

National Association of REALTORS® Government Affairs Division  
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A randomly selected group of REALTORS® from across the country was given an opportunity to respond to a brief survey about health insurance coverage. Results of the survey are summarized below.

## VIEWS ABOUT THE HEALTH CARE SYSTEM

- Approximately half (51%) of REALTORS® responding to the survey believe that the current health care system is not meeting their needs or the needs of their family.
- More than 8 in 10 REALTORS® (82%) believe that the health care system is not meeting the needs of most Americans.
- 91% of REALTORS® believe that the U.S. health care systems should be reformed.

## INSURANCE COST AND COVERAGE

- One in four REALTORS® reported that they had no health insurance coverage.
- Among REALTORS® with insurance coverage, 43% purchased an individual market private plan while 27% were covered under a spouse's or partner's insurance plan.
- Among REALTORS® without coverage, 73% reported premium cost as the reason for the lack of coverage; only 15% cited a pre-existing condition as the reason for the costly premium.
- 4% of REALTORS® report being denied insurance coverage due to pre-existing conditions.
- 63% of REALTORS® with coverage paid the entire premium with an additional 28% sharing the cost of the premium with an employer or other coverage source.
- Coverage most often included hospitalization (96%) and major medical (96%) followed by prescription drug coverage (81%).
- 66% of REALTORS® reported that the firm with which they were affiliated did not offer any type of health insurance coverage.

## ABOUT THE SURVEY

A 30 question survey was randomly sent to a selected sample of 42,309 REALTORS®. A total of 5,131 responses were received resulting in a response rate of 12.1%. The typical respondent was 51 years old, female (62%) and worked full-time (87%). Nearly two-thirds (63%) were sales agents. Half were affiliated with a firm that had one office.