



The North Carolina Real Estate Appraiser Association
Supports
House Bill 464 / Senate Bill 86
Small Business Health Care Act
AN ACT TO ESTABLISH STANDARDS FOR ASSOCIATION HEALTH PLANS
May 2019

A BILL TO BE ENTITLED AN ACT TO ESTABLISH STANDARDS
FOR ASSOCIATION HEALTH PLANS

OVERVIEW: House Bill 464 and Senate Bill 86 would establish standards for Association Health Plans (AHPs). It would define several terms and create requirements for the business associations sponsoring the AHPs, including domicile, solvency, and operational requirements. It would also create requirements for the AHPs themselves, including coverage, premium, and non-discrimination requirements.

In June of 2018, the U.S Department of Labor finalized its rule to expand the definition of “employer” to include “working owners,” allowing real estate professionals and other self-employed individuals to participate in association health plans. The ruling also makes AHPs available to independent contractors who are offered coverage through a spouse. Group Health Plans would allow small business professionals to take advantage of economies of scale that may improve access to care.

However, in March 2019, A federal judge ruled that the Department of Labor’s act allowing associations to offer healthcare plans was illegal. In the ruling, District of Columbia-based U.S. District Court Judge John Bates said it allows participants to “avoid the most stringent requirements” of the Affordable Care Act. In response, two proposed bills have been brought before the NC Legislature. House Bill 464 and Senate Bill 86. As independent contractors, Real Estate Appraisers and Realtors® have long struggled to find and secure affordable health insurance options.

Therefore, NCREAA is pleased to add its voice and support to the efforts being made by the NC Association of Realtors® and the National Association of Realtors® to promote Association Health Plans in our state. NCREAA announces our support of these legislative bills as part of this effort.

NCREAA strongly supports the U.S. Labor Department’s final rule expanding access to Association Health Plans. We believe this to be a step in the right direction and a benefit for our appraiser members, over 3,800 professional small business people that hold a NC Appraiser Credential, as well as all small businesses in our state. We thank the sponsors of these bills for their work to represent the small business community in North Carolina and are confident that these efforts will result in beneficial changes to our law in the near future.

Sincerely,

Frank Leader
2019 NCREAA President
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