

2019 Health Insurance Survey

NAR Members

July, 2019

Methodology

The NAR Health Insurance Survey was sent in July 2019 through email to a random sample of 57,990. It received 2,296 completed responses (with a total of 3,693 responses) and has a response rate of 3.95 percent. The confidence interval at a 95 percent level of confidence is +/-2.04 percent.

	2019 Member Profile	Survey Respondents (Members)
White or Caucasian	83%	81%
Married	70%	68%
Female	67%	64%
College Education	31%	31%
Median Age	54	55
Household Income	\$110,900	\$99,500

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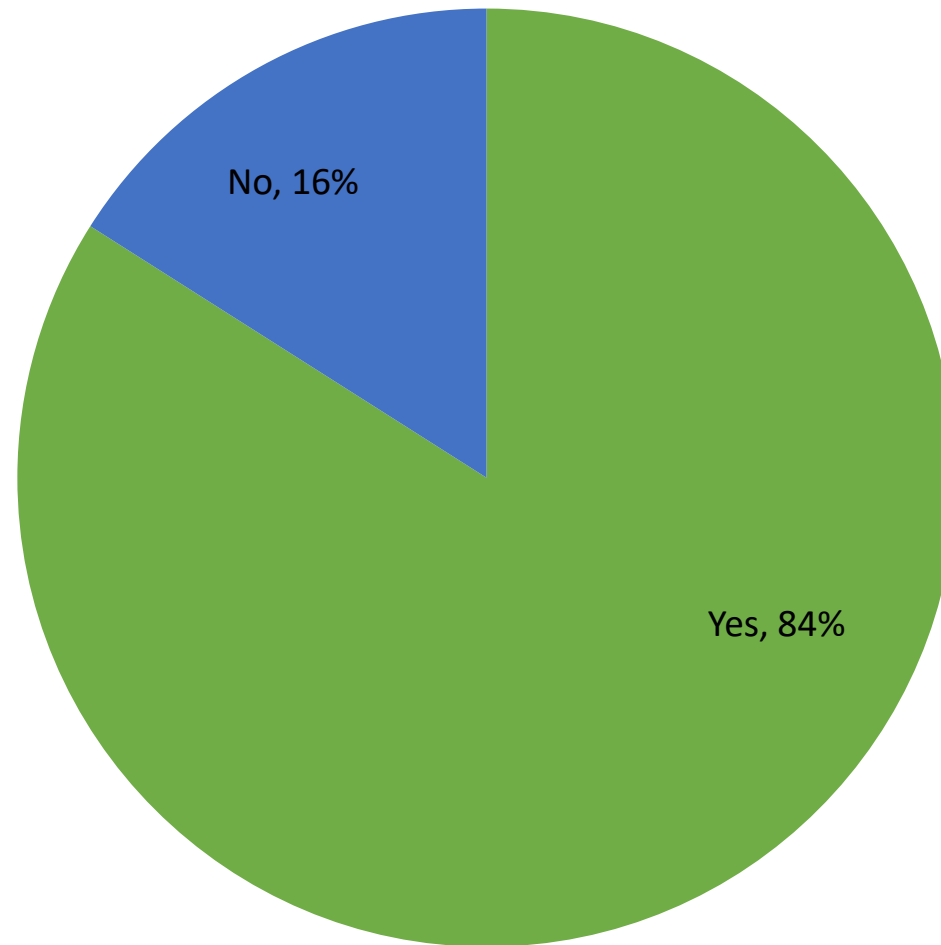
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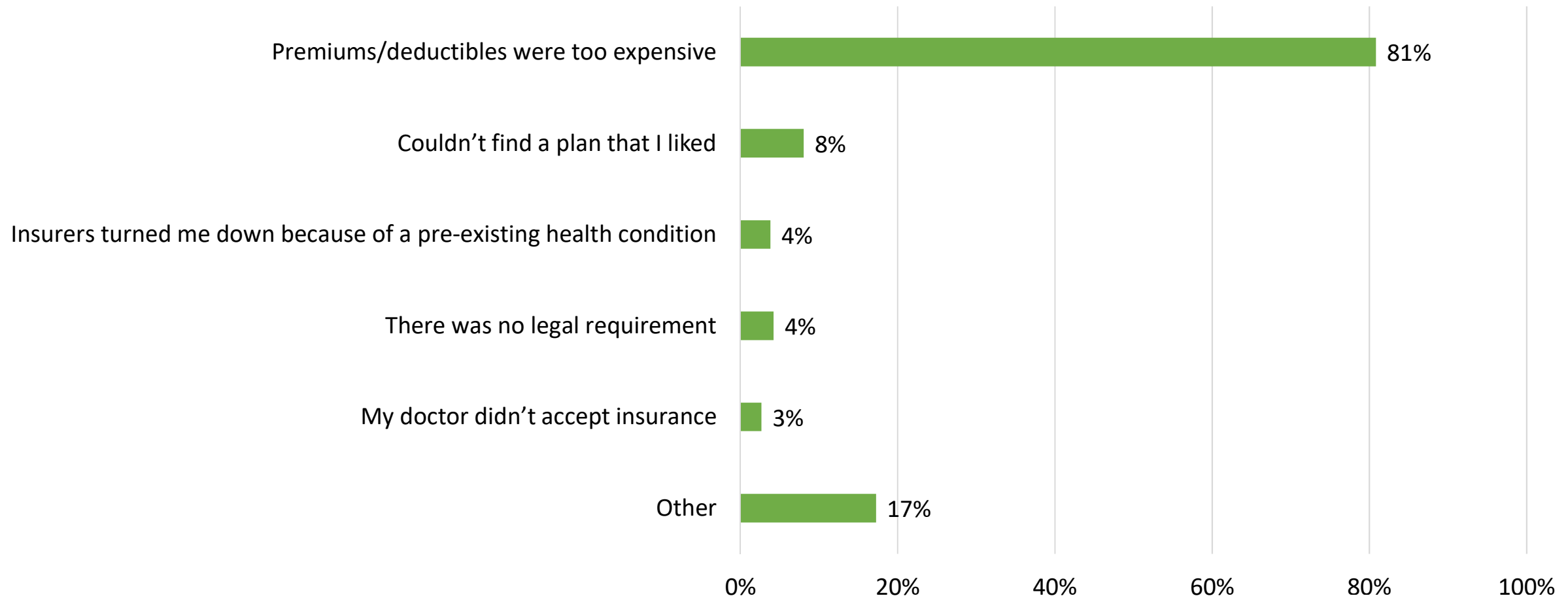
Health Insurance Coverage for NAR Members

Of 3,693 survey responses received, 2,296 members completed all questions.

Do you currently have health insurance for 2019?



If you are currently without primary health insurance, why? (Please check all that apply).

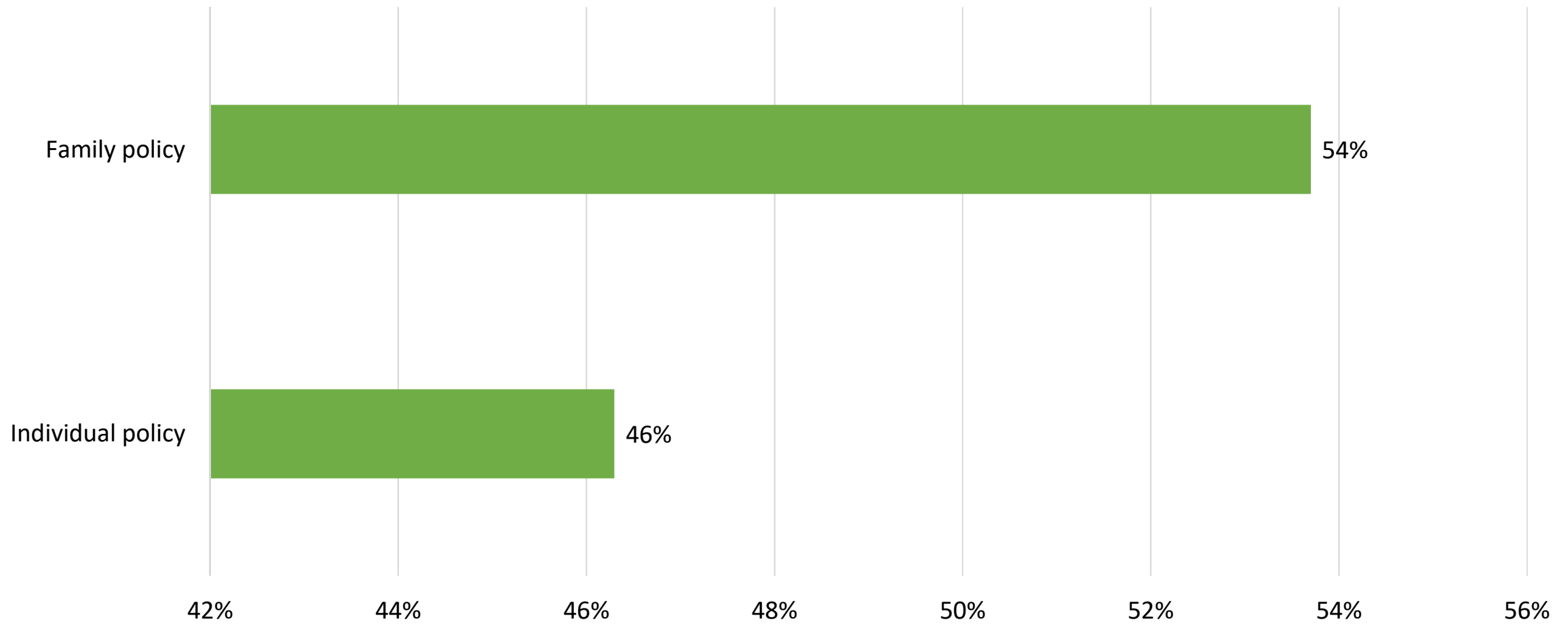


Additional Feedback on Why Members Are Currently Without Health Insurance

The comments/sentiments repeated most often were:

- A mix of costs are too high and limited coverage
- Covered by other means
- Divorce
- On Medicare
- In between careers / switching health plans
- Don't see the need

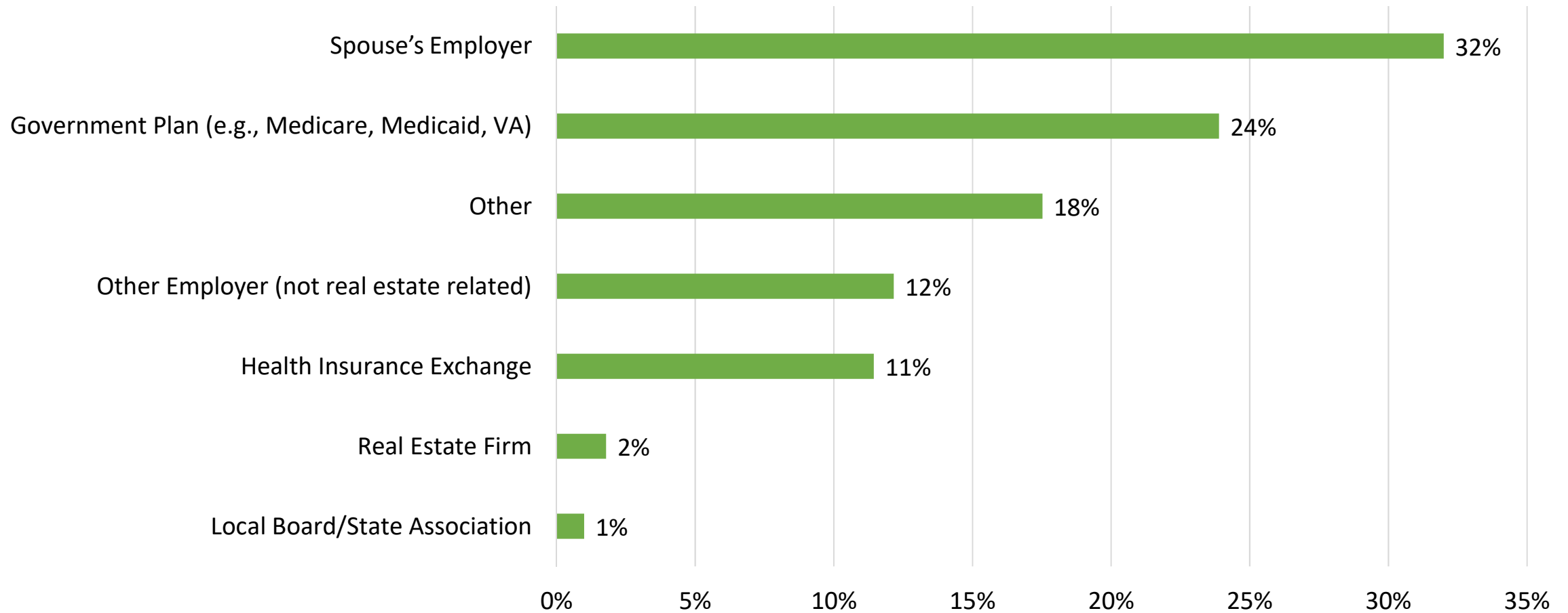
What type of health insurance do you have?



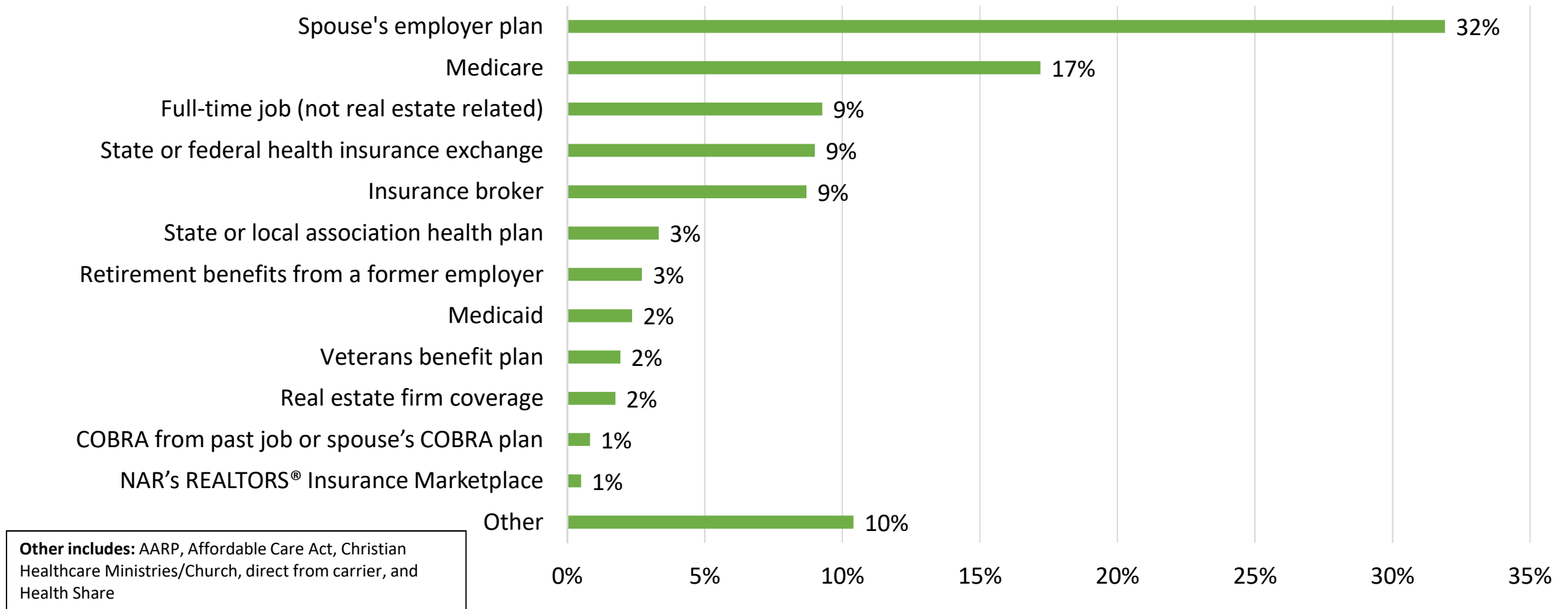
Median: 2 Adults, 2 Child

Source: NAR Health Insurance Survey, July 2019

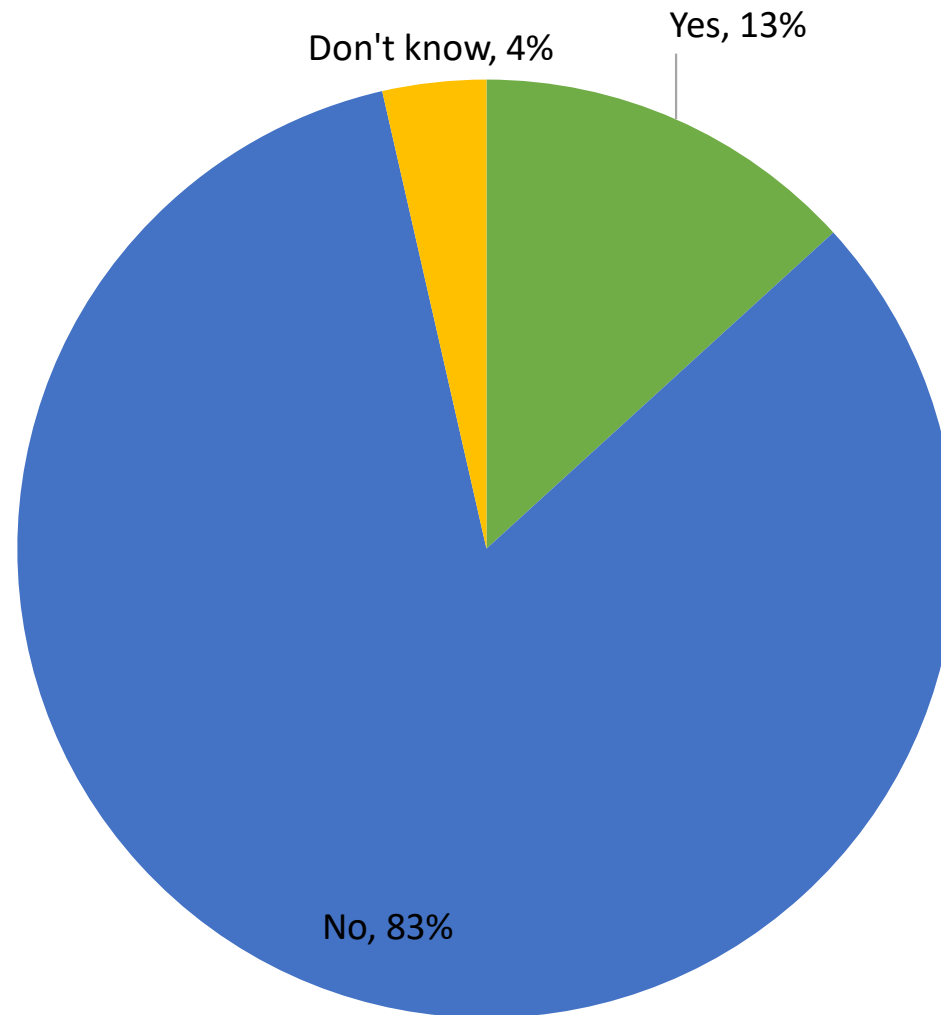
Where did you obtain your primary health insurance?



Where did you obtain your primary health insurance?



Have you had difficulty in obtaining primary health insurance coverage?

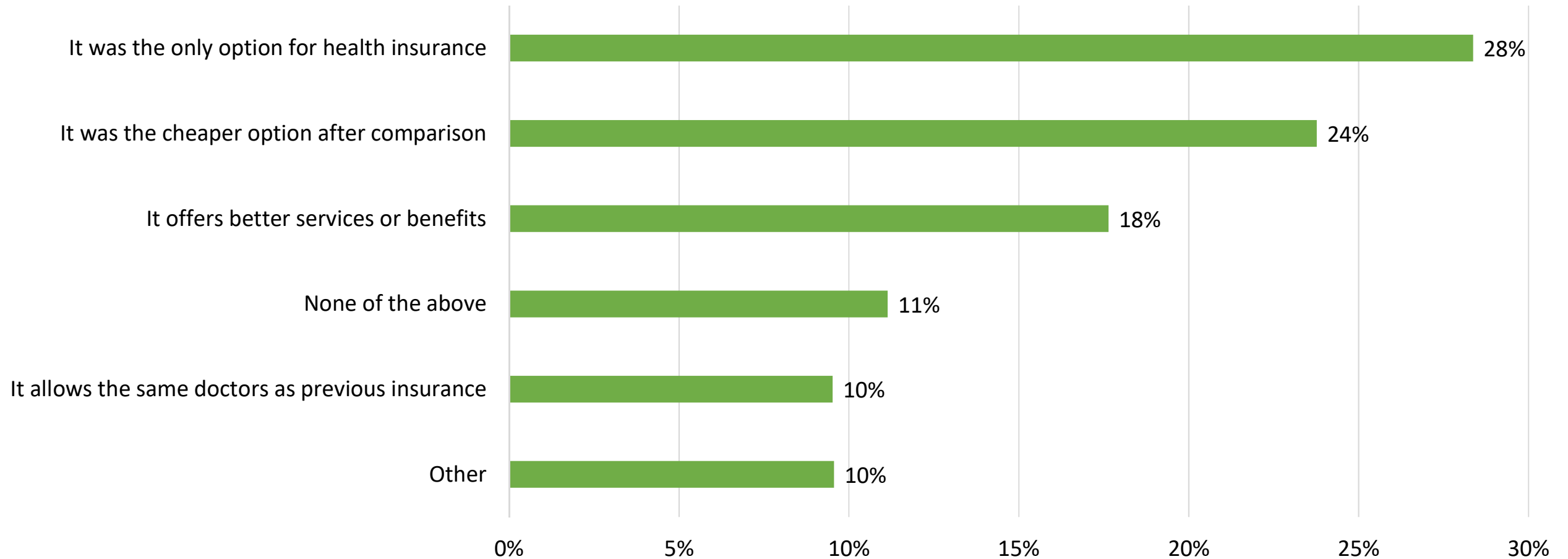


Additional Feedback on Difficulty Obtaining Health Insurance

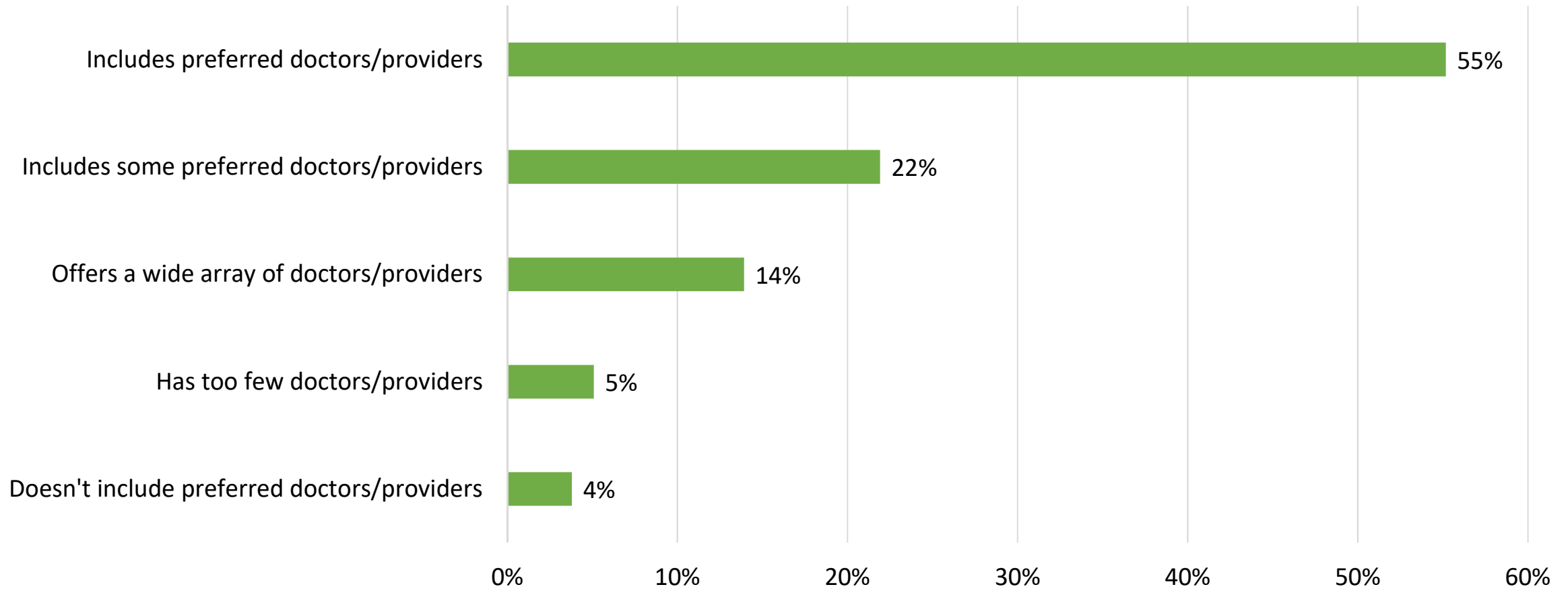
The comments/sentiments repeated most often were:

- Too expensive
- Pre-existing conditions
- Divorce
- No difficulty

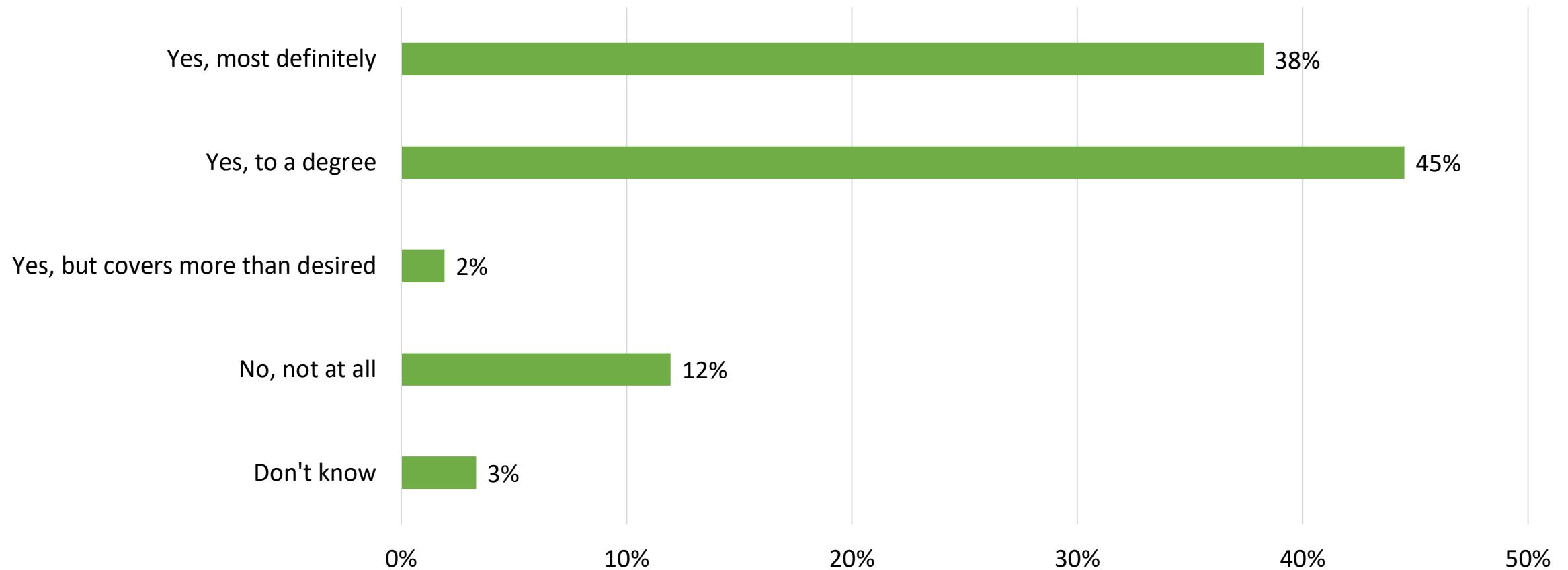
What is the main reason you chose your primary health insurance provider?



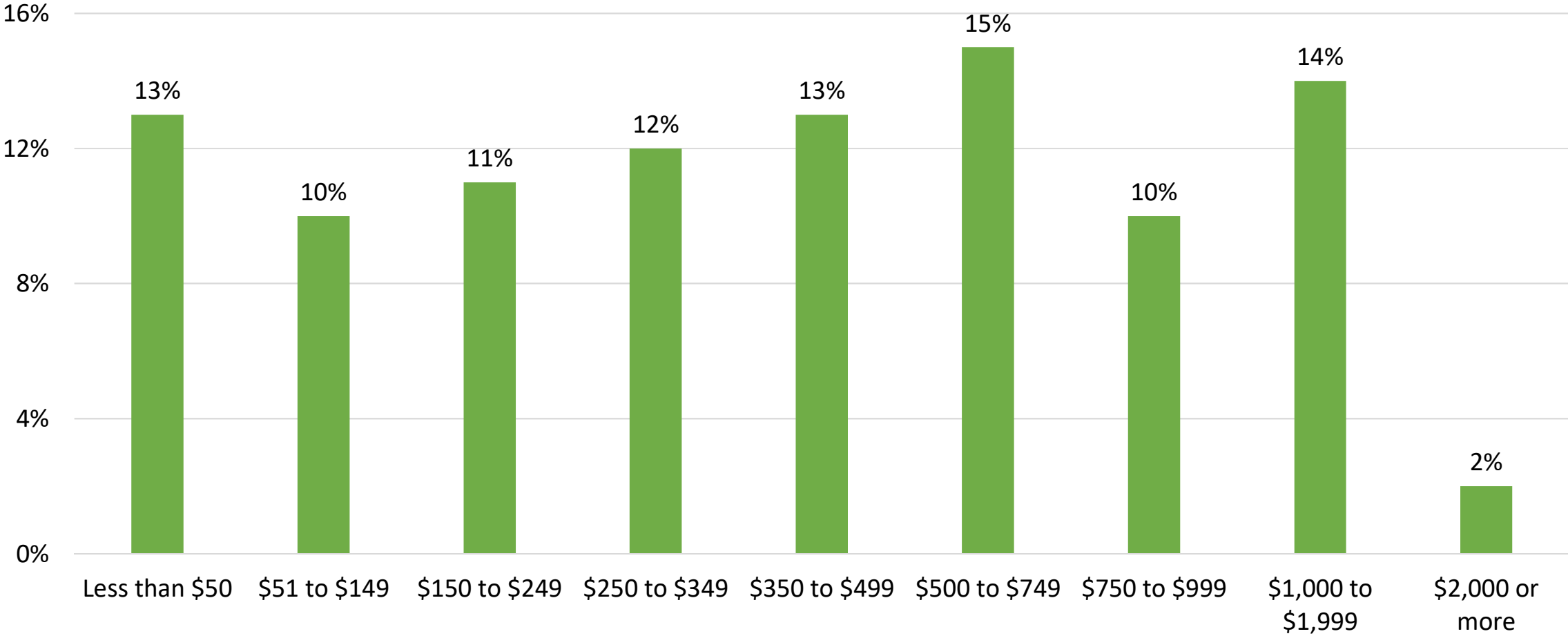
My primary health insurance plan:



Does your plan cover everything you want (i.e. well checks, immunizations, annual physicals, lab tests, maternity, etc.)?



Cost of monthly premiums:

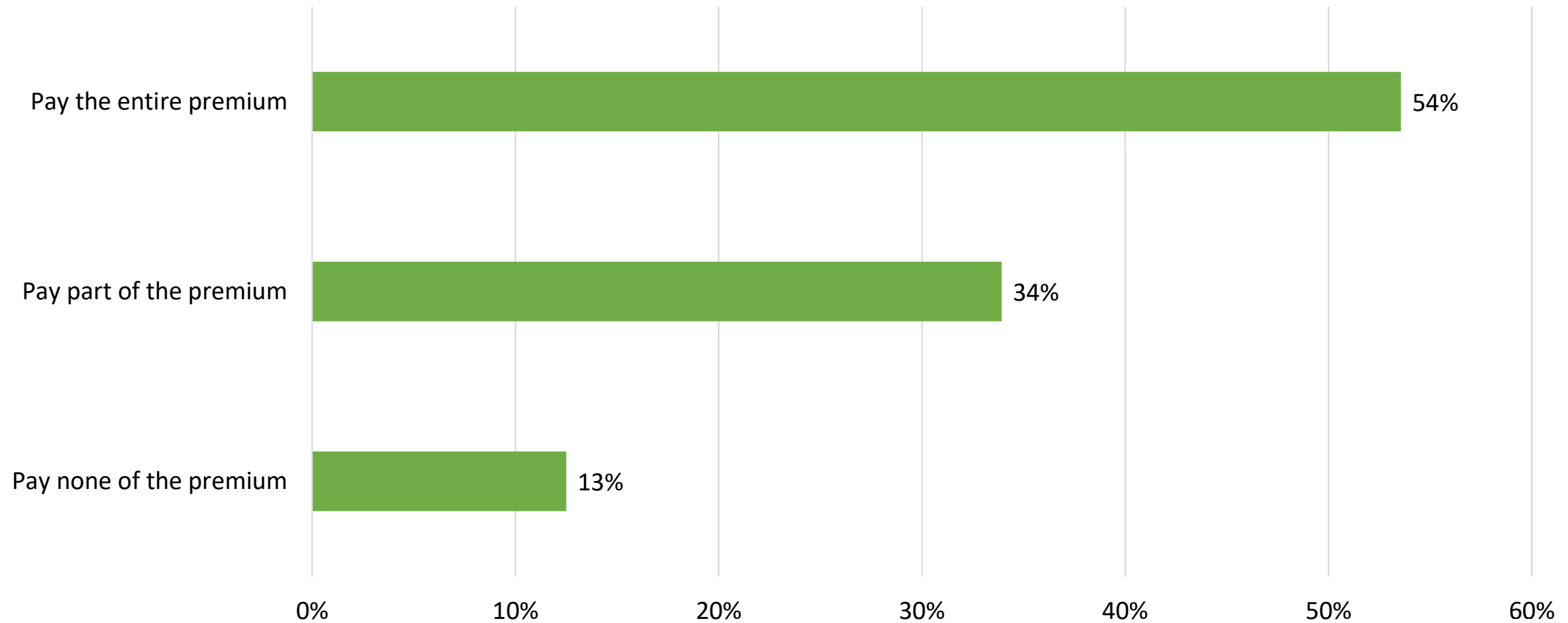


Median: \$400.00

Source: NAR Health Insurance Survey, July 2019

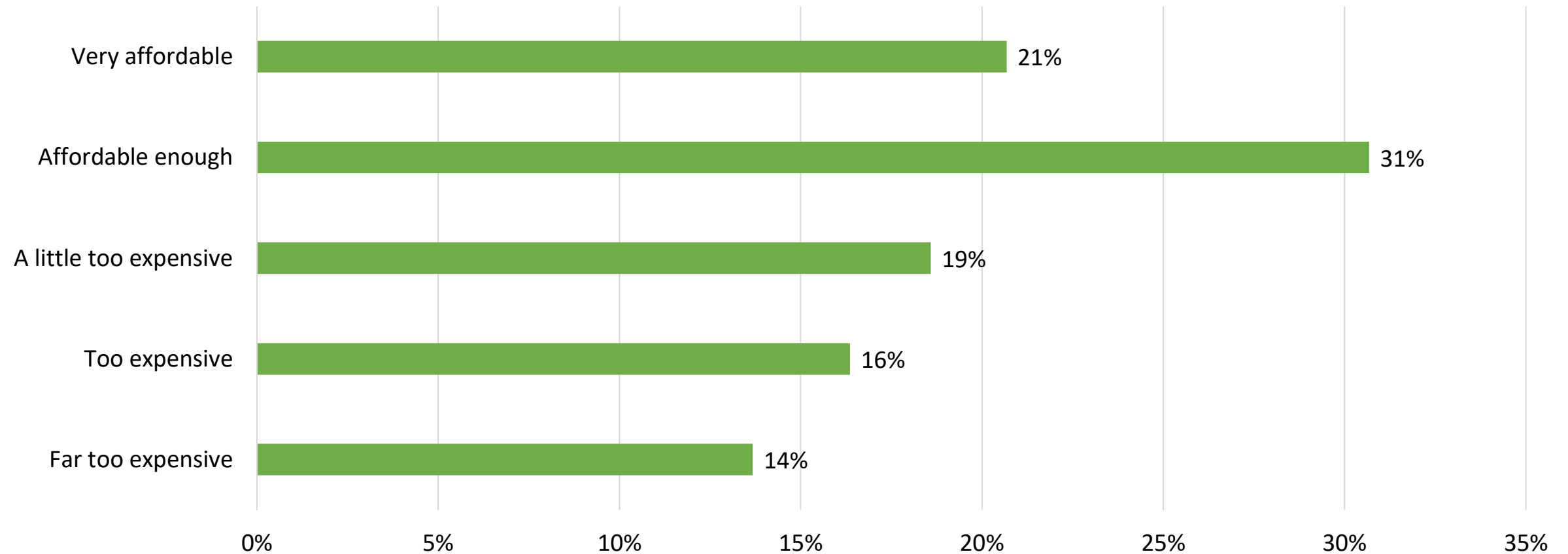


What portion of the total premium for your health insurance coverage do you pay?



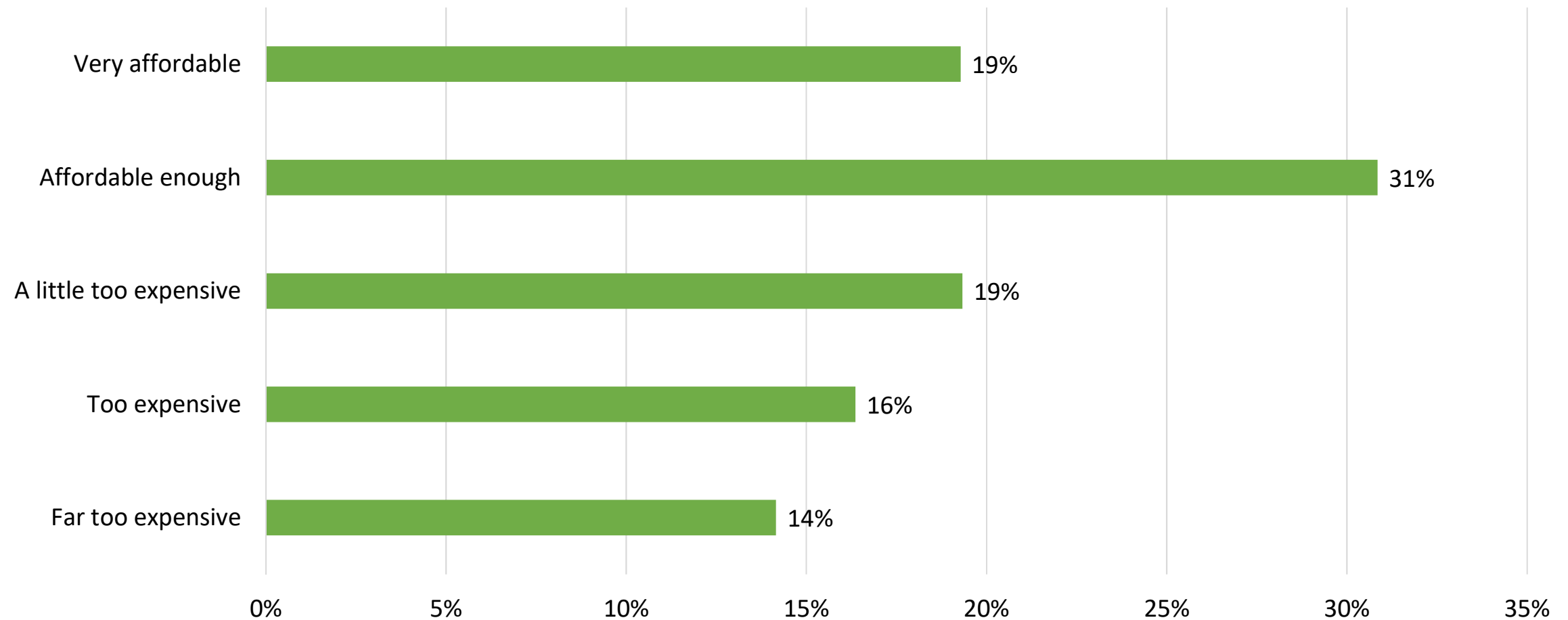
Source: NAR Health Insurance Survey, July 2019

How do you feel about your monthly premiums?



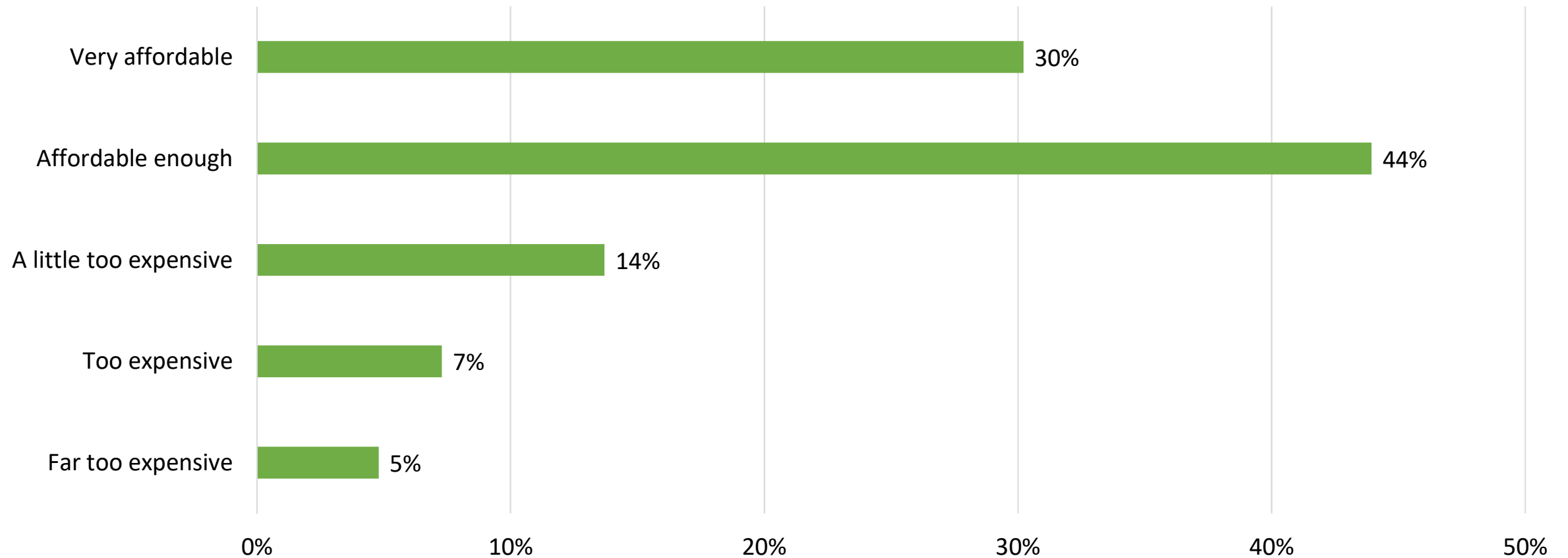
Source: NAR Health Insurance Survey, July 2019

Is your deductible (i.e. the amount you must pay out of pocket before your plan picks up all costs):

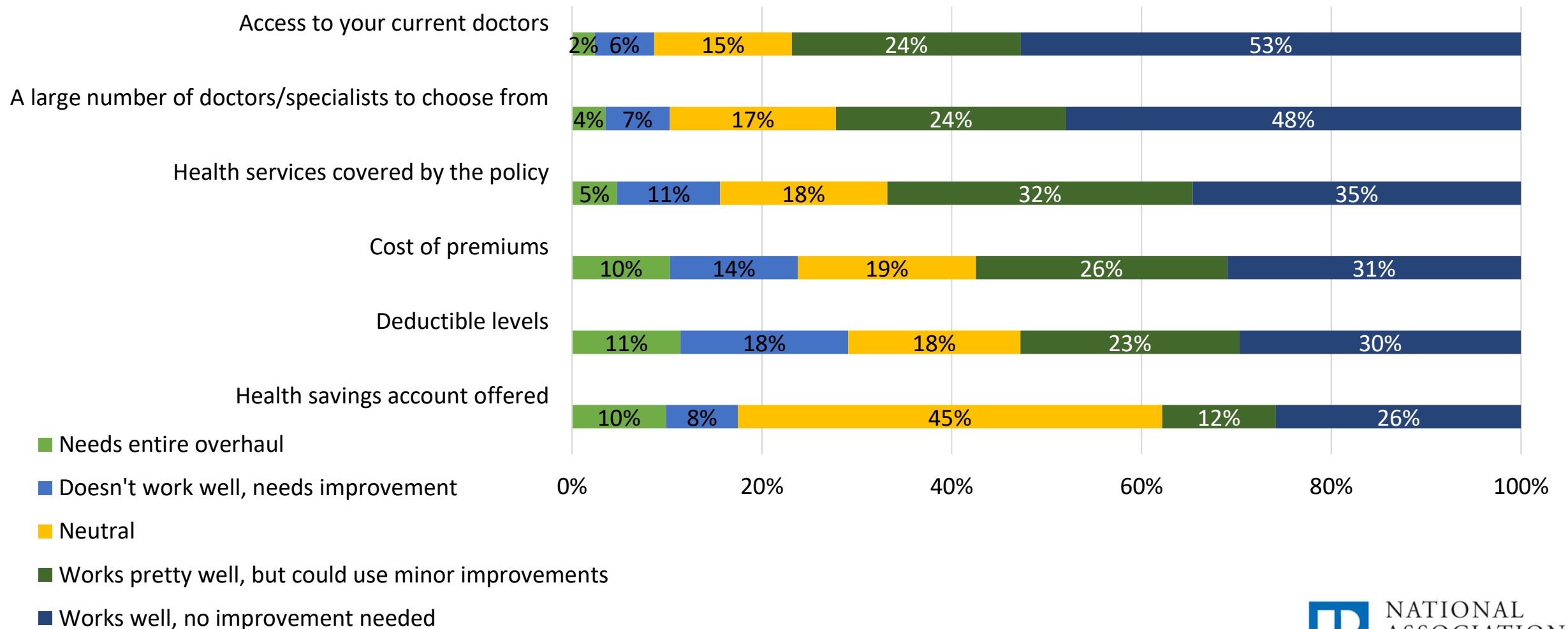


Source: NAR Health Insurance Survey, July 2019

Is the required copay (i.e. the amount you pay for each doctor visit):



How would you rate your primary policy in terms of each of the items below?



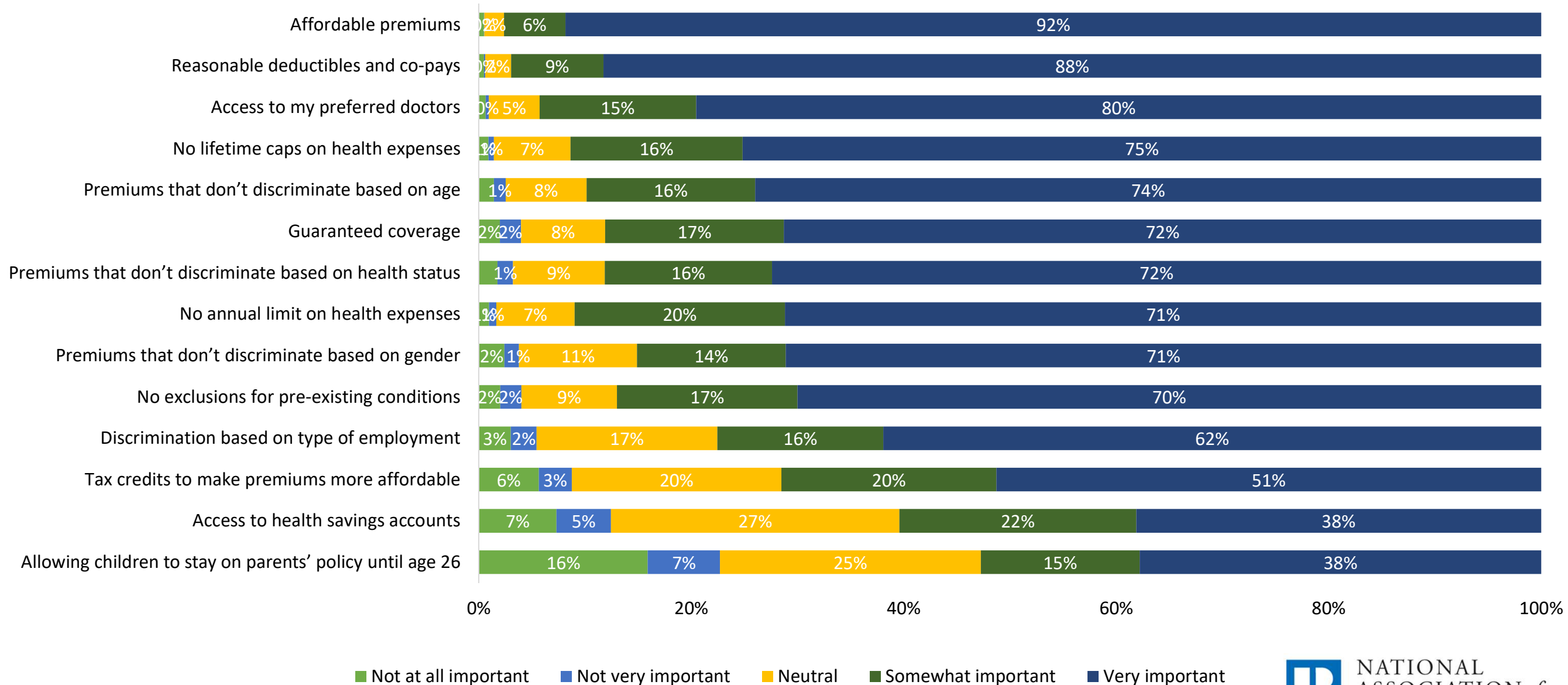
Source: NAR Health Insurance Survey, July 2019

Additional Feedback on Current Health Insurance:

The comments/sentiments repeated most often were:

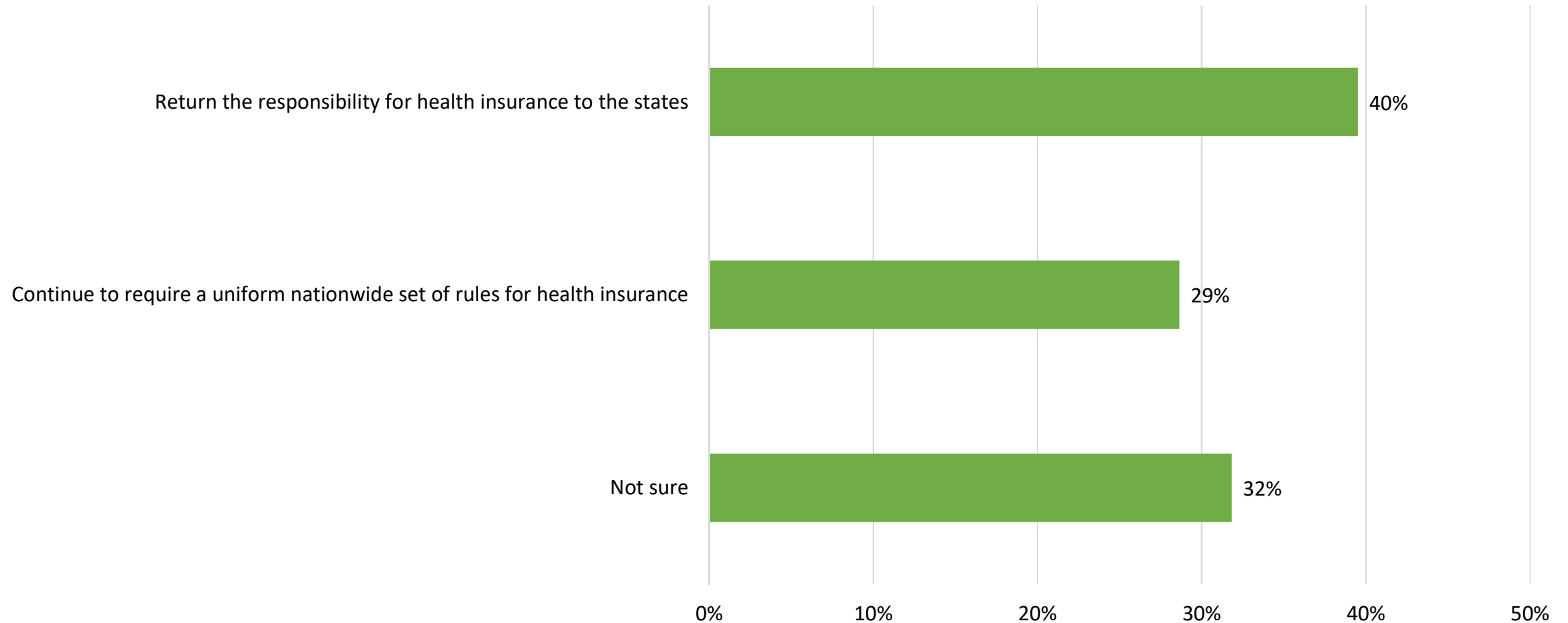
- Costs are biggest concern for self-employed individuals
- Deductible is too high
- Would like NAR to offer an association insurance or member discounts
- The healthcare industry is unfair
- Current insurance seems to be ok
- Paying out of pocket is more affordable

What are your top priorities related to health insurance coverage?

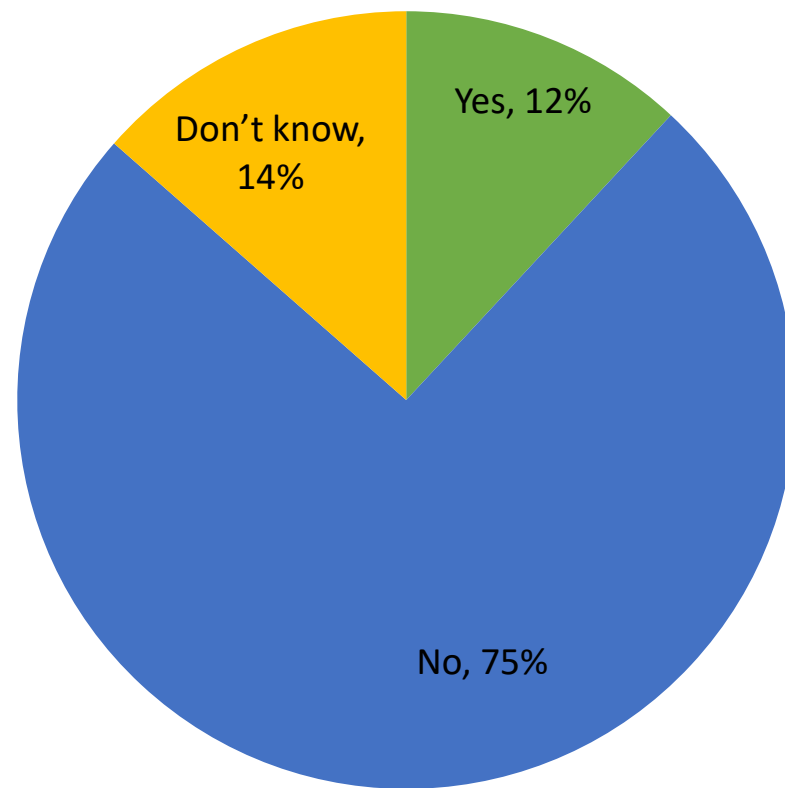


Source: NAR Health Insurance Survey, July 2019

Federal Involvement in Health Care Policy – Congress should: (choose one)



Generally speaking, do you think the current health care system is meeting the needs of most Americans?

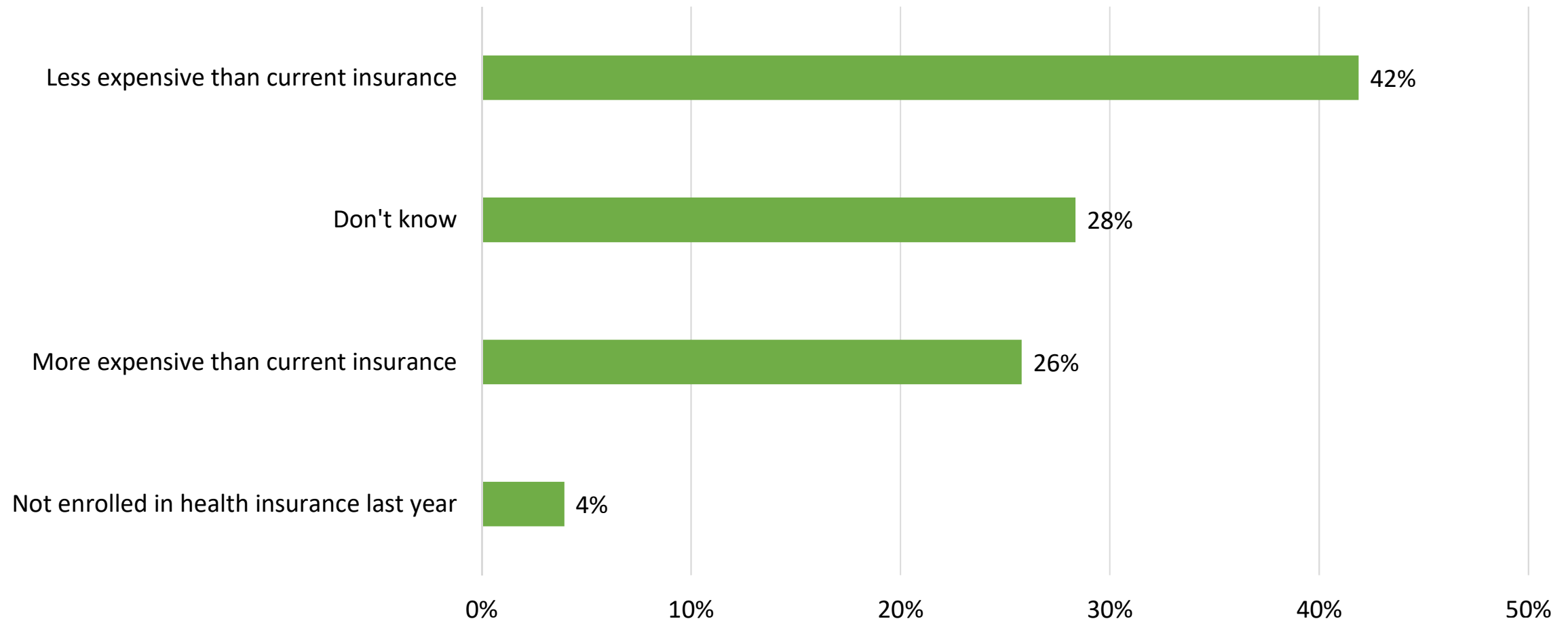


Additional Feedback on Health Policy Priorities:

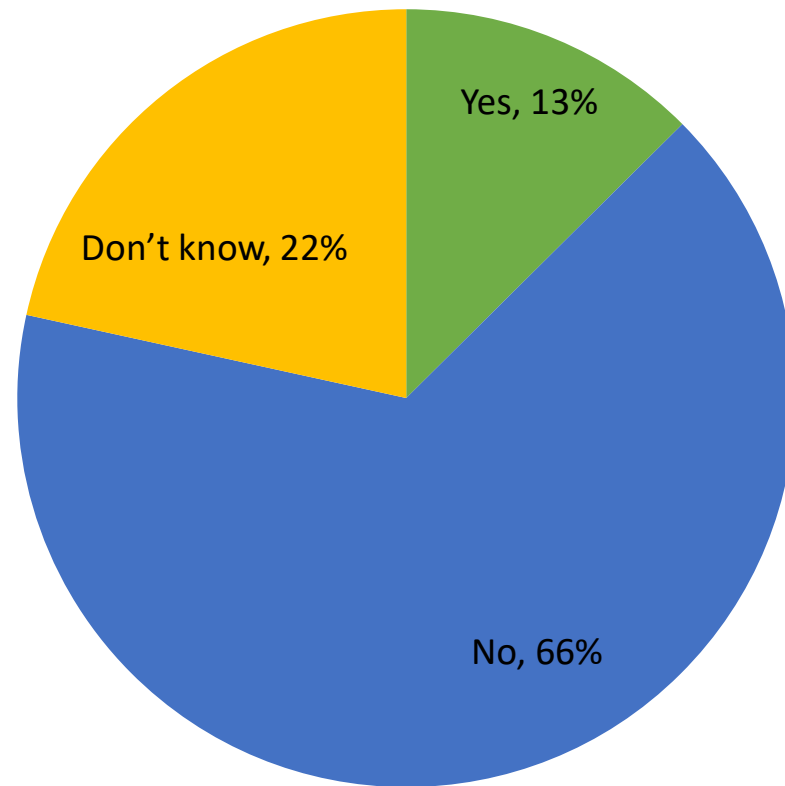
The comments/sentiments repeated most often were:

- Affordability
- Accessibility of healthcare for all U.S. citizens
- Separate government from the health insurance industry
- Insurance companies should offer better services and cost options
- NAR should offer a health insurance option

If you were enrolled in health insurance last year, was that past health insurance:



If you had health insurance in 2018, did you qualify for the government subsidy or tax credit in 2018 that reduced the cost of your insurance premiums?

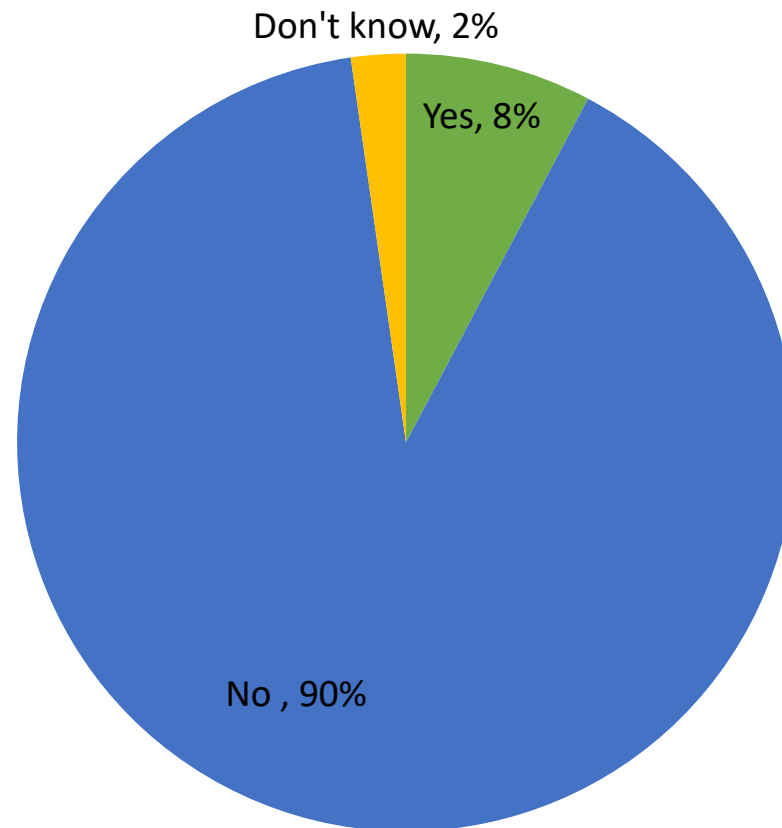


Firm Owners with W-2 Employees

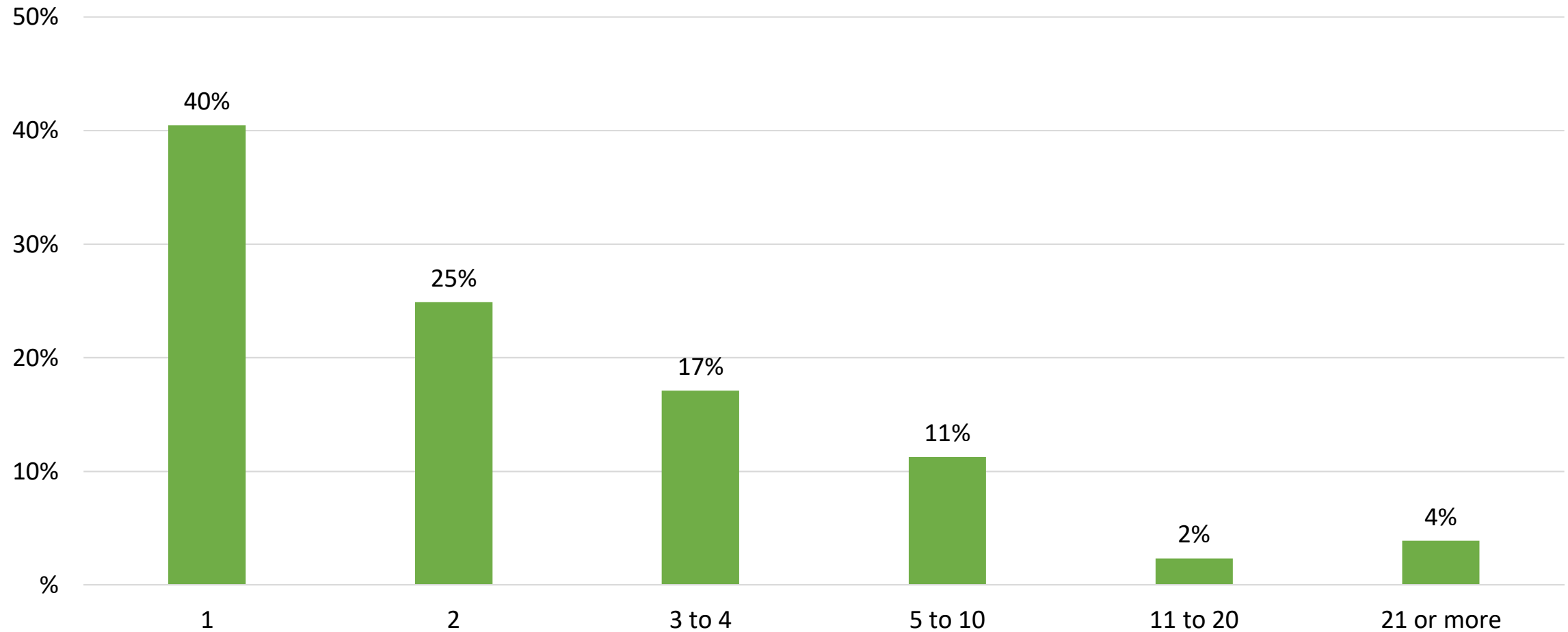
Of 3,693 survey responses received, 286 (7.7 percent) had W-2 employees.

Of the 286 that had W-2 employees, 61 (21 percent) offer health insurance.

Do you have W-2 employees?



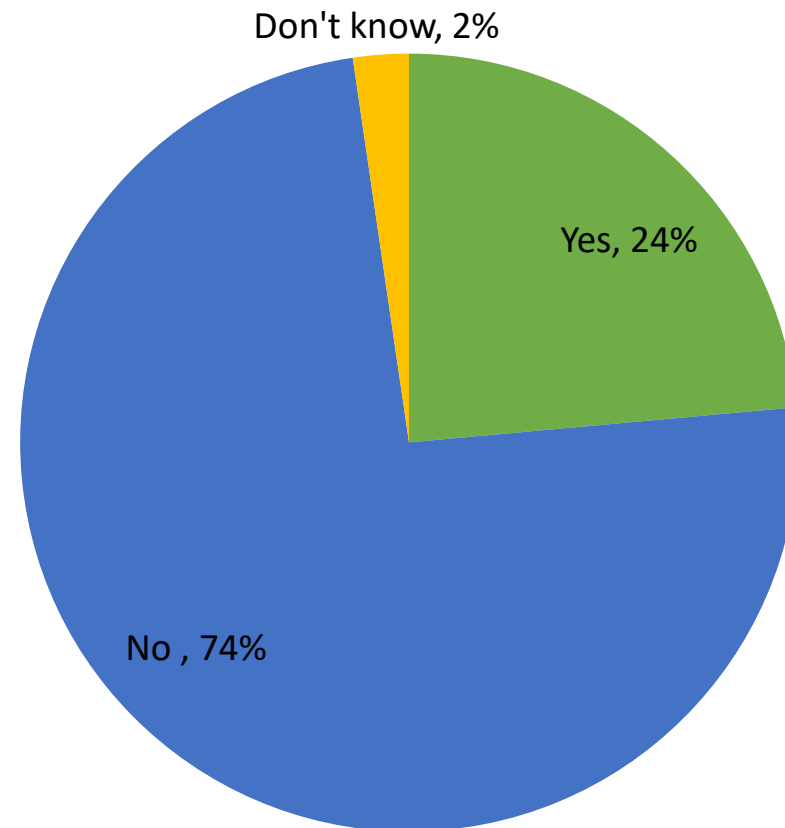
Number of W-2 Employees:



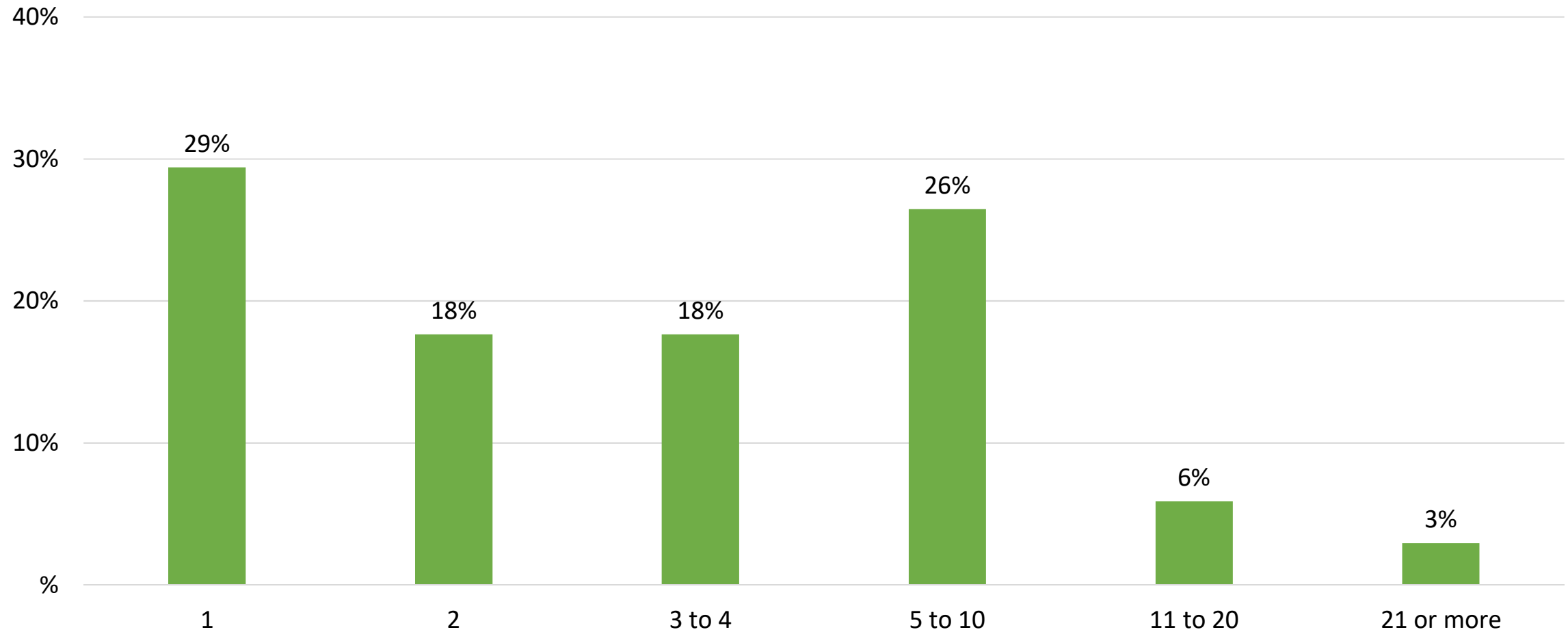
Median: 2 employees

Source: NAR Health Insurance Survey, July 2019

Do you currently offer your W-2 employees an employer-sponsored health insurance plan?



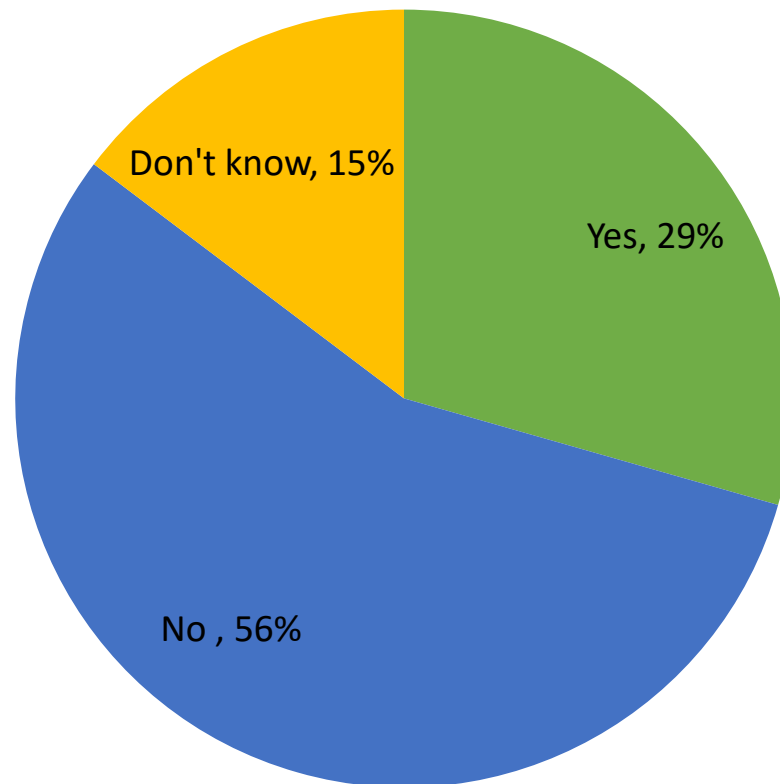
Number of W-2 Employees Who Received Health Benefits:



Median: 4 employees

Source: NAR Health Insurance Survey, July 2019

Are your W-2 employees that you offer health insurance members of NAR?

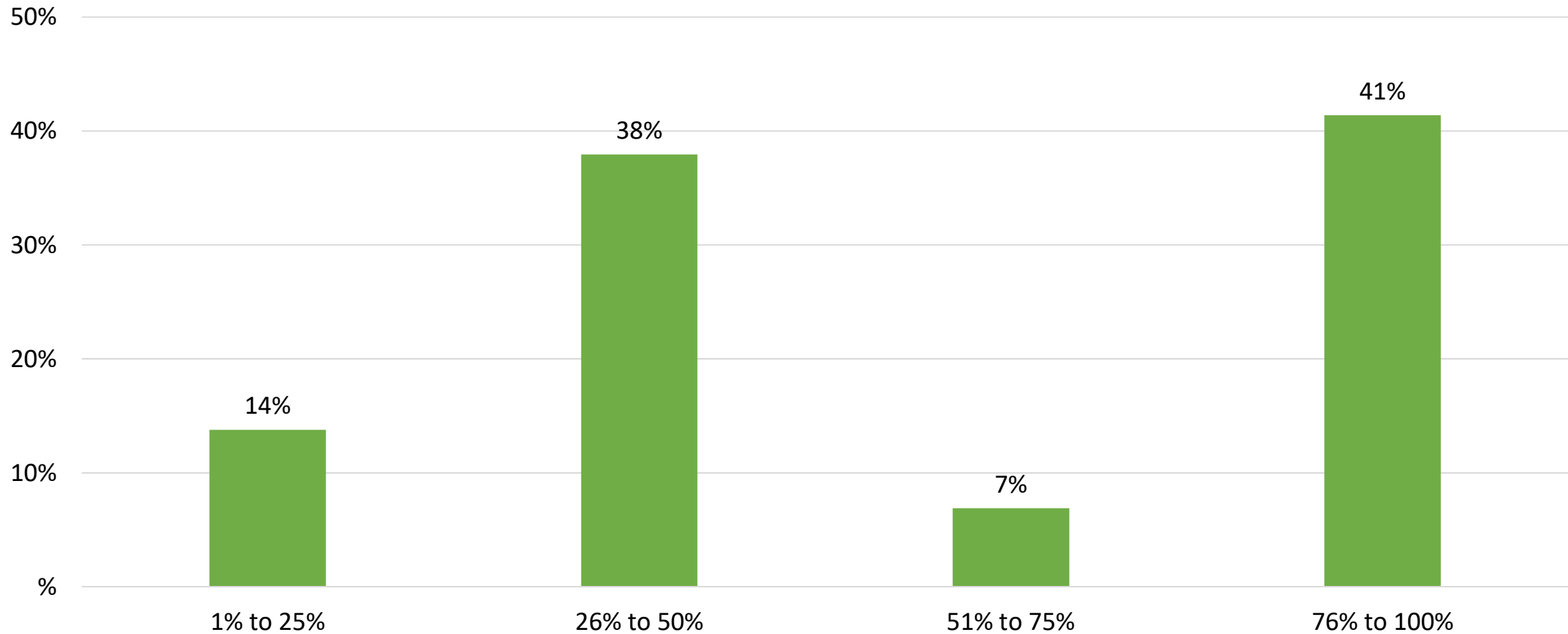


Why do you offer health insurance coverage to your employees?

The comments/sentiments repeated most often were:

- Employee retention
- Health insurance is a valued benefit and so is the employee
- Right thing to do
- Employees need health insurance
- Makes business legitimate

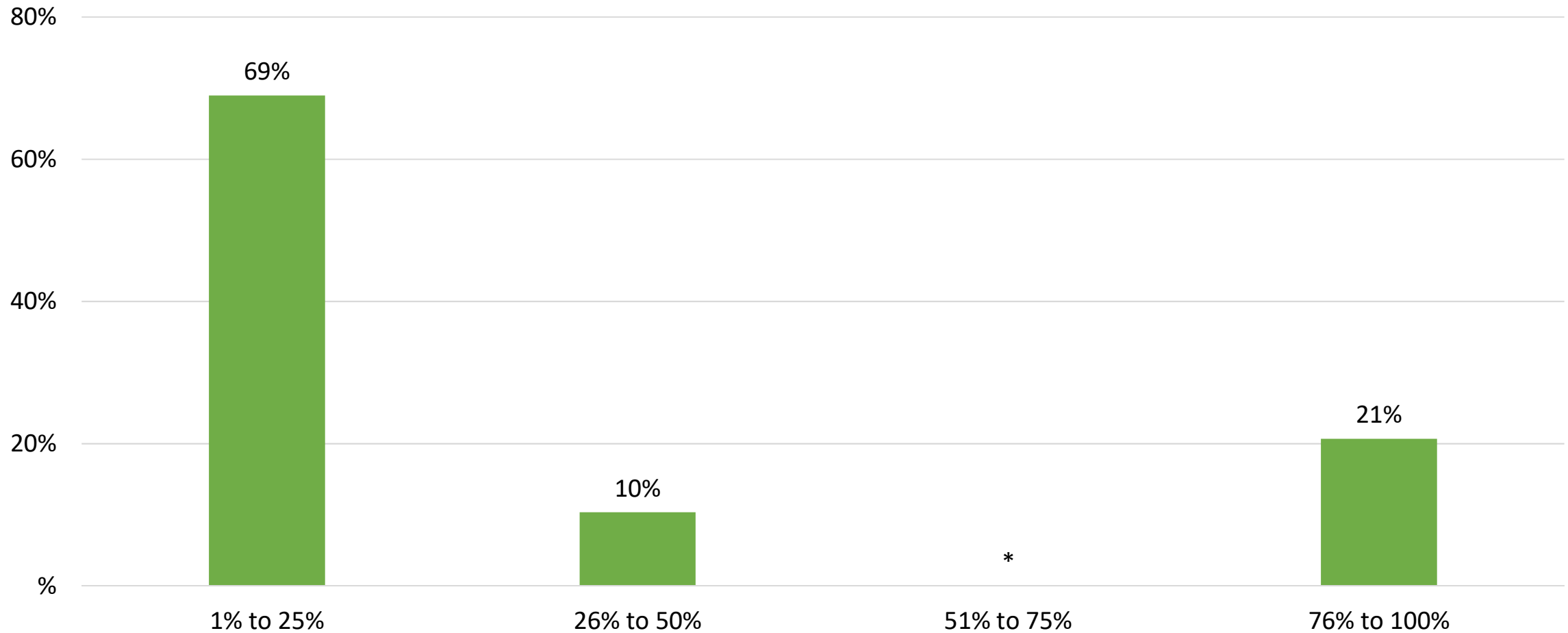
What percentage of the total premium do you pay for W-2 employees?



Median: 50%

Source: NAR Health Insurance Survey, July 2019

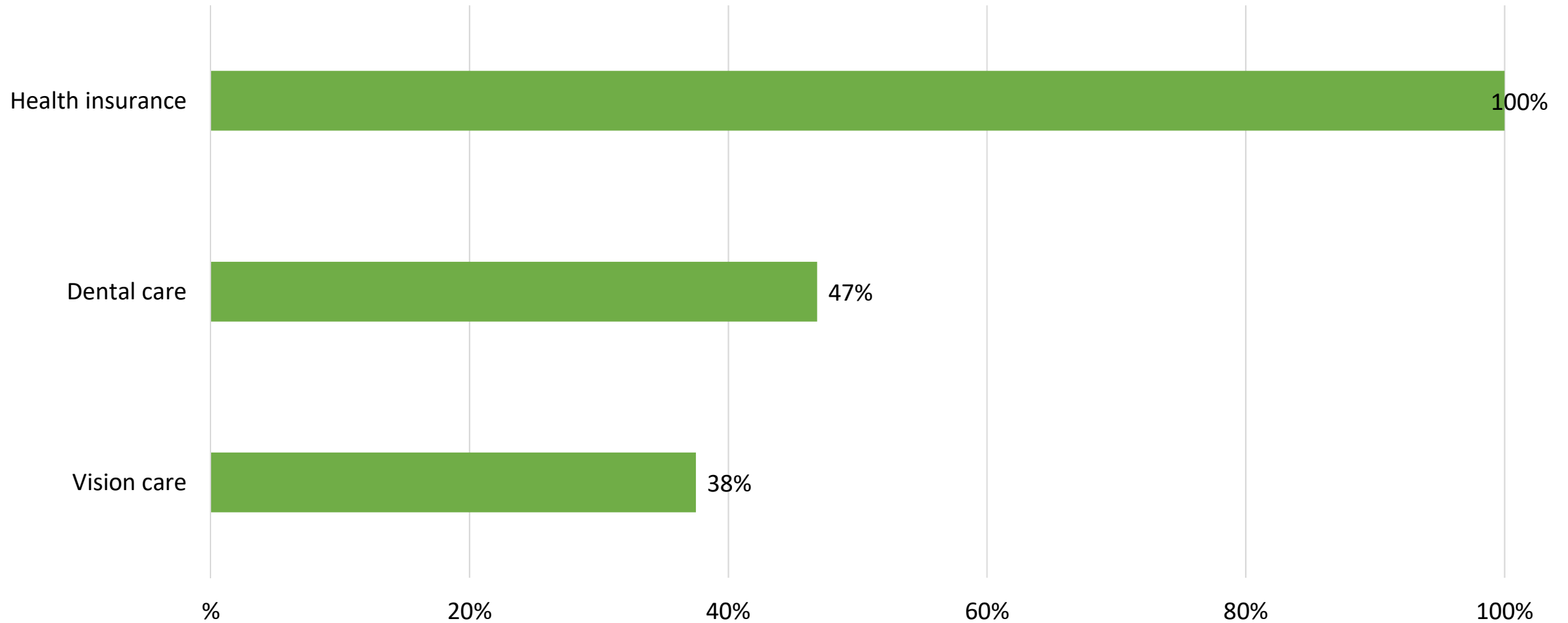
What percentage of the total premium do you pay for dependents?



Median: 0%

**Less than one percent*

What type of insurance plans do you offer? (Please check all the apply)



Source: NAR Health Insurance Survey, July 2019

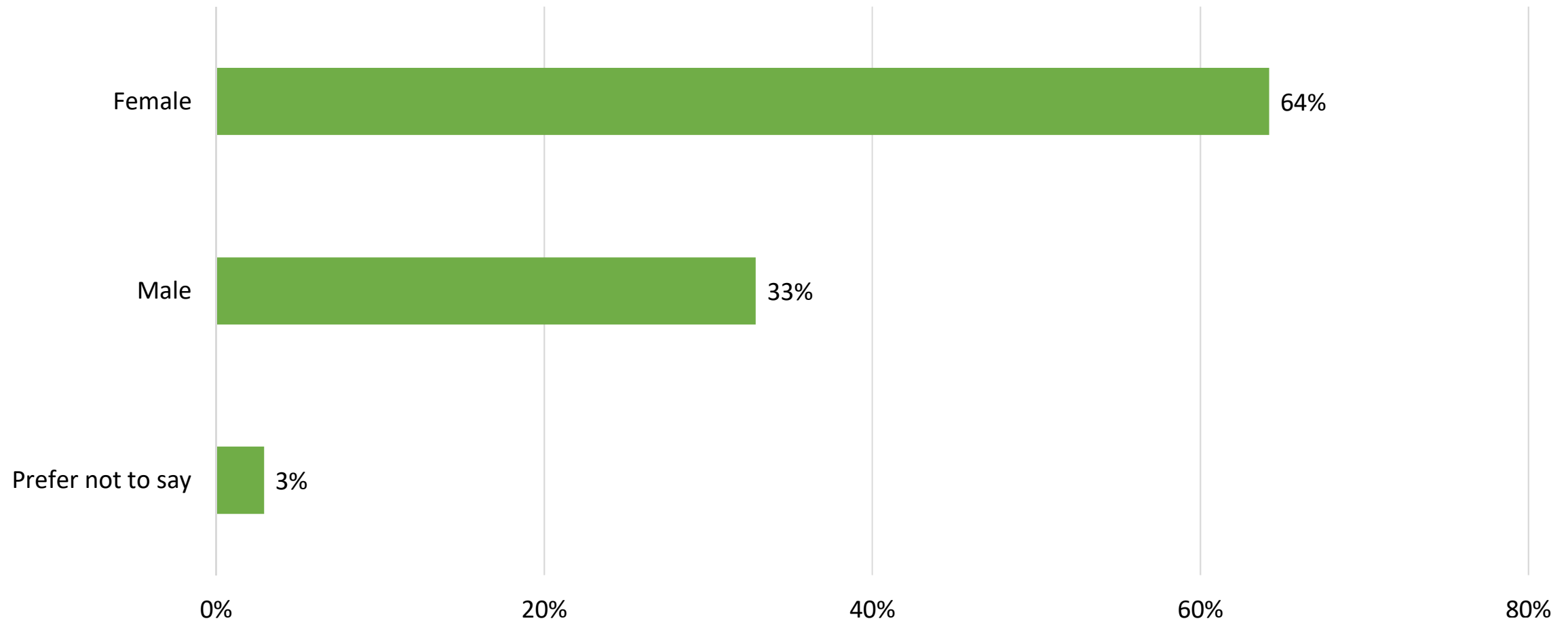
Additional Feedback on the Overall Survey

The comments/sentiments repeated most often were:

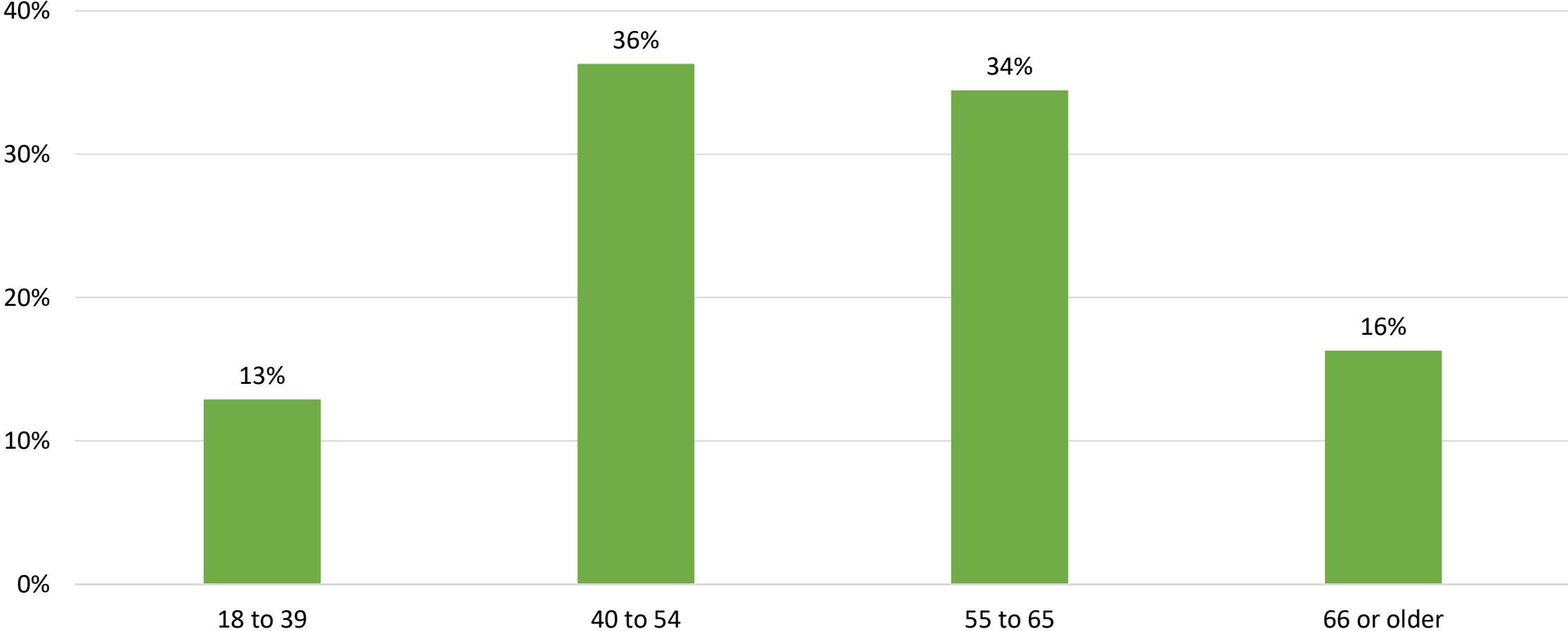
- Premiums for W-2 employees keep going up each year
- Affordability is a top concern
- Deductibles are too high
- A mix between wanting universal healthcare and wanting government out of the healthcare system altogether
- Obamacare caused many negative affects on the healthcare industry
- Members would like to see a group healthcare plan for NAR

Demographics of Respondents

Gender of respondents:



Age of respondents:

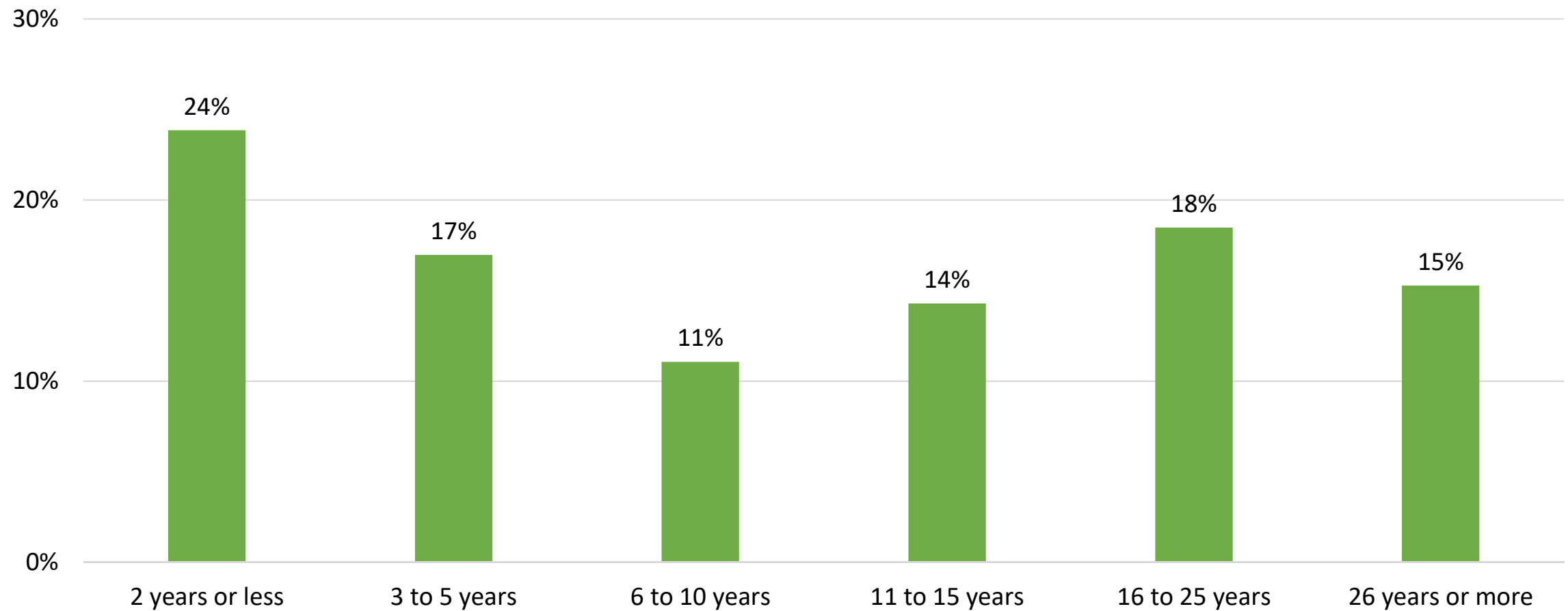


Median: 55 years

Source: NAR Health Insurance Survey, July 2019



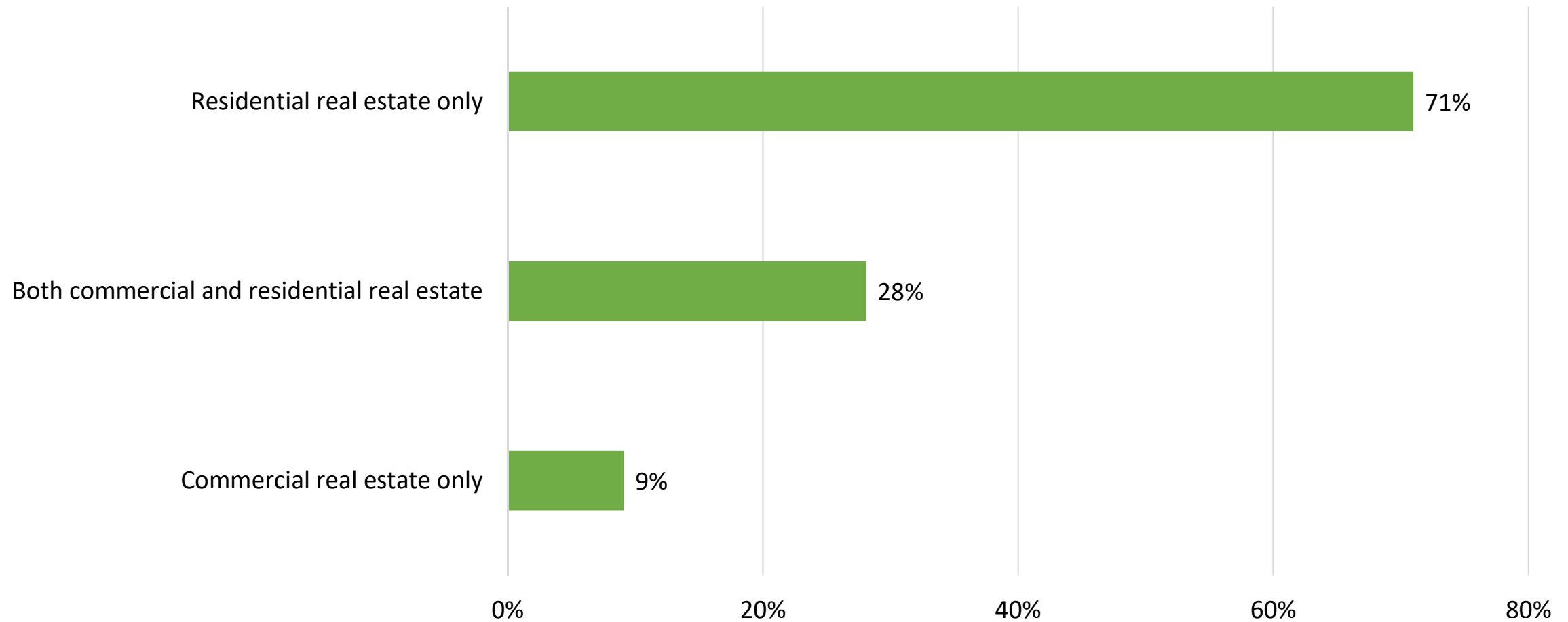
Years of experience of respondents:



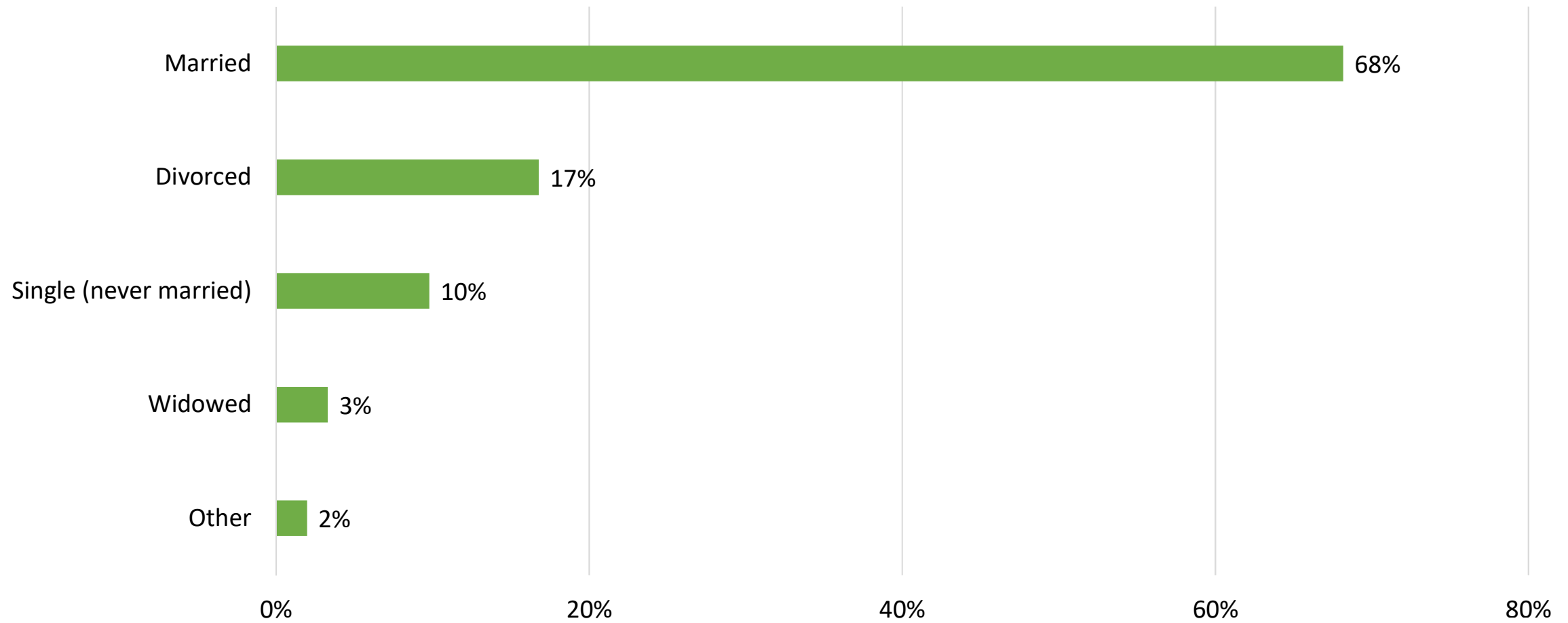
Median: 10 years

Source: NAR Health Insurance Survey, July 2019

Practice specialty of respondents:

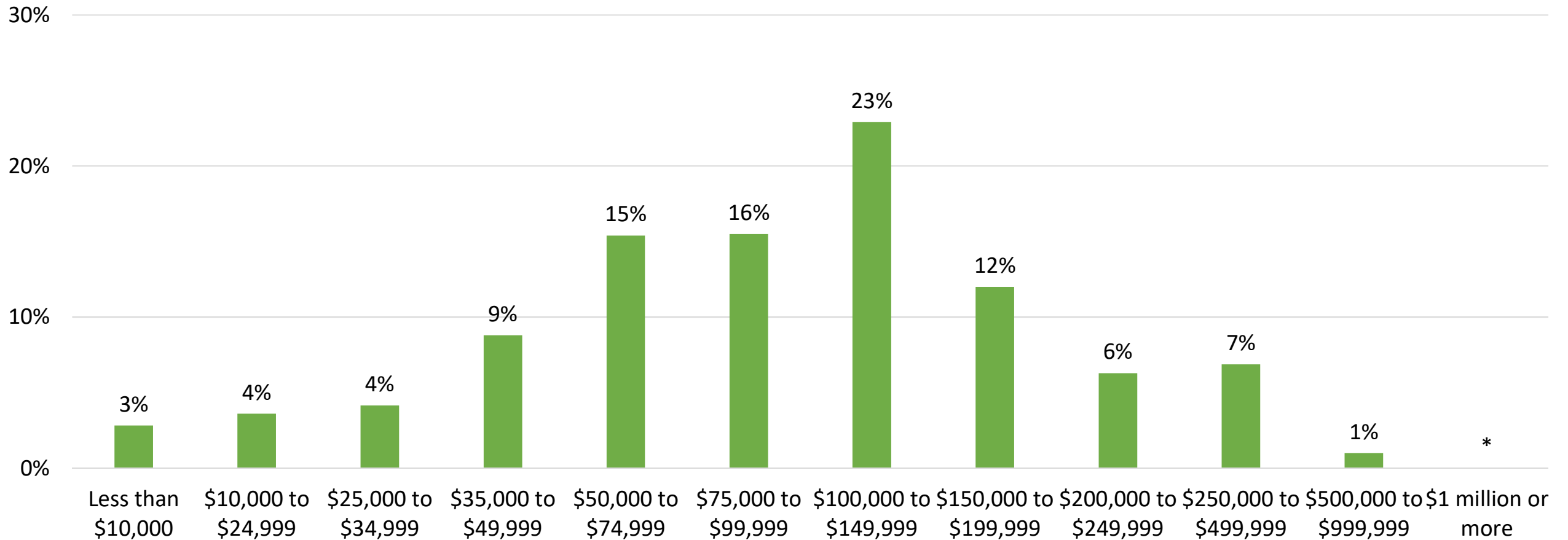


Marital status of respondents:



Source: NAR Health Insurance Survey, July 2019

HOUSEHOLD INCOME in 2018 from all sources (household income before taxes and deductions):



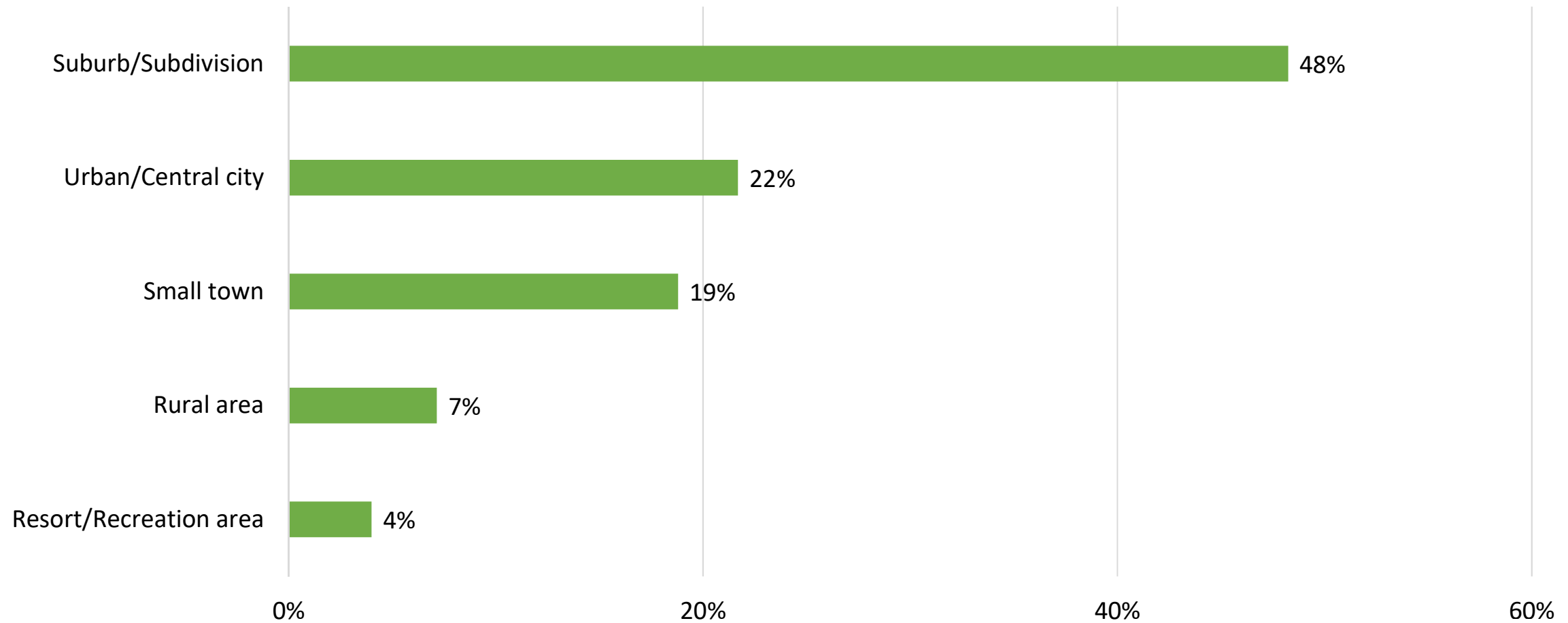
Median: \$99,500

*Less than one percent

Source: NAR Health Insurance Survey, July 2019

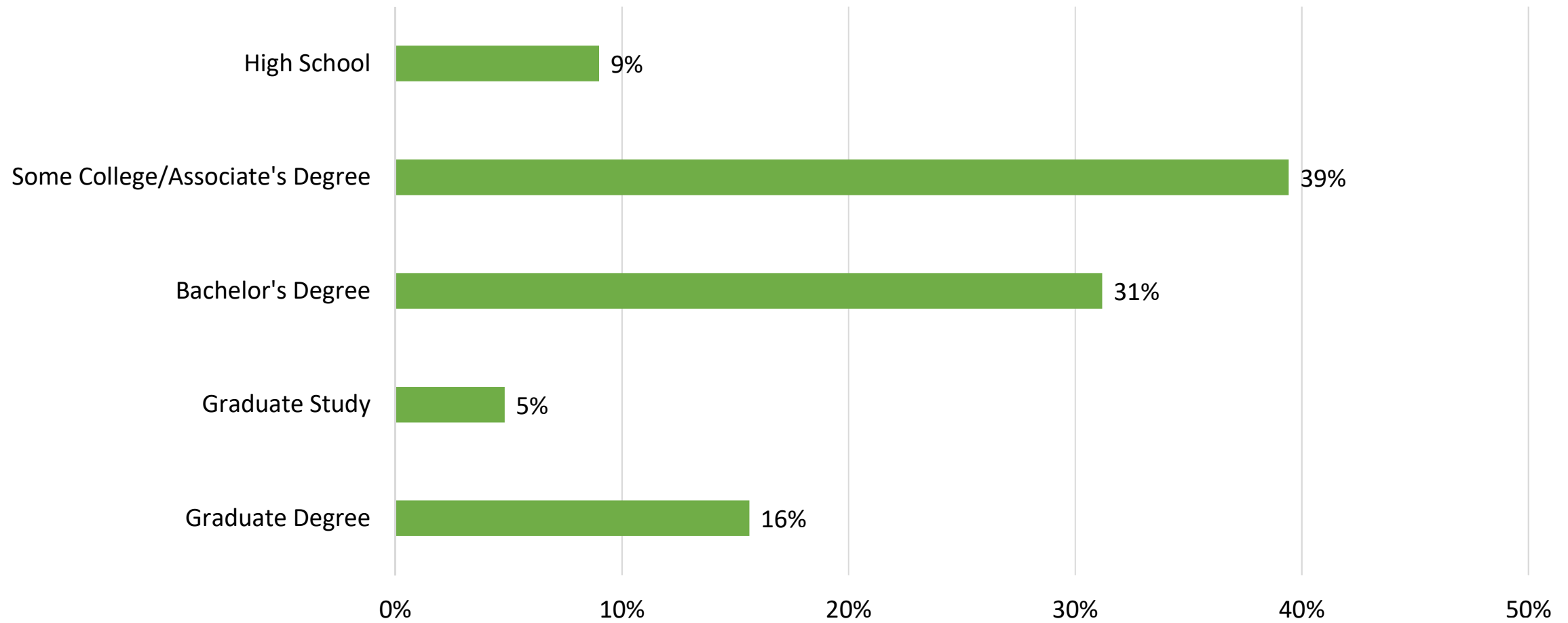


Location of practice of respondents:



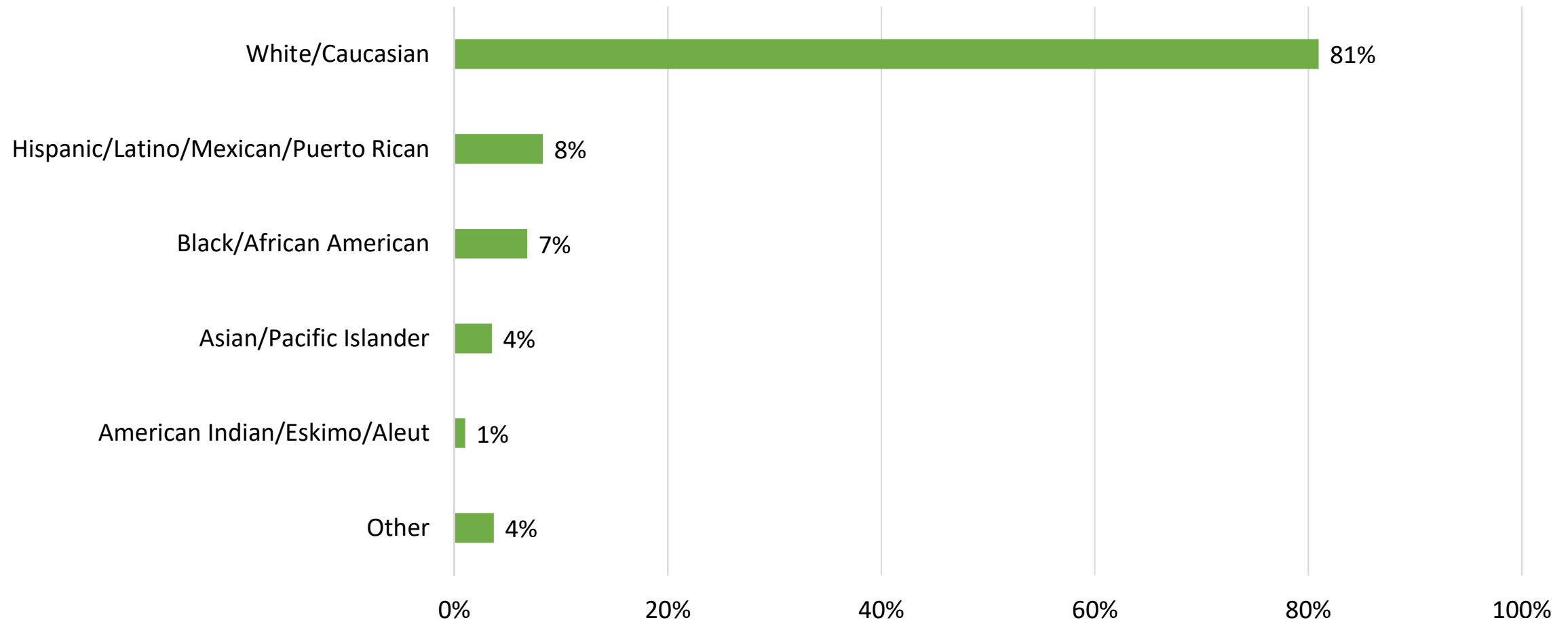
Source: NAR Health Insurance Survey, July 2019

Education of respondents:



Source: NAR Health Insurance Survey, July 2019

Race and ethnicity of respondents:



In which state do you primarily practice real estate?

STATE	SHARE	STATE	SHARE	STATE	SHARE
ALABAMA	1.0%	LOUISIANA	1.2%	OKLAHOMA	0.7%
ALASKA	0.2%	MAINE	0.2%	OREGON	2.1%
ARIZONA	2.9%	MARYLAND	2.2%	PENNSYLVANIA	3.2%
ARKANSAS	1.0%	MASSACHUSETTS	1.7%	RHODE ISLAND	0.4%
CALIFORNIA	9.0%	MICHIGAN	1.6%	SOUTH CAROLINA	1.4%
COLORADO	2.9%	MINNESOTA	1.8%	SOUTH DAKOTA	0.2%
CONNECTICUT	1.8%	MISSISSIPPI	0.6%	TENNESSEE	2.7%
DELAWARE	0.2%	MISSOURI	1.7%	TEXAS	8.8%
FLORIDA	11.8%	MONTANA	0.5%	UTAH	1.7%
GEORGIA	3.8%	NEBRASKA	0.4%	VERMONT	0.1%
HAWAII	0.9%	NEVADA	1.1%	VIRGINIA	2.1%
IDAHO	0.9%	NEW HAMPSHIRE	0.7%	WASHINGTON	1.9%
ILLINOIS	2.4%	NEW JERSEY	3.9%	WEST VIRGINIA	0.3%
INDIANA	1.2%	NEW MEXICO	0.9%	WISCONSIN	1.4%
IOWA	1.1%	NEW YORK	2.5%	WYOMING	0.3%
KANSAS	0.8%	NORTH CAROLINA	5.2%	PUERTO RICO	0.1%
KENTUCKY	1.3%	NORTH DAKOTA	0.1%	DISTRICT OF COLUMBIA	0.3%
		OHIO	2.8%		



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NATIONAL ASSOCIATION OF REALTORS®

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