

Senate Vote Tally on S. 1955, Small Business Health Plan Legislation

An NAR-supported cloture vote failed on May 11, 2006 to win the 60 votes needed to override a filibuster and consider S. 1955, small business health plan legislation. The final vote was 55-43 with two Senators not voting. Senator Ben Nelson of Nebraska, a bill cosponsor, and Mary L. Landrieu of Louisiana were the only Democrats to vote to consider the bill. Lincoln Chafee, R-R.I., was the only Republican to vote against cloture.

YEAs ---55

Alexander (R-TN)	Dole (R-NC)	McConnell (R-KY)
Allard (R-CO)	Domenici (R-NM)	Murkowski (R-AK)
Allen (R-VA)	Ensign (R-NV)	Nelson (D-NE)
Bennett (R-UT)	Enzi (R-WY)	Roberts (R-KS)
Bond (R-MO)	Frist (R-TN)	Santorum (R-PA)
Brownback (R-KS)	Graham (R-SC)	Sessions (R-AL)
Bunning (R-KY)	Grassley (R-IA)	Shelby (R-AL)
Burns (R-MT)	Gregg (R-NH)	Smith (R-OR)
Burr (R-NC)	Hagel (R-NE)	Snowe (R-ME)
Chambliss (R-GA)	Hatch (R-UT)	Stevens (R-AK)
Coburn (R-OK)	Hutchison (R-TX)	Sununu (R-NH)
Cochran (R-MS)	Inhofe (R-OK)	Talent (R-MO)
Coleman (R-MN)	Isakson (R-GA)	Thomas (R-WY)
Collins (R-ME)	Kyl (R-AZ)	Thune (R-SD)
Cornyn (R-TX)	Landrieu (D-LA)	Vitter (R-LA)
Craig (R-ID)	Lott (R-MS)	Voinovich (R-OH)
Crapo (R-ID)	Lugar (R-IN)	Warner (R-VA)
DeMint (R-SC)	Martinez (R-FL)	
DeWine (R-OH)	McCain (R-AZ)	

NAYs ---43

Akaka (D-HI)	Durbin (D-IL)	Menendez (D-NJ)
Baucus (D-MT)	Feingold (D-WI)	Mikulski (D-MD)
Bayh (D-IN)	Feinstein (D-CA)	Murray (D-WA)
Biden (D-DE)	Harkin (D-IA)	Nelson (D-FL)
Bingaman (D-NM)	Inouye (D-HI)	Obama (D-IL)
Boxer (D-CA)	Jeffords (I-VT)	Pryor (D-AR)
Byrd (D-WV)	Johnson (D-SD)	Reed (D-RI)
Cantwell (D-WA)	Kennedy (D-MA)	Reid (D-NV)
Carper (D-DE)	Kerry (D-MA)	Salazar (D-CO)
Chafee (R-RI)	Kohl (D-WI)	Sarbanes (D-MD)
Clinton (D-NY)	Lautenberg (D-NJ)	Schumer (D-NY)
Conrad (D-ND)	Leahy (D-VT)	Stabenow (D-MI)
Dayton (D-MN)	Levin (D-MI)	Wyden (D-OR)
Dodd (D-CT)	Lieberman (D-CT)	
Dorgan (D-ND)	Lincoln (D-AR)	

Not Voting - 2

Rockefeller (D-WV)	Specter (R-PA)
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NAR Will Keep Up The Pressure For Small Business Health Plans

WASHINGTON (May 12, 2006) – With only five votes needed to end debate and bring about a vote on S. 1955, small business health care legislation (SBHP), the National Association of Realtors® and its 1.2 million members resolved today to continue its grass-roots campaign to win Senate passage of the legislation to make health care coverage affordable to millions of small business employees and self-employed workers.

NAR President Thomas M. Stevens thanked Senators Michael Enzi (R-Wyo.) and Ben Nelson (D-Neb.) for their strong leadership and promised that Realtors® across the country would continue to urge their senators to support the legislation. The House passed the Small Business Health Fairness Act, H.R. 525, in 2005.

“We can take heart in how close we are to victory. It’s clear that we have the votes necessary to pass the legislation. Realtors® can be proud of what we have achieved so far. Our outpouring of letters and phone calls to the Senate was unprecedented—more than 250,000 letters and thousands of phone calls in the last week alone! NAR made the difference,” said Stevens.

Currently, over half of the 46 million Americans who lack health insurance are self-employed or owners and employees of small firms and their dependents. Today, 28 percent of Realtors® -- more than one in four of the nation’s 1.2 million Realtors® -- do not have health insurance coverage. The reason most widely given for not having any insurance is that it is unaffordable.

This week was the first time in 11 years that the full Senate took up the issue of small business health plans. “We look forward to continuing to work with Senator Enzi and Senator Nelson to continue to challenge opponents of S. 1955 to bring forth acceptable solutions to the problem of unaffordable insurance for small businesses and the self-employed,” said Stevens.

NAR will continue to voice the need for Congress to create an equal playing field for all employers and employees. To do this, NAR challenges Congress to find a good compromise and take action this year on small business health plan legislation that would allow professional trade associations to negotiate on behalf of their members for affordable quality health insurance coverage just as large employers and trade unions are already permitted to do.

The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing more than 1.2 million members involved in all aspects of the residential and commercial real estate industries.

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TALKING POINTS

Why National Association of REALTORS® Supports Small Business Health Plans

1. Access to affordable health care is a serious problem for millions of Americans, including REALTORS®.

- Of the 45 million Americans who have no health insurance, more than 60% work for a small business or are dependent upon someone who does.
- More than 1 out of 4 REALTORS® have no health care coverage - and the percentage of REALTORS® without health insurance has doubled in just the past 10 years.
- Only 12% of real estate firms are able to offer coverage to their salaried employees.
- Seventy-four percent (74%) of REALTORS® without health insurance say the reason they lack it is because of high costs. As self-employed independent contractors, REALTORS® have no employer to subsidize their monthly insurance premium. Unlike employees, they pay the full premium each month out of their pockets.

2. The current health care system discriminates against small businesses and the self-employed.

- Currently labor unions and large companies can offer their employees health benefits under ERISA, the Employee Retirement Income Security Act. Under ERISA, these companies and unions can provide health insurance without the costly and cumbersome process of complying with the different rules, regulations and more than 1800 mandates in each of the 50 states.
- The self-employed and small business owner cannot afford to self-insure and have little leverage to negotiate a better deal. Consequently, in small group and individual insurance plans, an estimated 25%-35% of every premium dollar is spent on administrative costs. In larger corporate or union group plans, these costs are as small as 5%-10% of every premium dollar.

3. Small Business Health Plans (SBHPs) would provide small businesses and the self-employed access to the same health benefits that labor unions and corporations currently enjoy under federal law.

- SBHPs would allow small firms to band together through their professional or trade associations to purchase coverage from established insurance companies.

- SBHPs would reduce the cost of health insurance coverage by allowing for the creation of larger pools of insured workers, thus increasing the bargaining power of those individuals.

4. Small Business Health Plans will be properly regulated so that individuals will be treated fairly and have access to quality plans.

- Only legitimate industry or trade associations that have been in operation for three years or more could sponsor SBHPs. Trade groups sponsoring an SBHP would be certified by the U.S. Department of Labor and would be required to meet standards spelled out in the authorizing legislation.
- Insurers working with an SBHP will be required to be licensed in every state and will be subject to regulation by state insurance commissioners.
- SBHPs will also be subject to the Health Insurance Portability and Accountability Act (HIPAA), which makes it illegal to deny coverage to any eligible participant based on the health status of an individual employee or employer. Sick or high-risk groups or individuals could not be denied coverage.

5. Small Business Health Plans, which enjoy bipartisan support, would lead to greater health care access and lower health care costs.

- It is estimated that SBHPs would help 4.5 million more people gain access to health care coverage, and could reduce premiums by \$1000-\$2000 for the average family.
- Legislation to authorize the creation of SBHPs, S. 1955, sponsored by Chairman of the Health Education, Labor and Pensions Committee, Mike Enzi (WY), and former Nebraska state insurance commissioner and governor, Senator Ben Nelson (NE), has been approved by the HELP Committee. S. 1955 is the product of over five months of discussion with the major stakeholder interest groups –insurance commissioners, insurers and the small business community.
- In addition to the National Association of REALTORS[®], a broad and diverse coalition of more than 160 groups, representing 12 million small firms and 80 million employees, has endorsed the legislation. Coalition members including the U.S. Chamber of Commerce, the National Federation of Independent Business, the National Association of Women Business Owners, the Latino Coalition, the National Association of Home Builders, the National Black Chamber of Commerce, the American Farm Bureau Federation, the Associated Builders and Contractors, the National Restaurant Association and others.