, including the Baldwin County Association of Realtors® in Alabama, the Greater Las Vegas Association of Realtors®, the Kansas City Regional Association of Realtors®, the Nevada Realtors®, and the Tennessee Realtors®.

To date, over 3,000 Realtors® and their families have found cost-effective health insurance solutions through these five association health plans. Many more Realtor® associations are also exploring AHP options but have been delayed due to this litigation uncertainty. “The wellbeing of our members – the hardworking men and women who go to work every day to put food on their families’ tables and put roofs over other families’ heads – remains our focus throughout these negotiations,” said South Tahoe Association of REALTORS® President, Shannon Witt.

“Supporting the Department of Labor’s rulemaking will continue to help safeguard self-employed

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individuals' ability to join association health plans, protecting affordable, quality health care options for our members and their loved ones. Ensuring the freedom to choose from a variety of insurance providers offering quality coverage plans with enough premium support is key to cultivating a deep participant pool and strong marketplace, and the South Tahoe Association of Realtors® will continue to support the DOL's efforts to expand these options in South Lake Tahoe, California and across the nation.”

NAR's amicus brief discusses DOL's lawful authority to expand access to AHPs by interpreting the working owner provisions to promote flexibility while not conflicting with existing statutes. NAR also describes the comprehensiveness of AHP coverage and the many successful plans already in place that are resulting in significant savings and benefits to many working owners.

If the courts final ruling is adverse and pending any appeals, independent contractors may lose the ability to access insurance coverage through an AHP, sacrificing valuable savings on premiums, and broader network access with more comprehensive benefits. Overall, AHP plans have proven to have lower cost options and better overall coverage, leading countless sole proprietors and small employers alike to purchase association health plans over the past year.

“While NAR continues to explore and tackle barriers to a national AHP insurance option, we are learning from the many successes being implemented by state and local Realtor® associations,” NAR President John Smaby, a second generation Realtor® from Edina, Minnesota, said. “These initial programs are helping us ensure our members and their families can secure these effective, affordable health insurance options moving forward. We must continue to protect the AHP options that so many Realtors® have come to rely on for coverage and so many more deserve access to.”

NAR is a founding member of the Coalition to Promote and Protect Association Health Plans, which also submitted an [amicus brief](#) in this case. NAR recently created an [updated map](#) showing the state-by-state regulatory environment as it applies to working owners, which also links to a [detailed chart](#) outlining specific actions by individual states.

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