



February 21, 2018

Mr. Alexander Acosta  
Secretary of Labor  
U.S. Department of Labor  
900 Constitution Avenue NW  
Washington, D.C. 20210

Re: RIN 1210-AB85 or Docket ID No. 2017-28103 (submitted electronically)

Dear Secretary Acosta:

On behalf of NC REALTORS® and our more than 41,000 members throughout North Carolina, we appreciate the opportunity to provide comments on these proposed rules.

As self-employed, independent contractors, it is often difficult for real estate professionals to find affordable health care coverage when costs are continually rising and insurance options are diminishing. The Department of Labor's notice of proposed rulemaking has the potential to increase health insurance options, which is greatly welcomed by real estate professionals and their families.

While many of our members recognize the need, the costs of insurance on both the common market, as well as the Marketplace, exceed their abilities, causing them to make the difficult choice to not carry coverage. We have heard anecdotal comments from some of these persons who find it more cost efficient to pay the penalty for remaining uninsured under the ACA then try to secure coverage.

The rule proposes to provide more affordable options for independent contractors by modifying the definition of "employer" to include "working owners." This is essential to enabling real estate professionals to participate in an AHP in the large group market, rather than being forced to purchase in the more costly and volatile individual insurance market. Large group plans typically have more flexibility in plan design and offer greater negotiating power to bargain for lower premiums –

**[ncrealtors.org](http://ncrealtors.org)**

benefits that are key to reducing health care costs. The rule would also protect consumers enrolling in these plans by prohibiting discrimination based on health status.

However, the proposed rule includes provisions that may restrict many self-employed persons from seeking more affordable insurance in an AHP. For example, working owners are excluded from eligibility if they have an offer of coverage from a spouse's employer subsidized group health plan. Coverage available through a spouse's employer may not be the most affordable option for a family. Eliminating this requirement will provide more insurance choices for many real estate professionals and their families.

The need for affordable health insurance options remains a top concern among practicing real estate professionals. Allowing working owners to participate in AHPs will offer new options for health insurance coverage, providing much needed relief that will support the real estate industry as a whole. Ensuring the proposed rule does not impose burdensome, unnecessary requirements on working owners is also essential.

Thank you for the opportunity to comment on this proposed rule.

Sincerely,

A handwritten signature in cursive script that reads "Amy Hedgecock".

Amy Hedgecock  
2018 NC REALTORS® President