

2022

Health Insurance Survey

October 2022

National Association of REALTORS® Research Group



NATIONAL
ASSOCIATION OF
REALTORS®

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Methodology

The NAR Health Insurance Survey was sent in March 2022 through email to a random sample of 54,003. There were 2,533 completed responses for a response rate of 4.7 percent. The survey was sent to oversamples of 5,000 members in five states. The confidence interval at a 95 percent level of confidence is +/- 1.95 percent.

	2022 Member Profile	Survey Respondents (Members)
White or Caucasian	77%	82%
Married	66%	69%
Female	66%	65%
Bachelor's Degree	31%	32%
Median Age	56	56
Household Income	\$125,500	\$127,320

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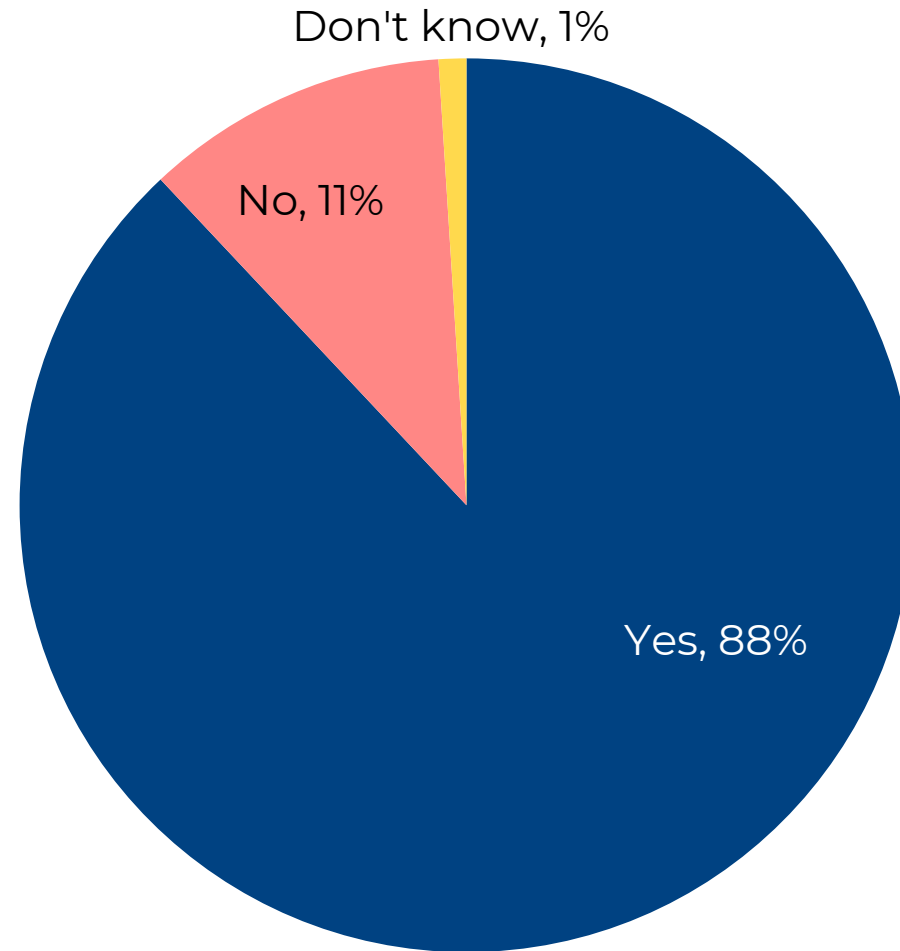
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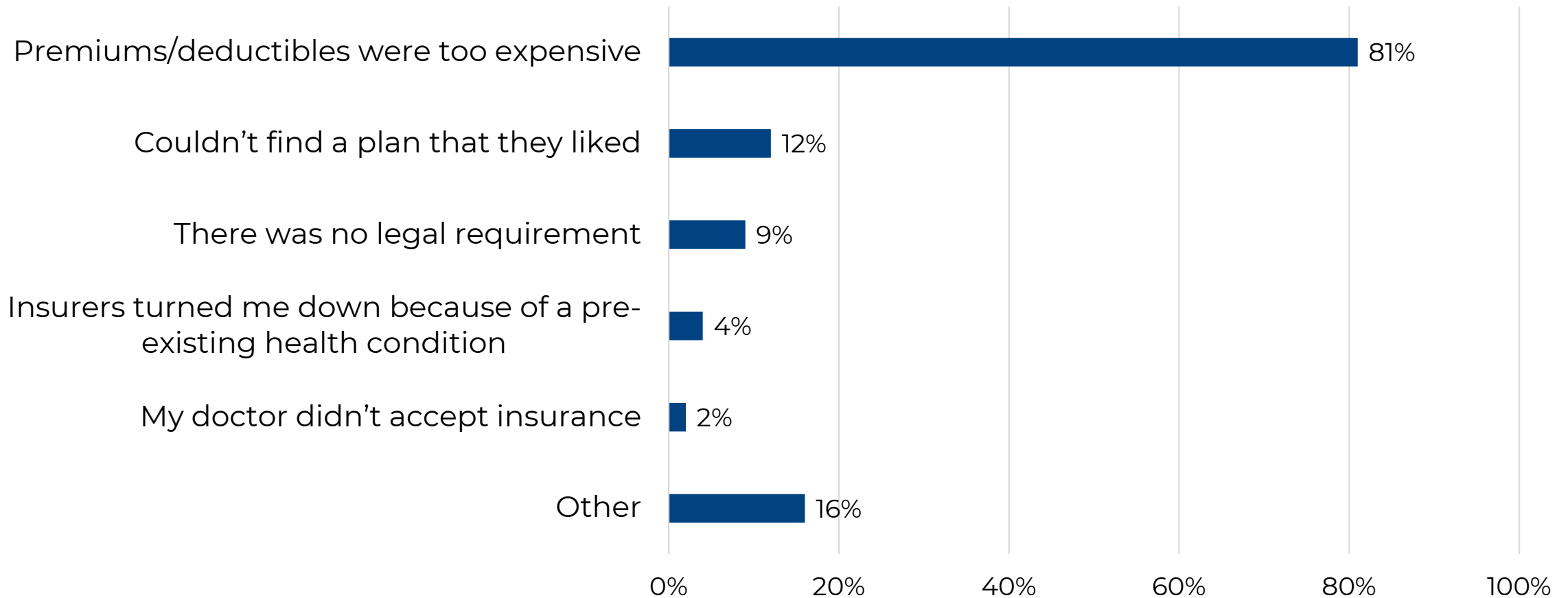


Health Insurance Coverage for NAR Members

Do you currently have health insurance for 2022?



What are the reasons you are currently without primary health insurance? (Please check all that apply)

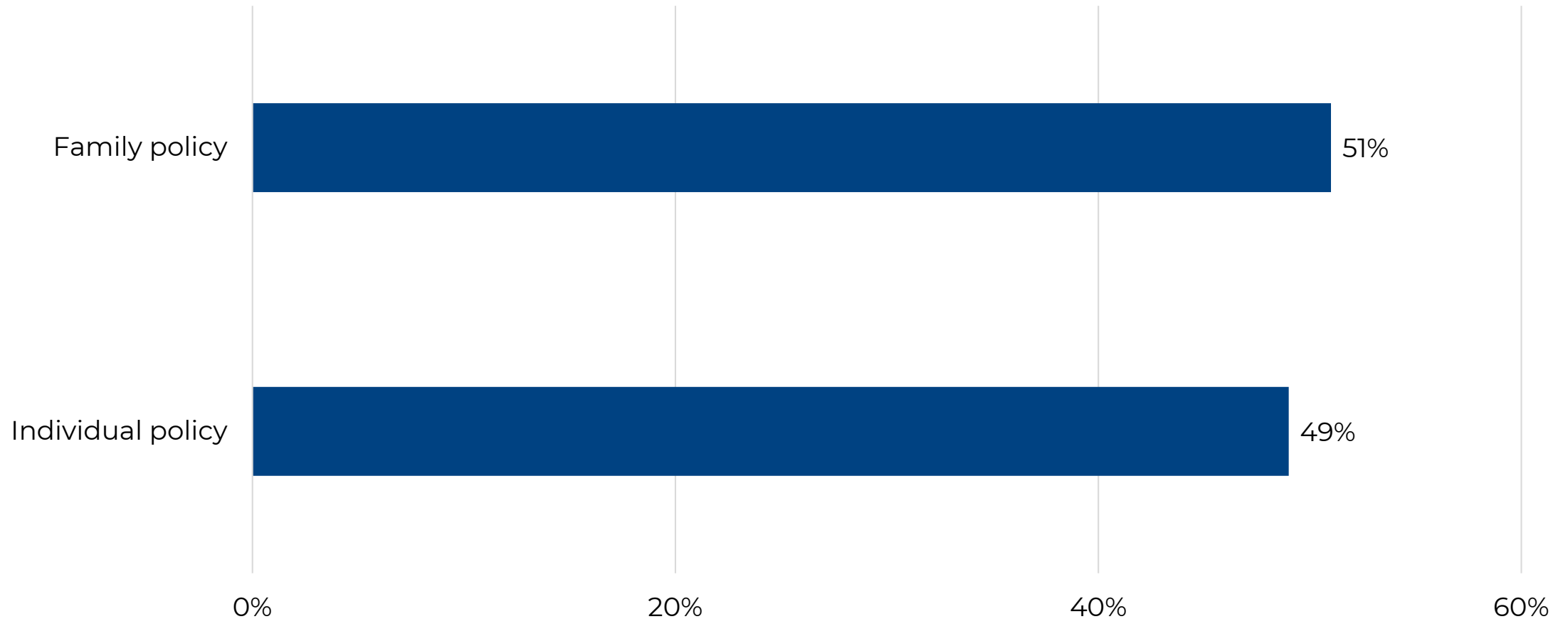


Additional Feedback on Why Members Are Currently Without Health Insurance

The comments/sentiments repeated most often were:

- Cannot afford it
- On Medicare
- Premiums and deductibles are too high
- Family or self job loss
- Divorce
- Switching health plans
- Changing careers
- Don't see the need

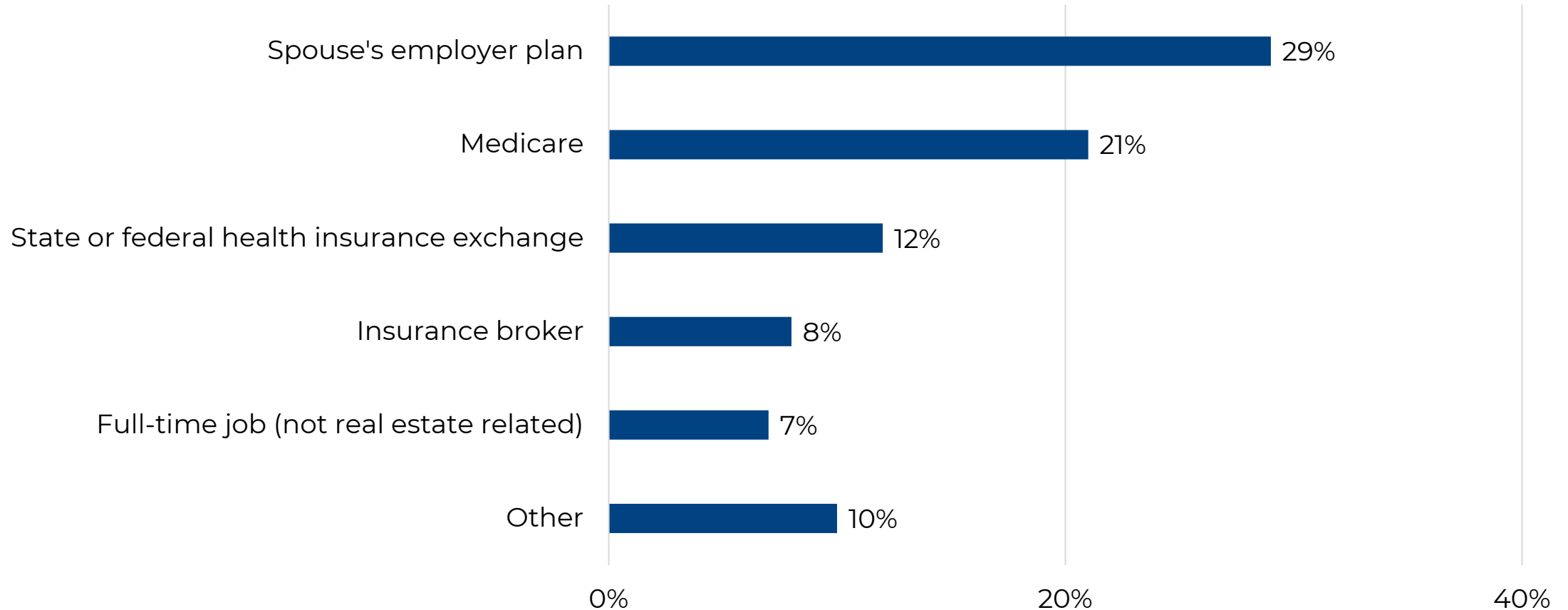
What type of health insurance do you have?



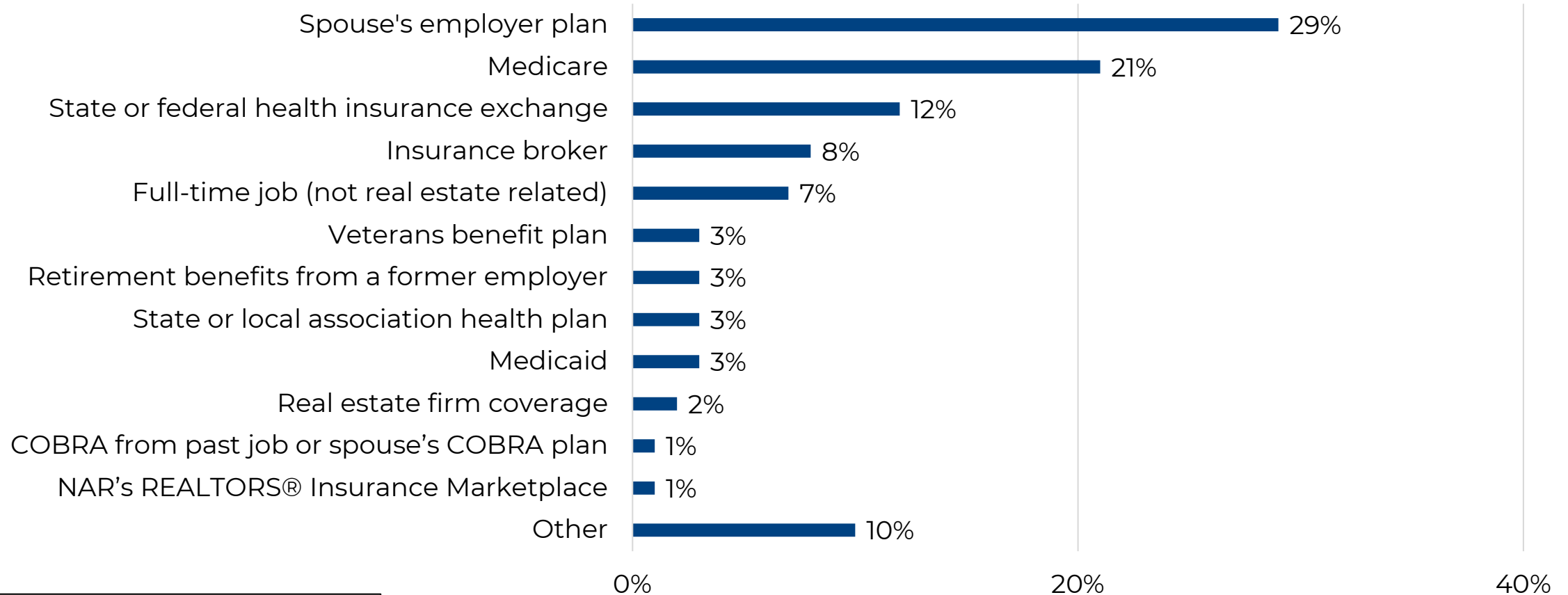
Median: 2 Adults, 2 Children

Source: 2022 NAR Health Insurance Survey

Where did you obtain your primary health insurance? *(Collapsed list)*



Where did you obtain your primary health insurance? *(Full list)*



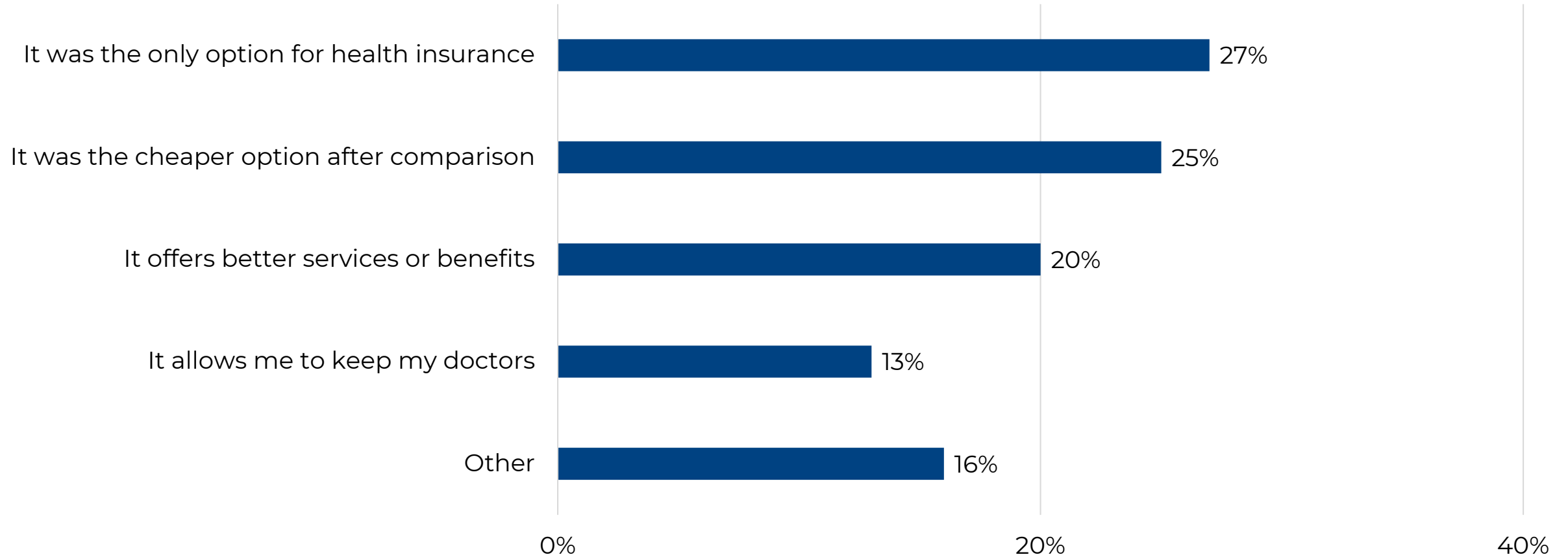
Other includes: AARP, Affordable Care Act, Christian Healthcare Ministries/Church, direct from carrier, and Health Share

Additional Feedback on Difficulty Obtaining Health Insurance

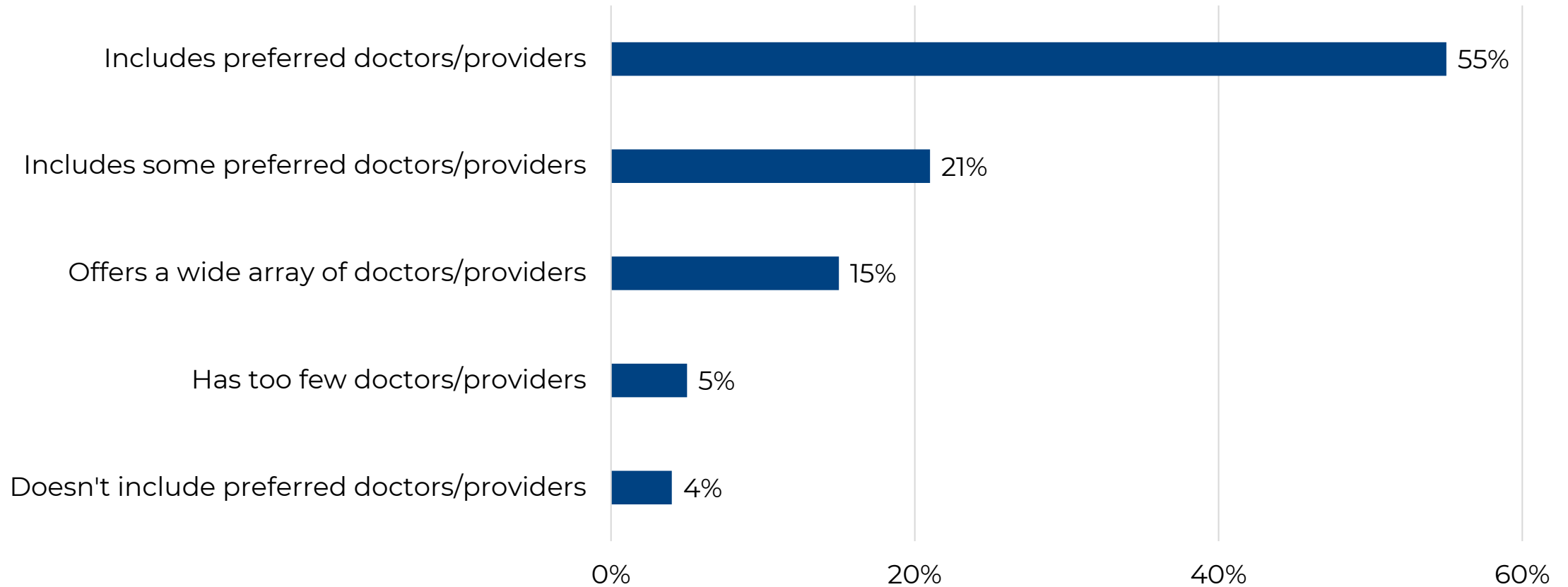
The comments/sentiments repeated most often were:

- Too expensive
- High deductibles
- Self-employed
- Pre-existing conditions

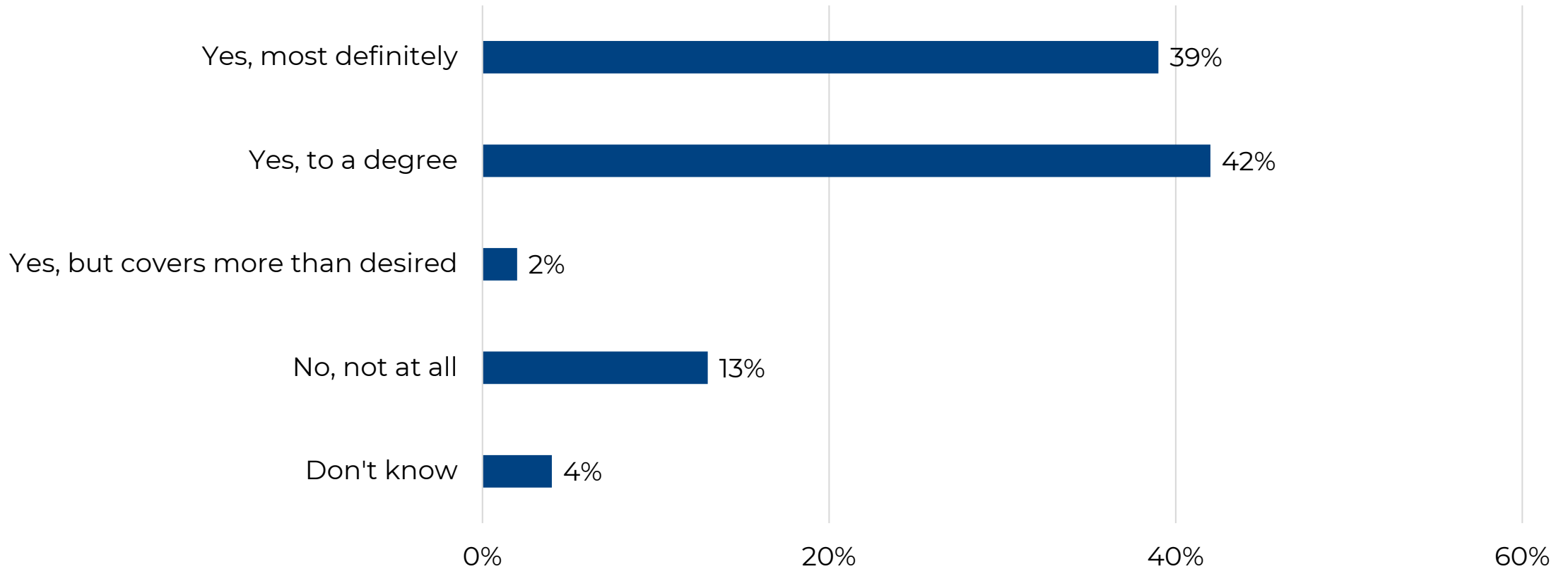
What is the main reason you chose your primary health insurance provider?



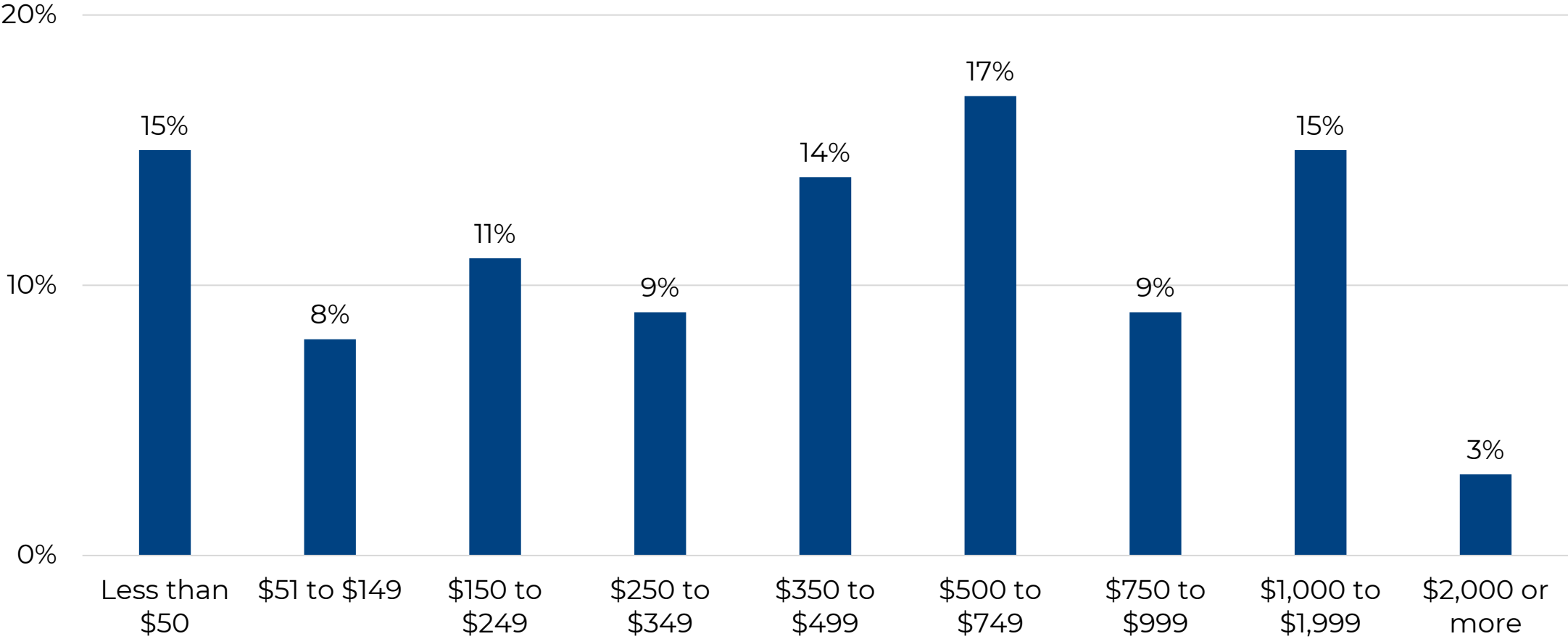
My primary health insurance plan:



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



Cost of monthly premiums:

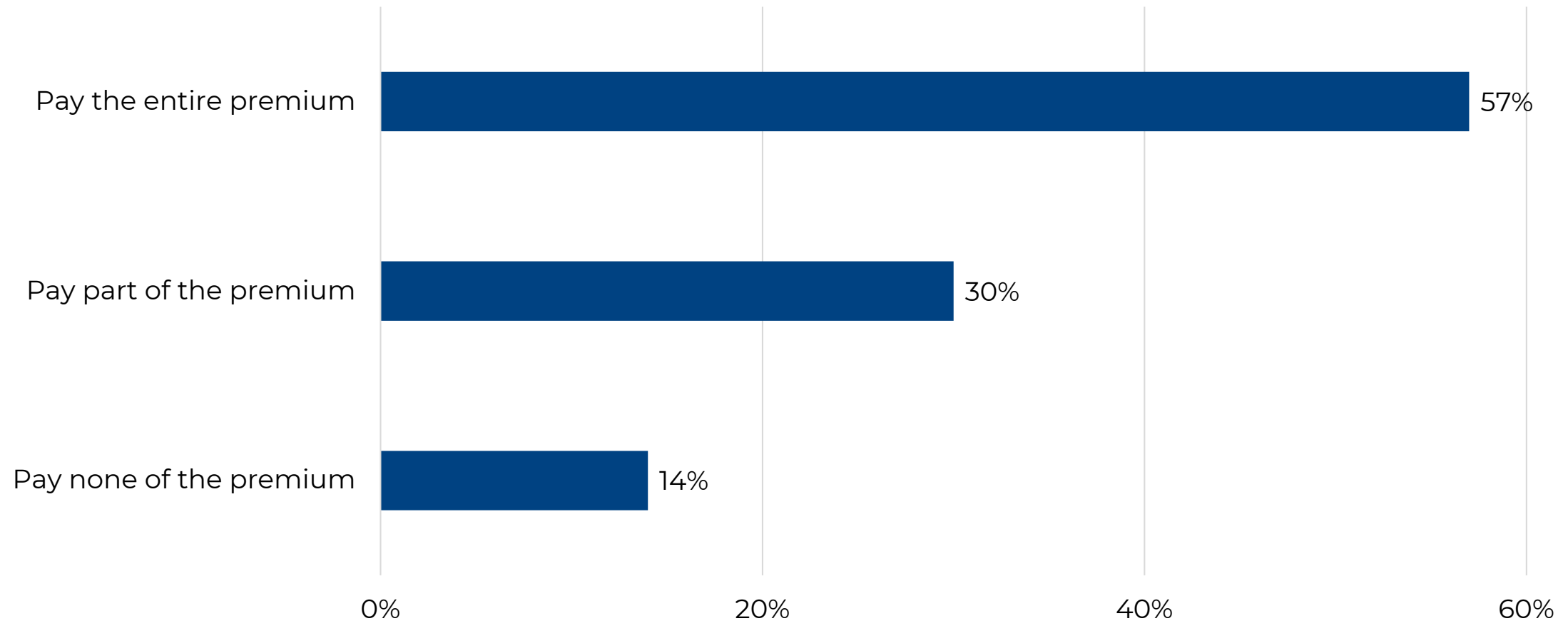


Median: \$400.00

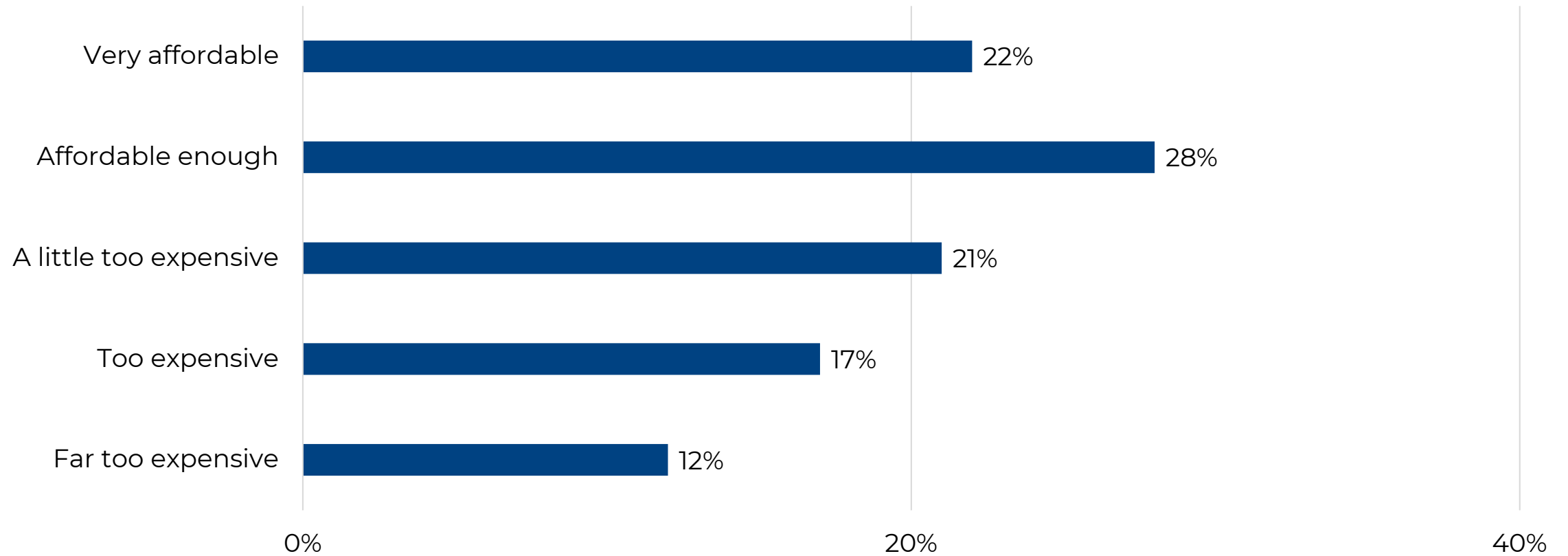
Source: 2022 NAR Health Insurance Survey



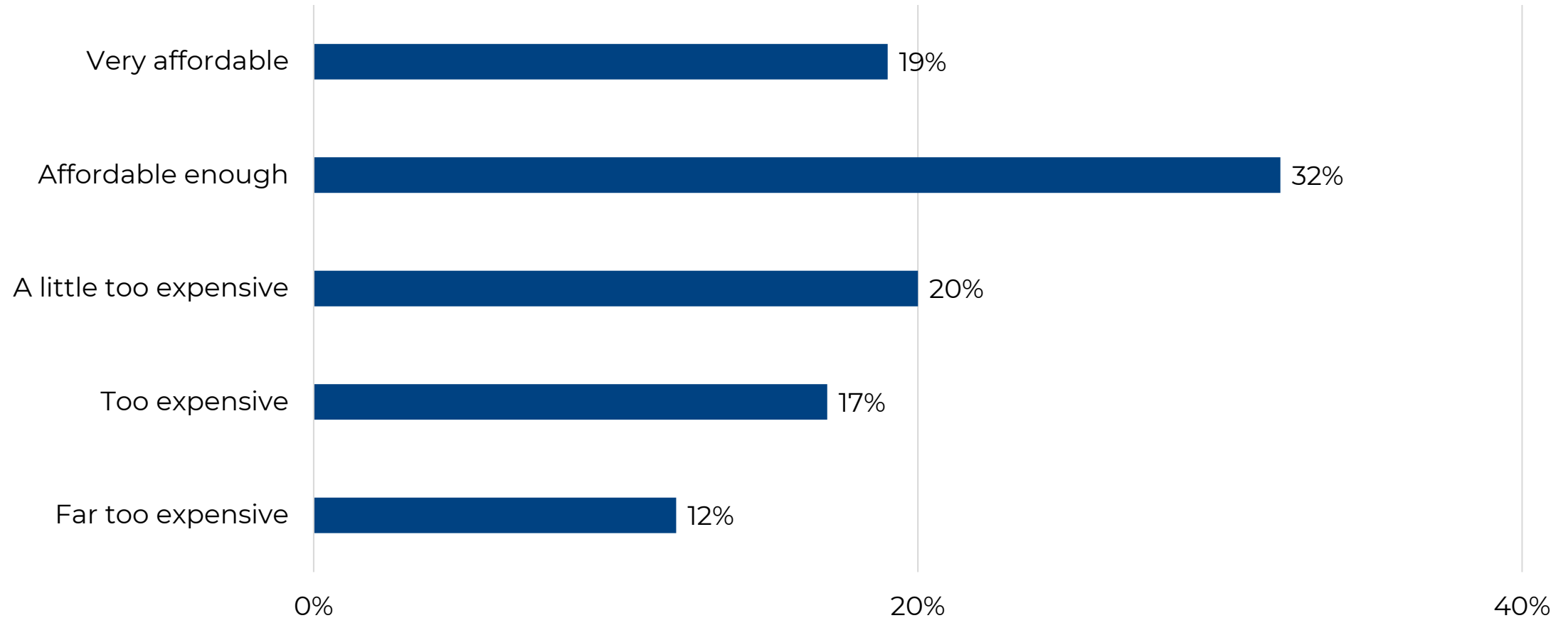
What portion of the total premium for your health insurance coverage do you pay?



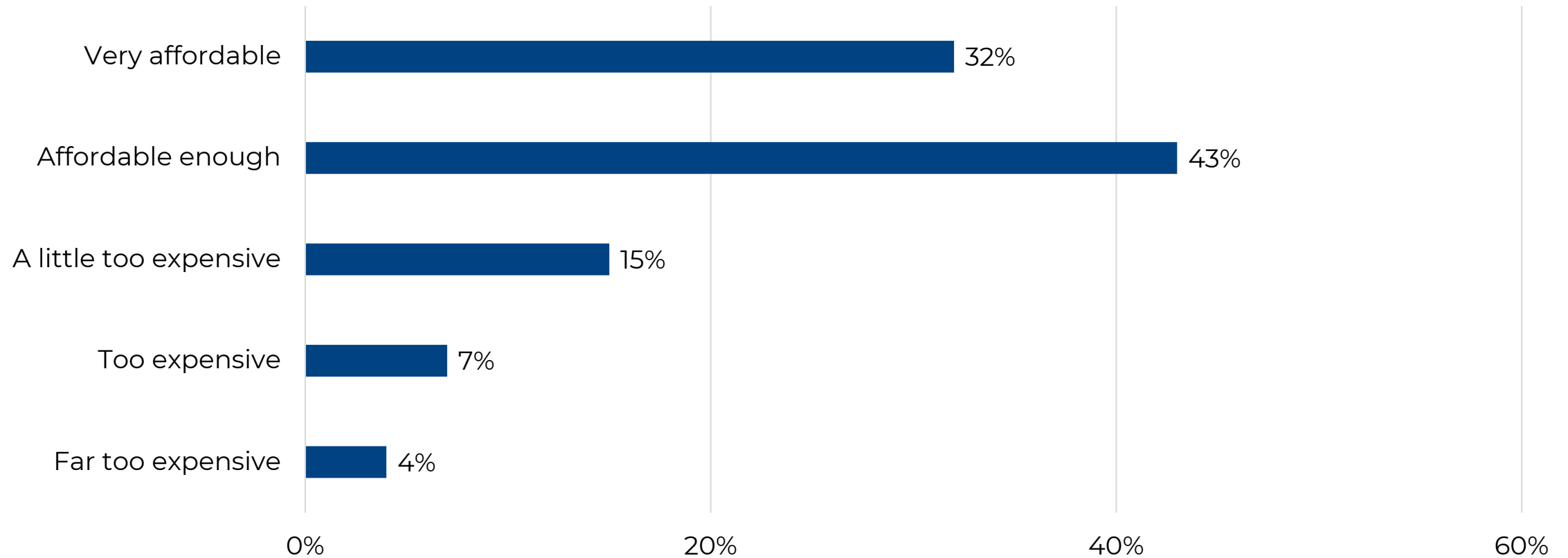
How do you feel about your monthly premiums?



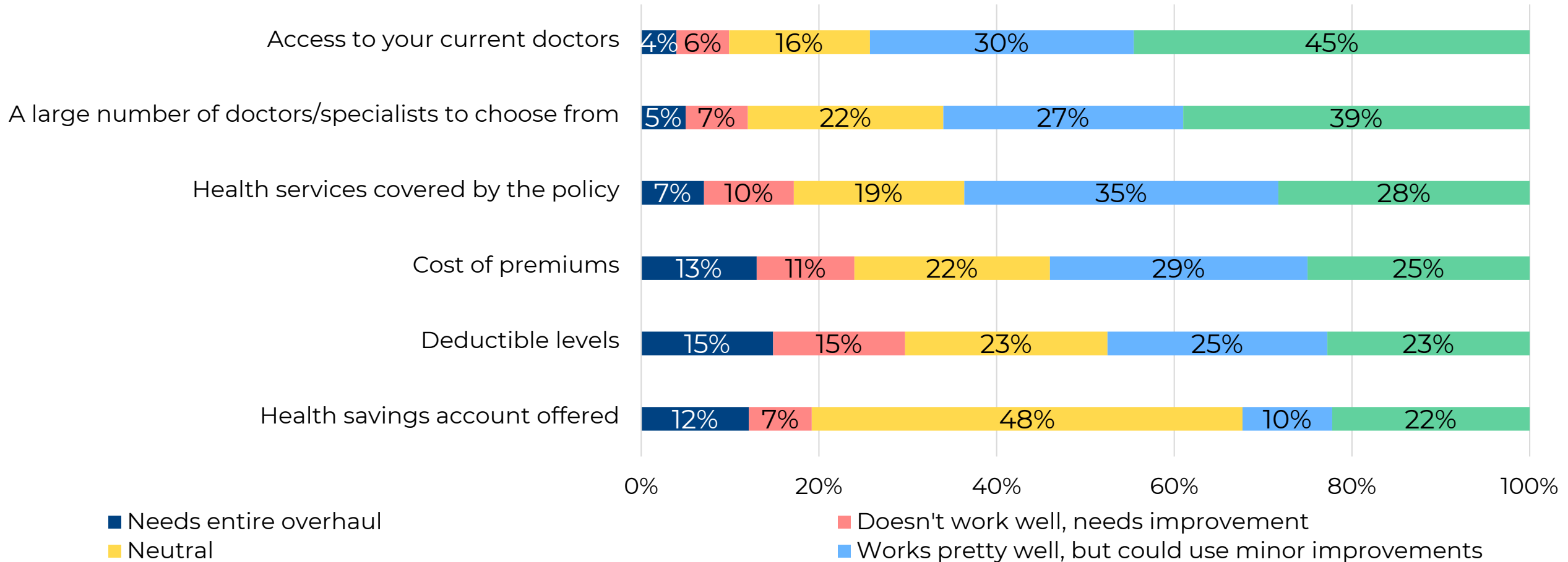
Is your deductible (i.e. the amount you must pay out of pocket before your plan picks up all costs):



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?

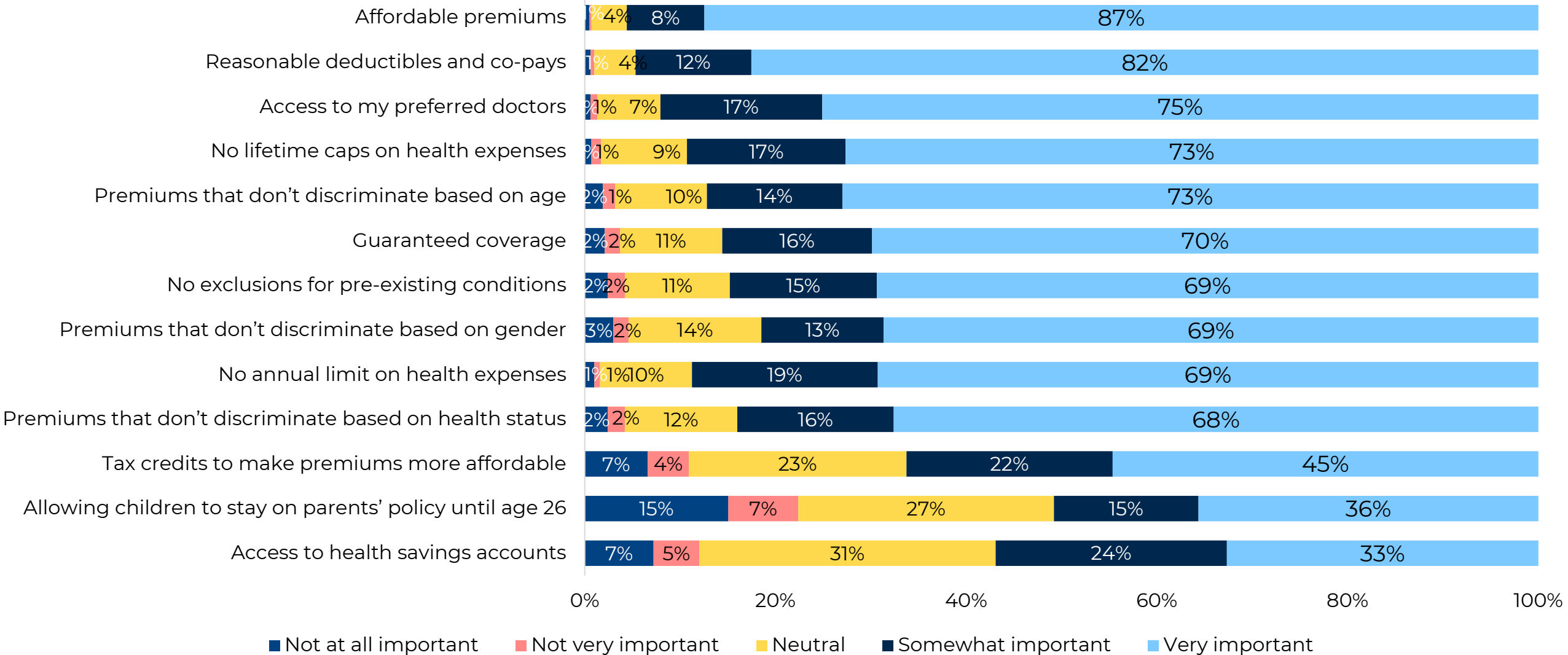


Additional Feedback on Current Health Insurance:

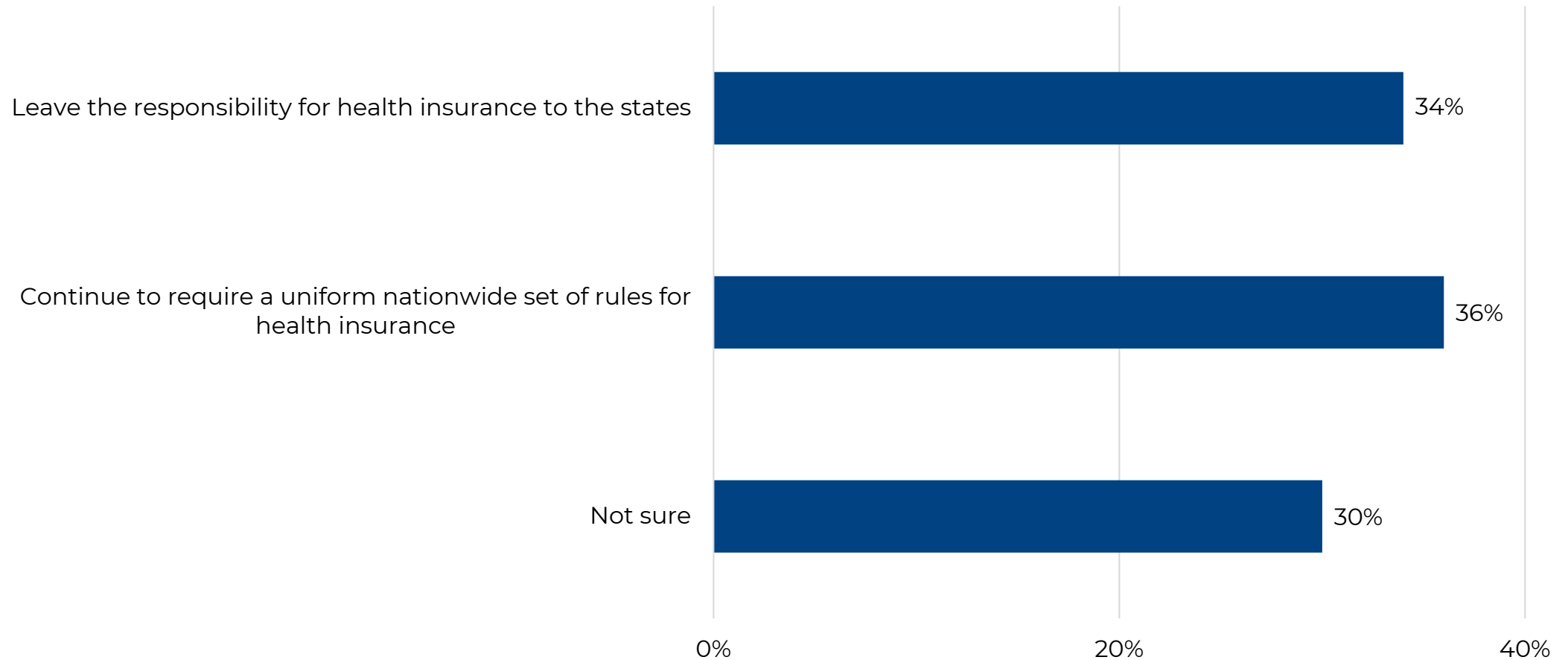
The comments/sentiments repeated most often were:

- Deductible is too high
- High premiums
- Not enough coverage

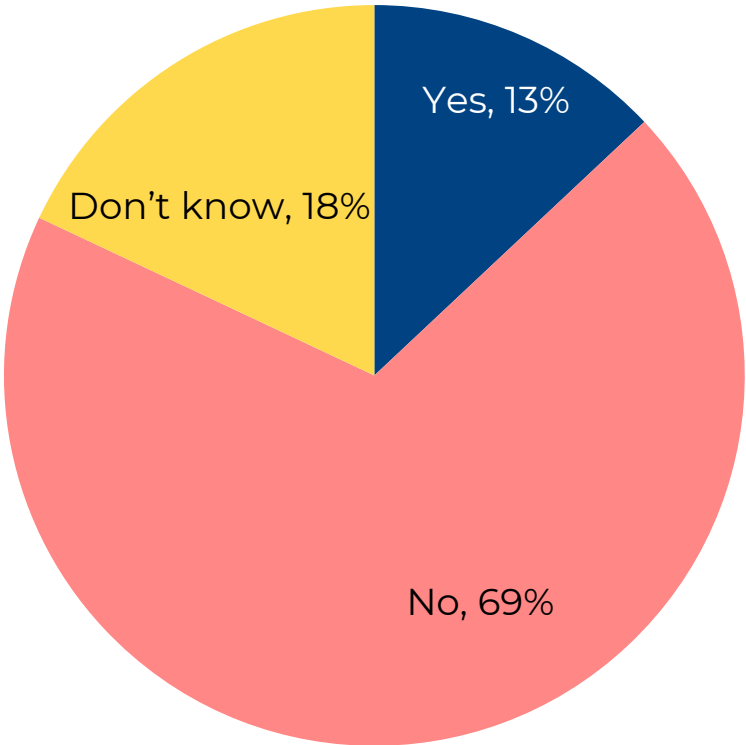
What are your top priorities related to health insurance coverage?



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?

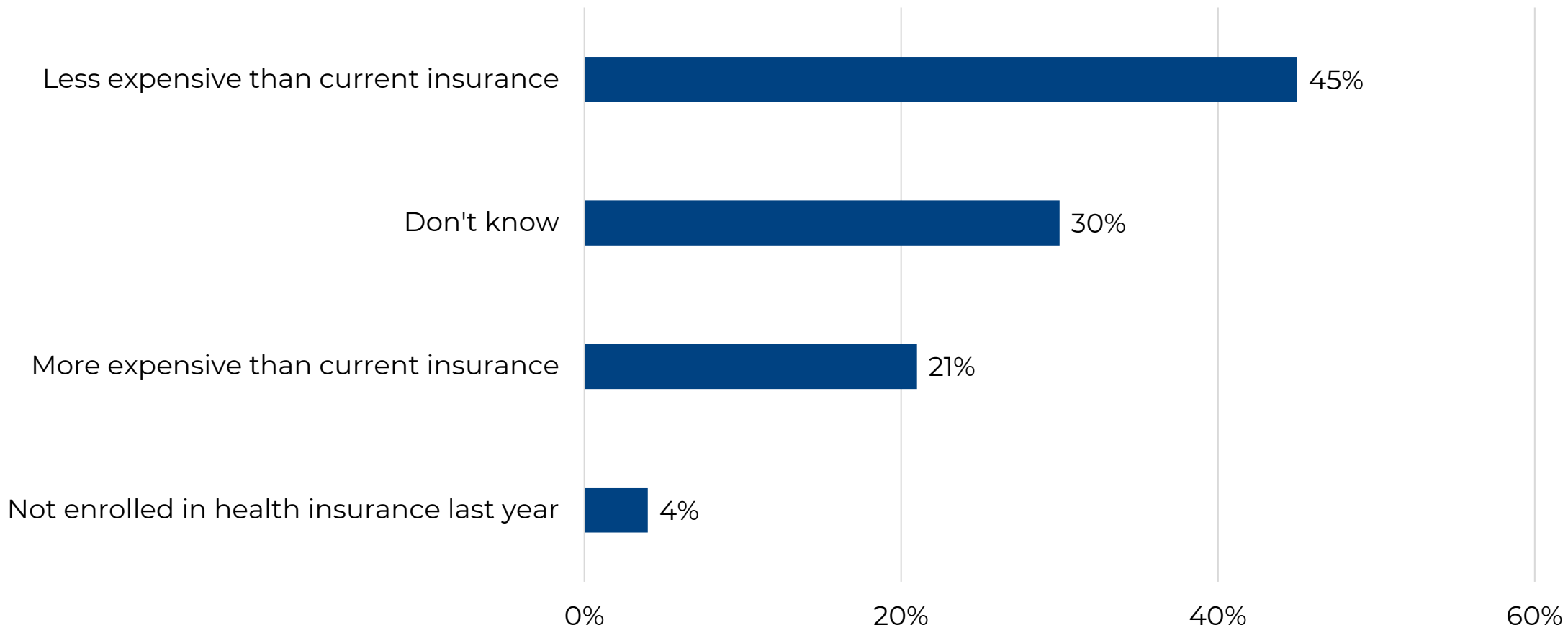


Additional Feedback on Health Policy Priorities:

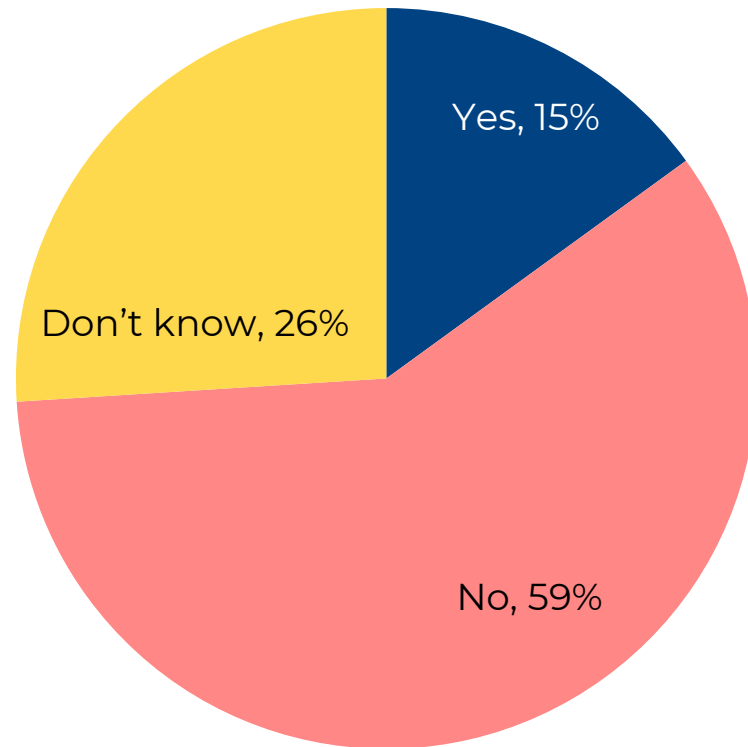
The comments/sentiments repeated most often were:

- Affordability
- Accessibility of healthcare for all U.S. citizens
- Separate government from the health insurance industry

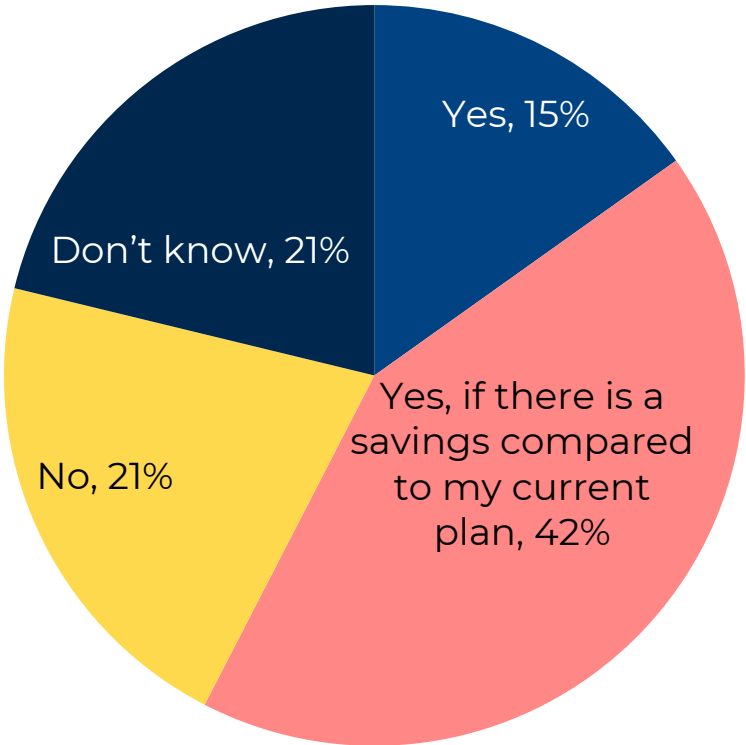
If you were enrolled in health insurance last year, was that past health insurance:



If you had health insurance in 2021, did you qualify for the government subsidy or tax credit in 2021 that reduced the cost of your insurance premiums?

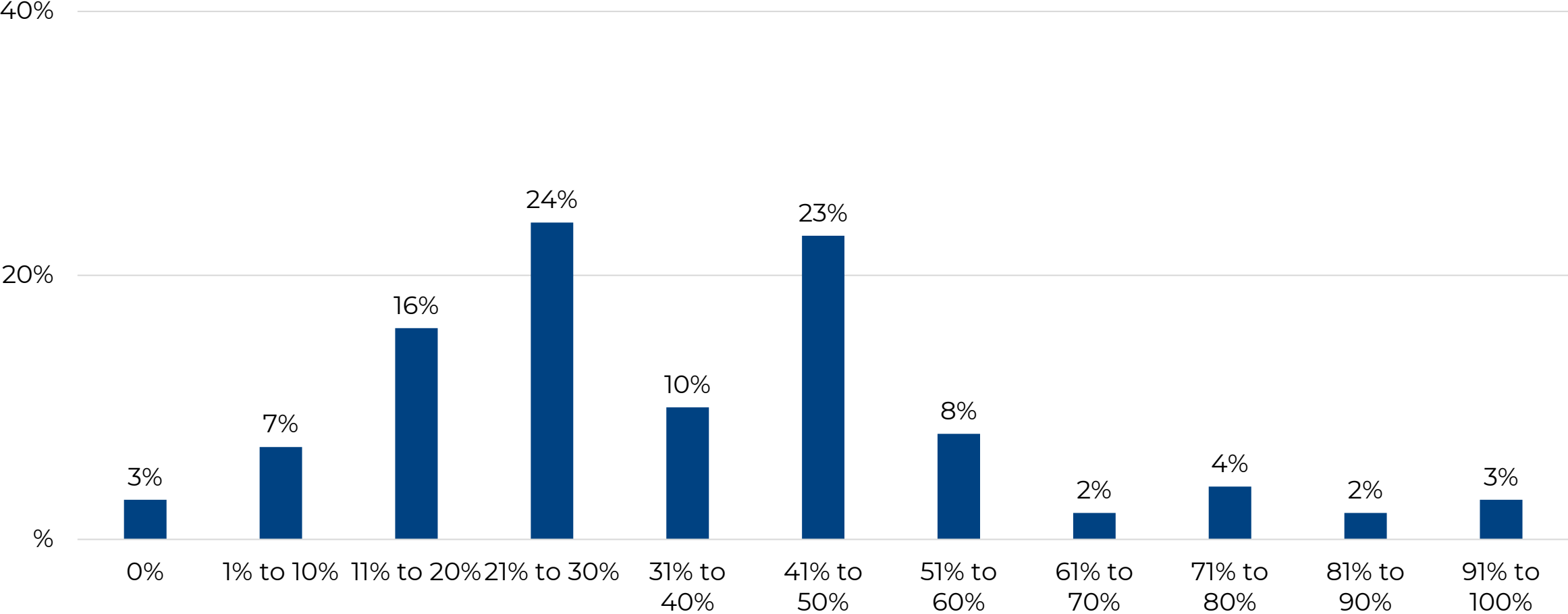


If a REALTOR® association health plan were offered with equally comprehensive benefits as your current plan, would you join it and you leave your current health insurance plan?



Source: 2022 NAR Health Insurance Survey

What percentage of savings would it take for you to leave your current health insurance plan?



Median: 31%

Source: 2022 NAR Health Insurance Survey

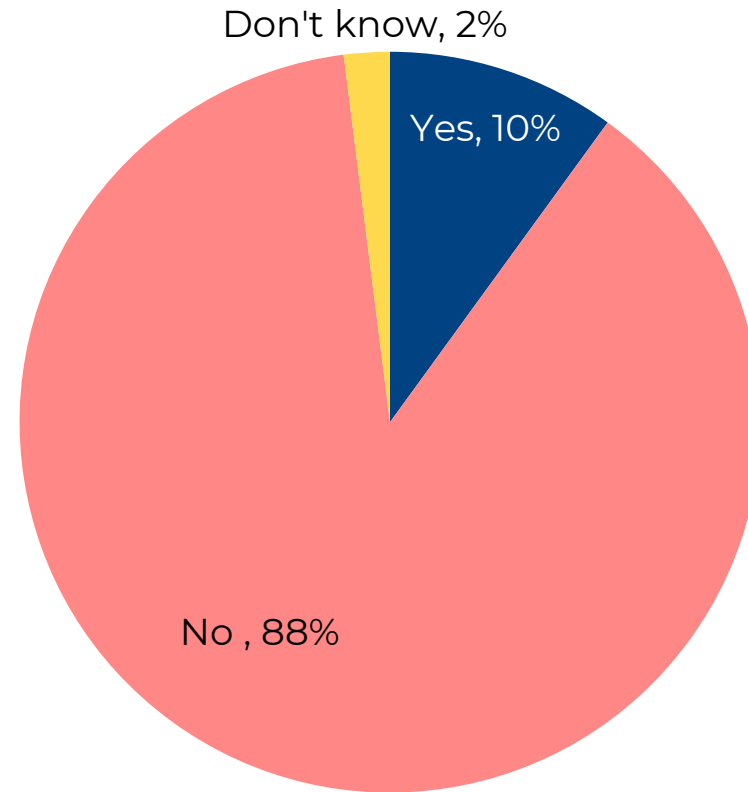


Firm Owners with W-2 Employees

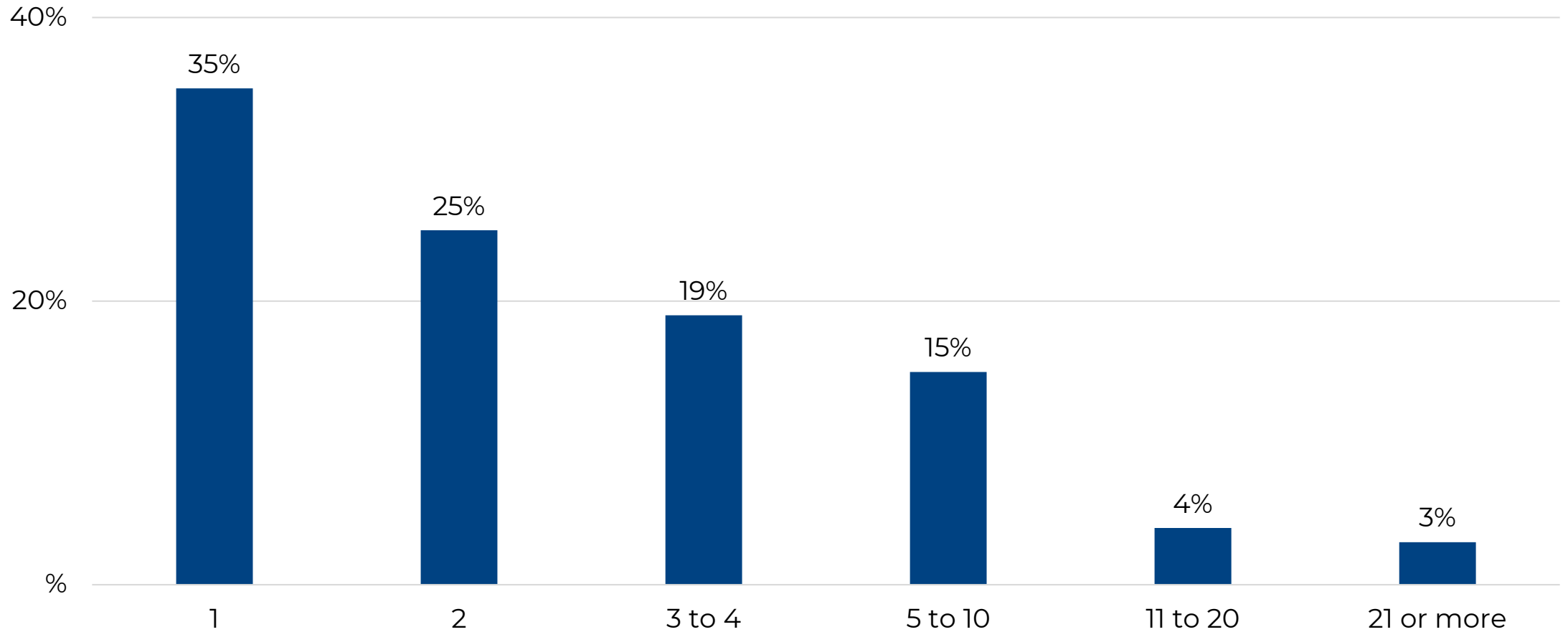
Of 2,533 survey responses received, 261 (10 percent) had W-2 employees.

Of the 261 that had W-2 employees, 69 (30 percent) offer health insurance.

Do you have W-2 employees?

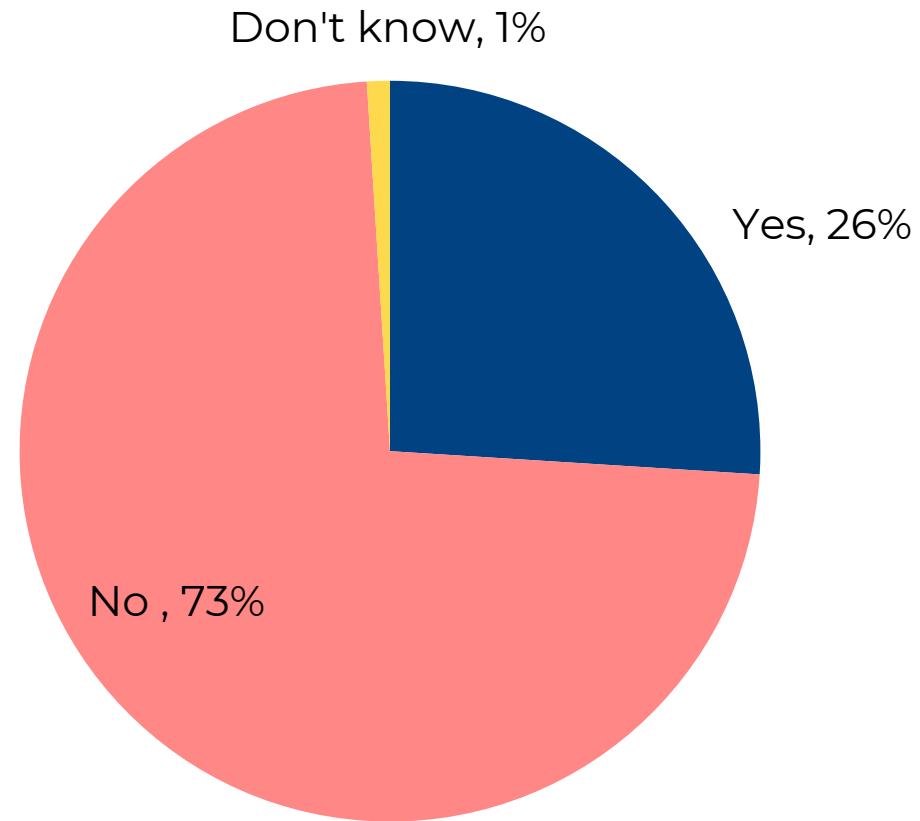


Number of W-2 Employees:



Median: 2 employees

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

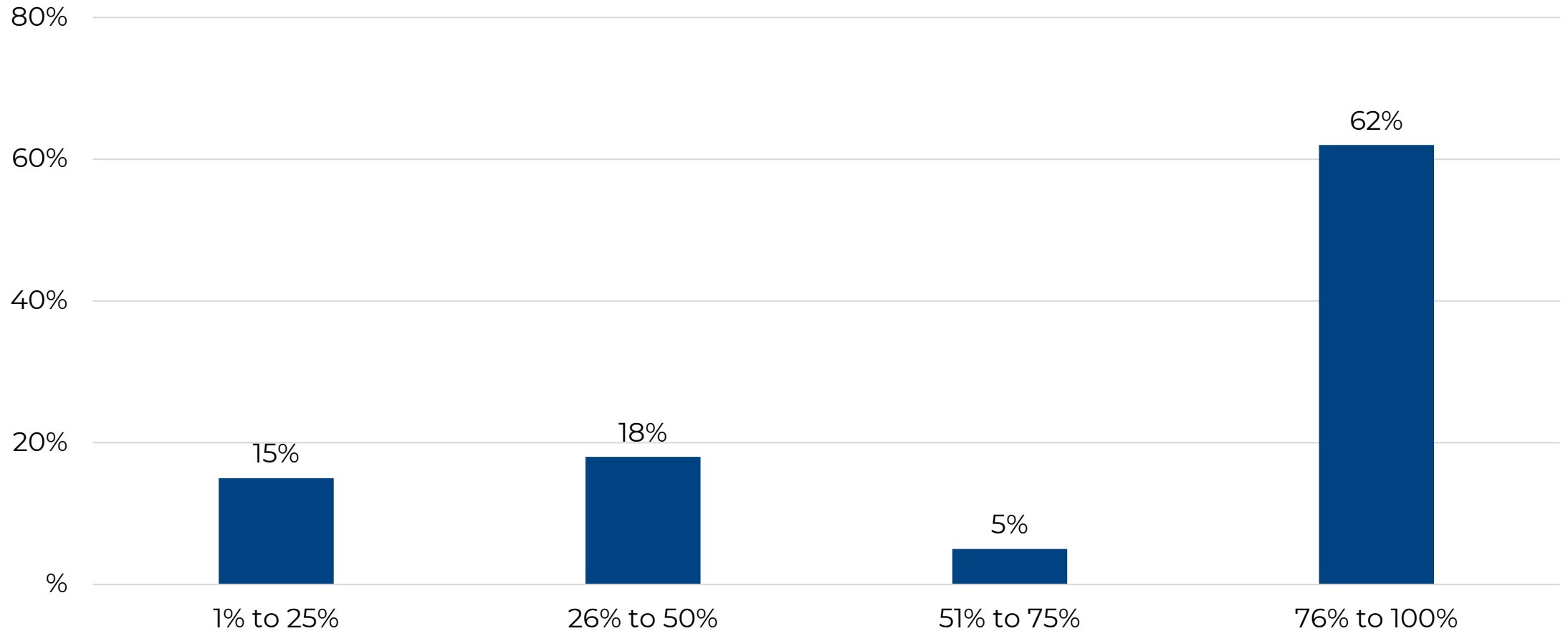


Why do you offer health insurance coverage to your employees?

The comments/sentiments repeated most often were:

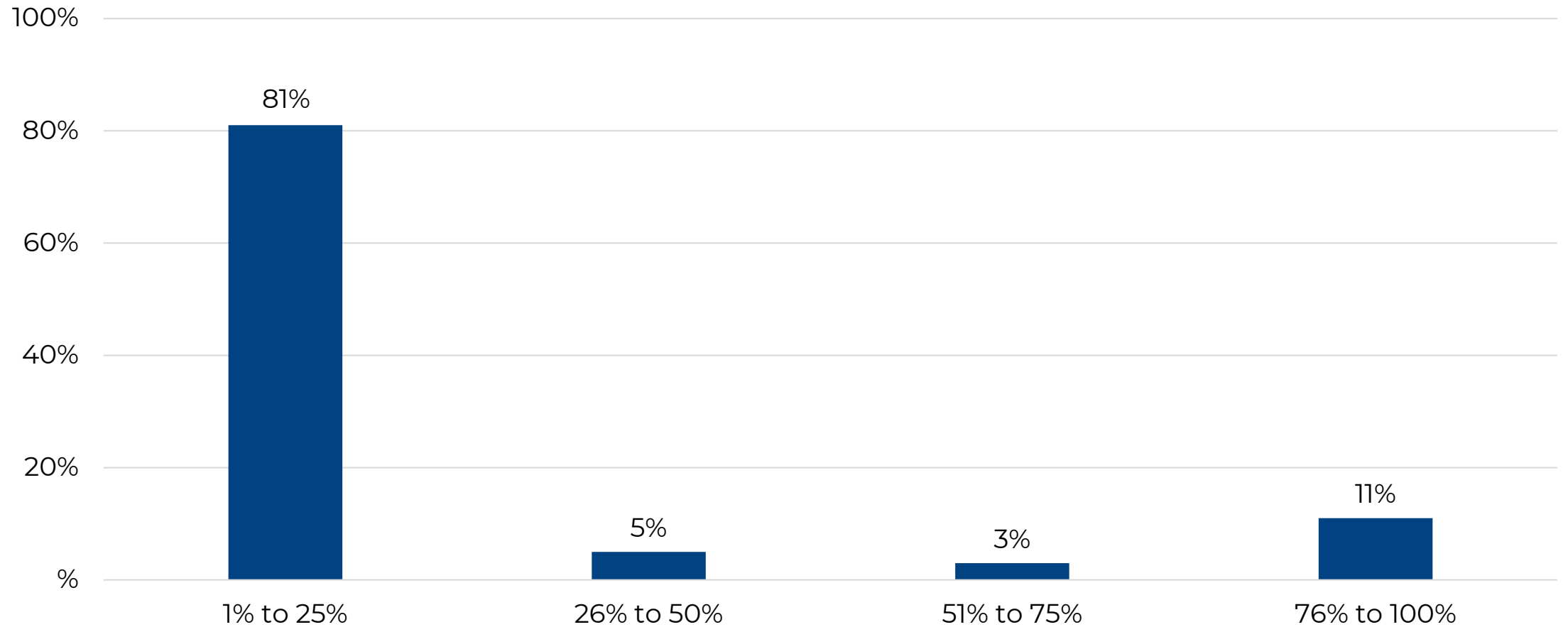
- Health insurance is a valued benefit
- Necessary to remain competitive
- Employee retention
- Right thing to do
- Employees need health insurance

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



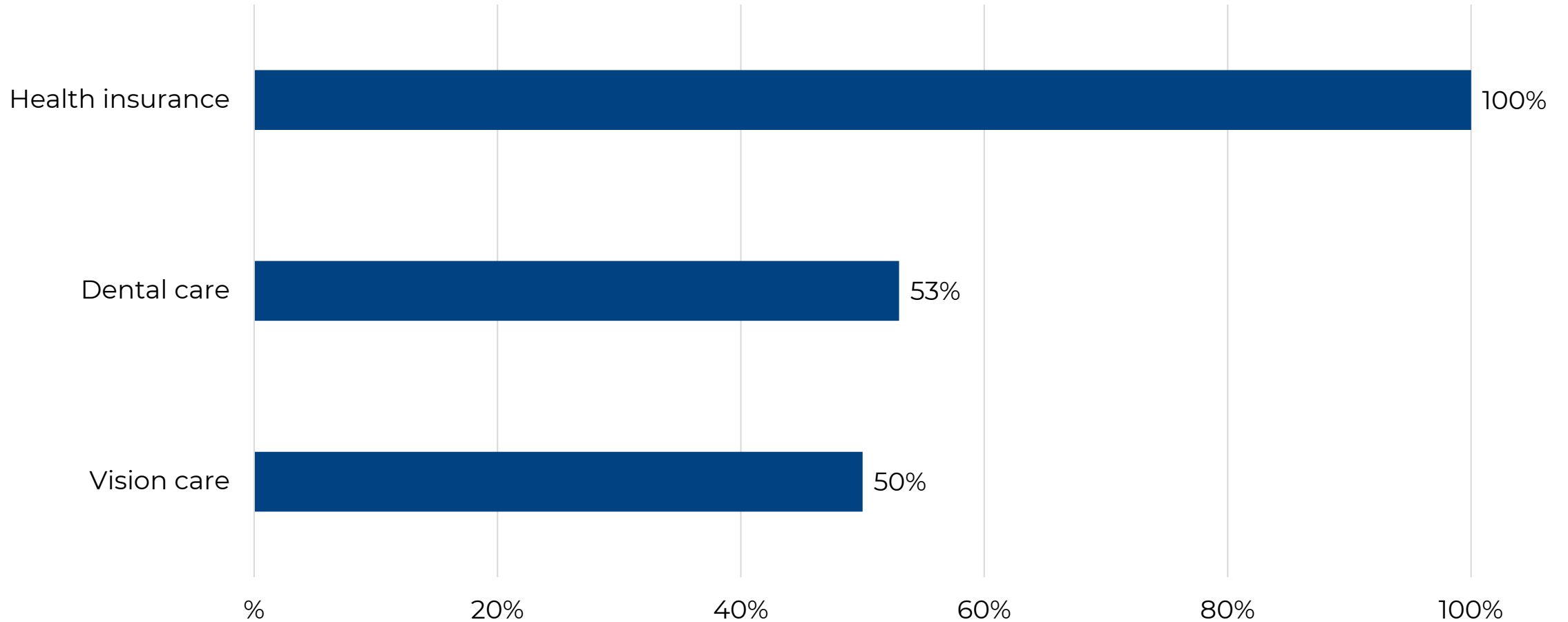
Median: 90%

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



Median: 0%

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



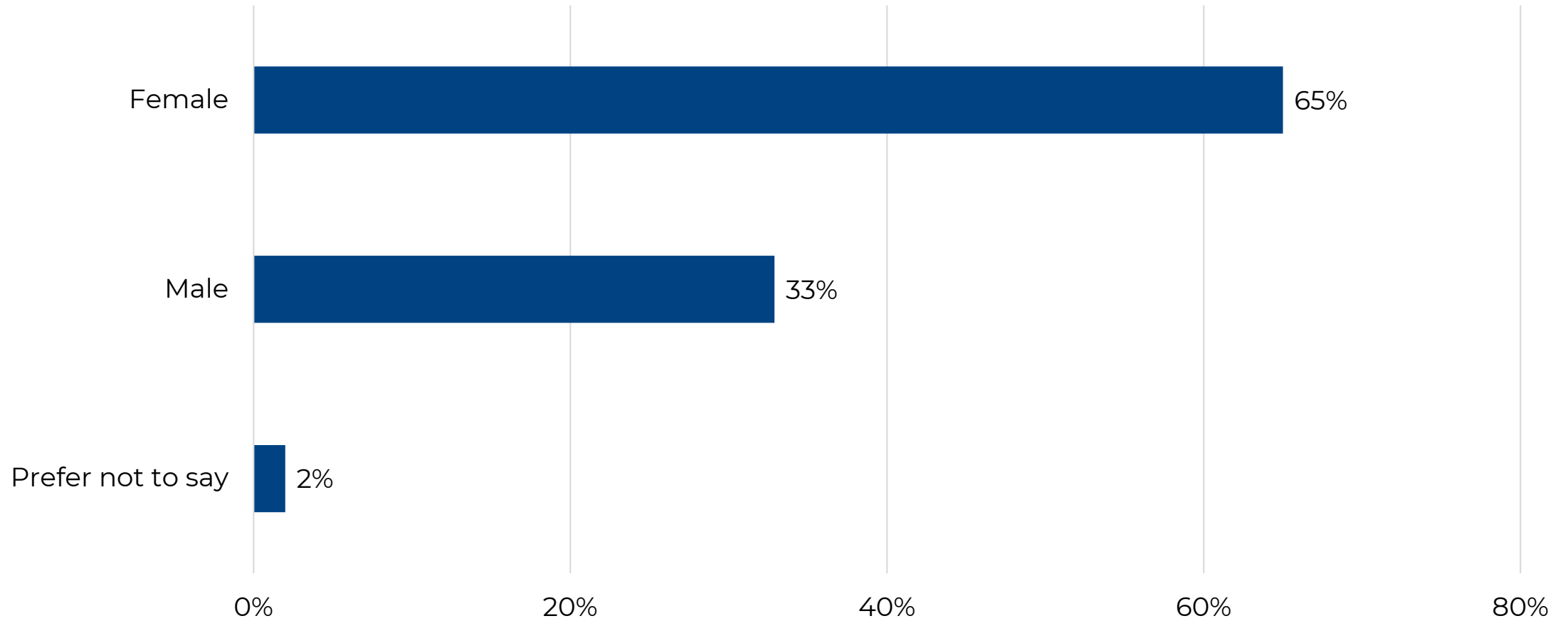
Additional Feedback on the Overall Survey

The comments/sentiments repeated most often were:

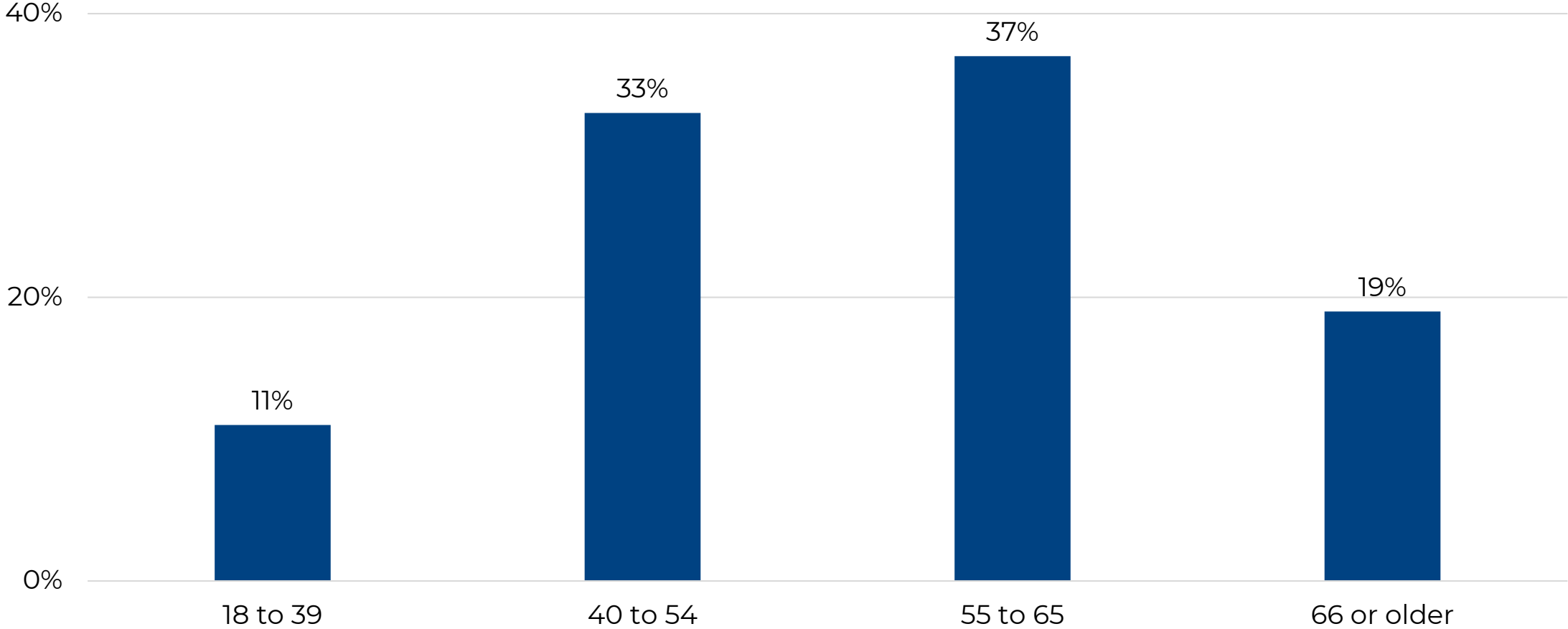
- Members would like to see a group healthcare plan for NAR
- Health care should be affordable to everyone
- Need lower deductibles

Demographics of Respondents

Gender of respondents:



Age of respondents:

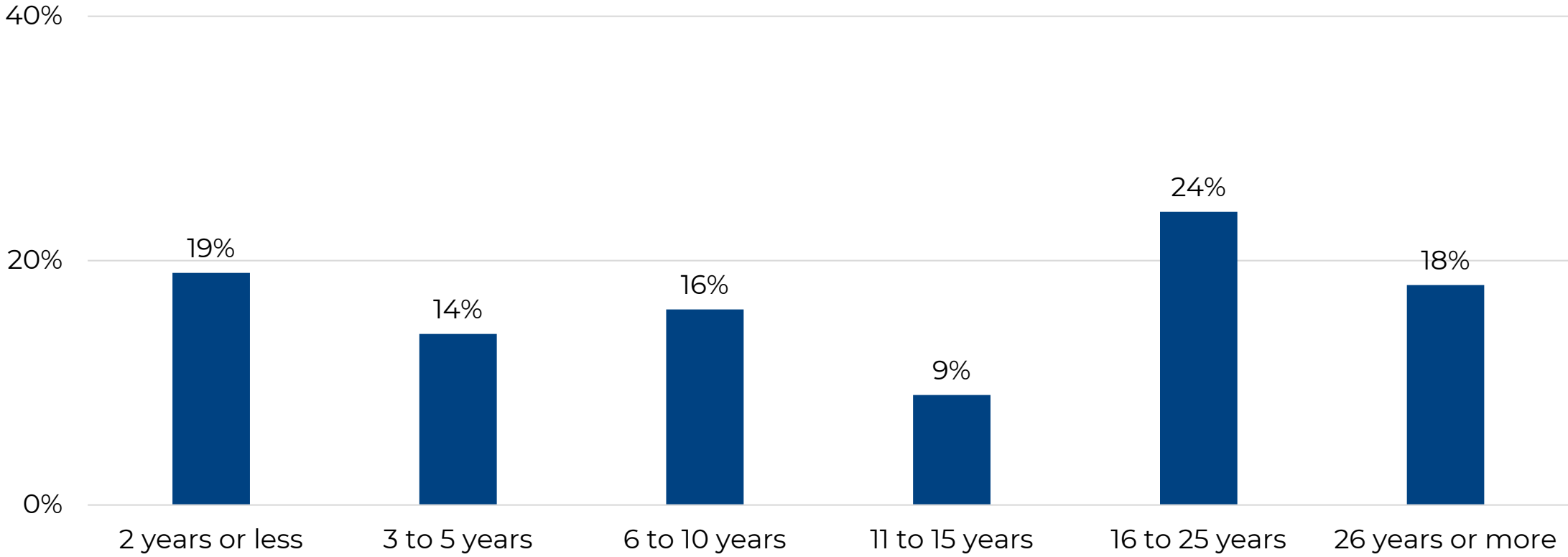


Median: 56 years

Source: 2022 NAR Health Insurance Survey



Years of experience of respondents:

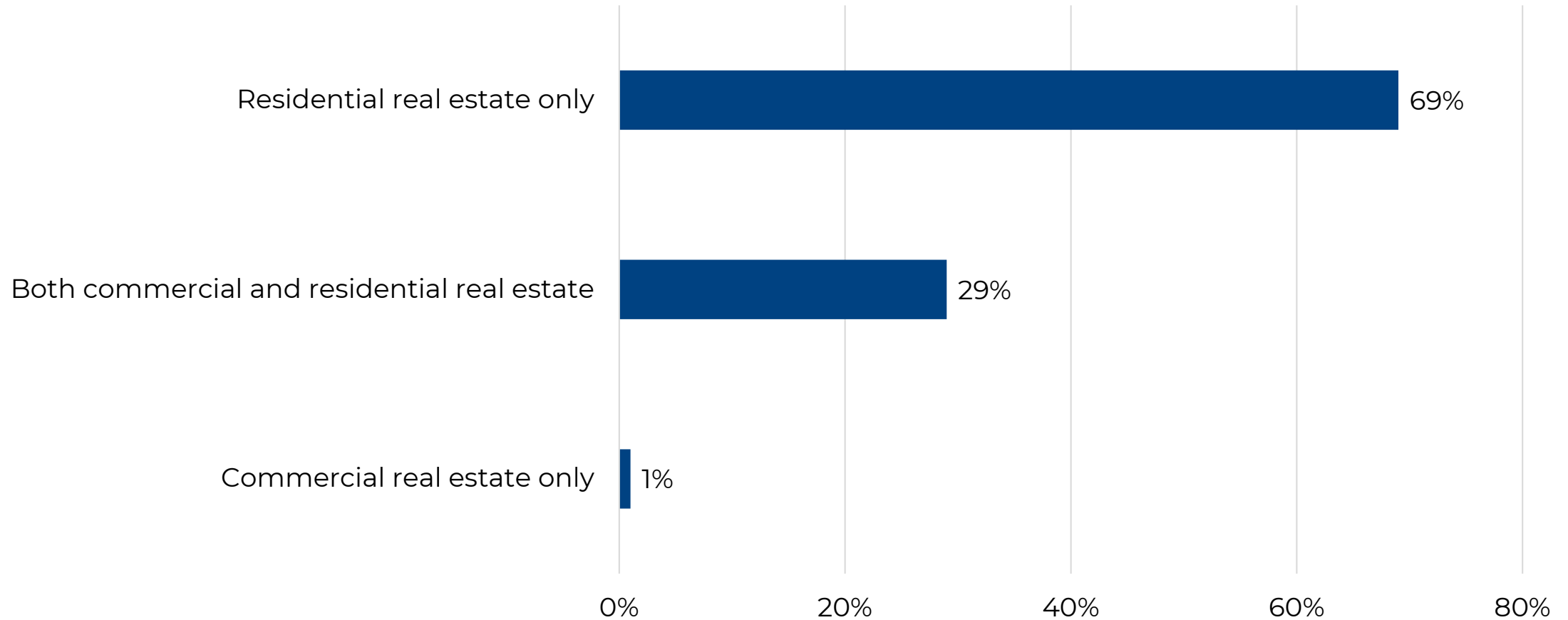


Median: 11 years

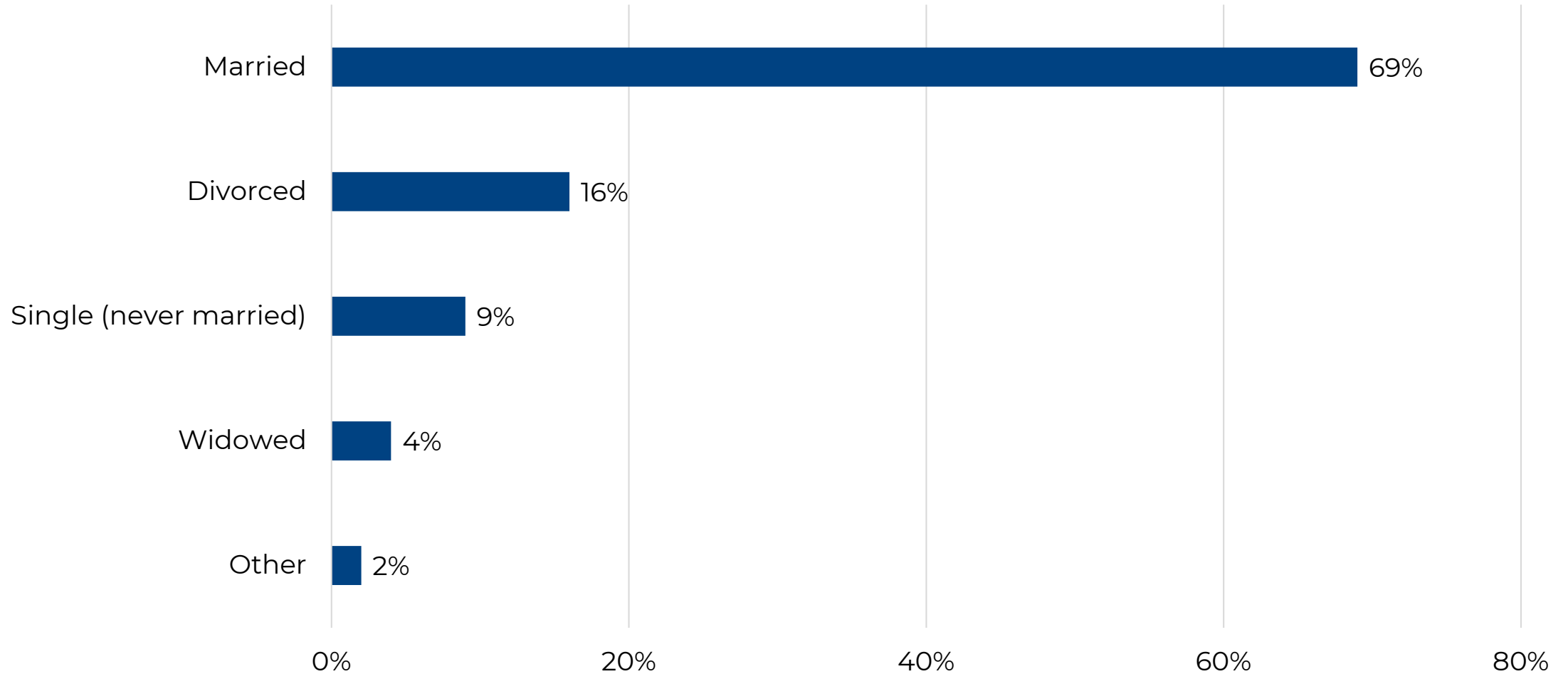
Source: 2022 NAR Health Insurance Survey



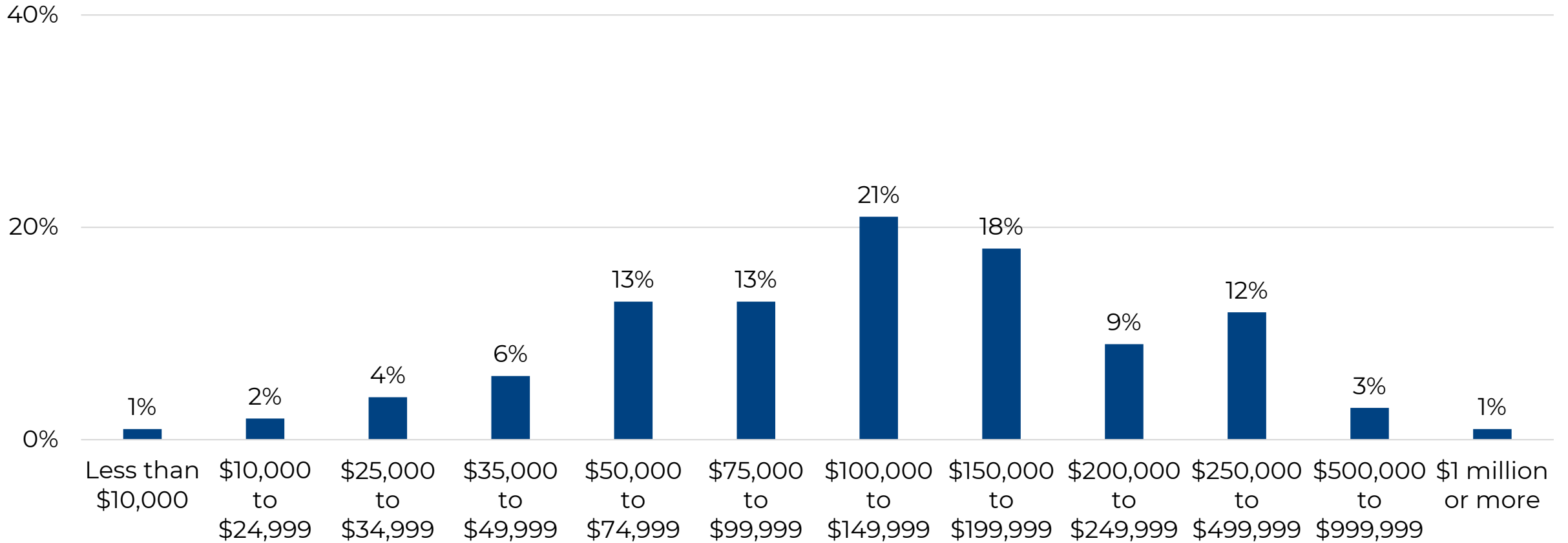
Practice specialty of respondents:



Marital status of respondents:



HOUSEHOLD INCOME in 2021 from all sources (household income before taxes and deductions):

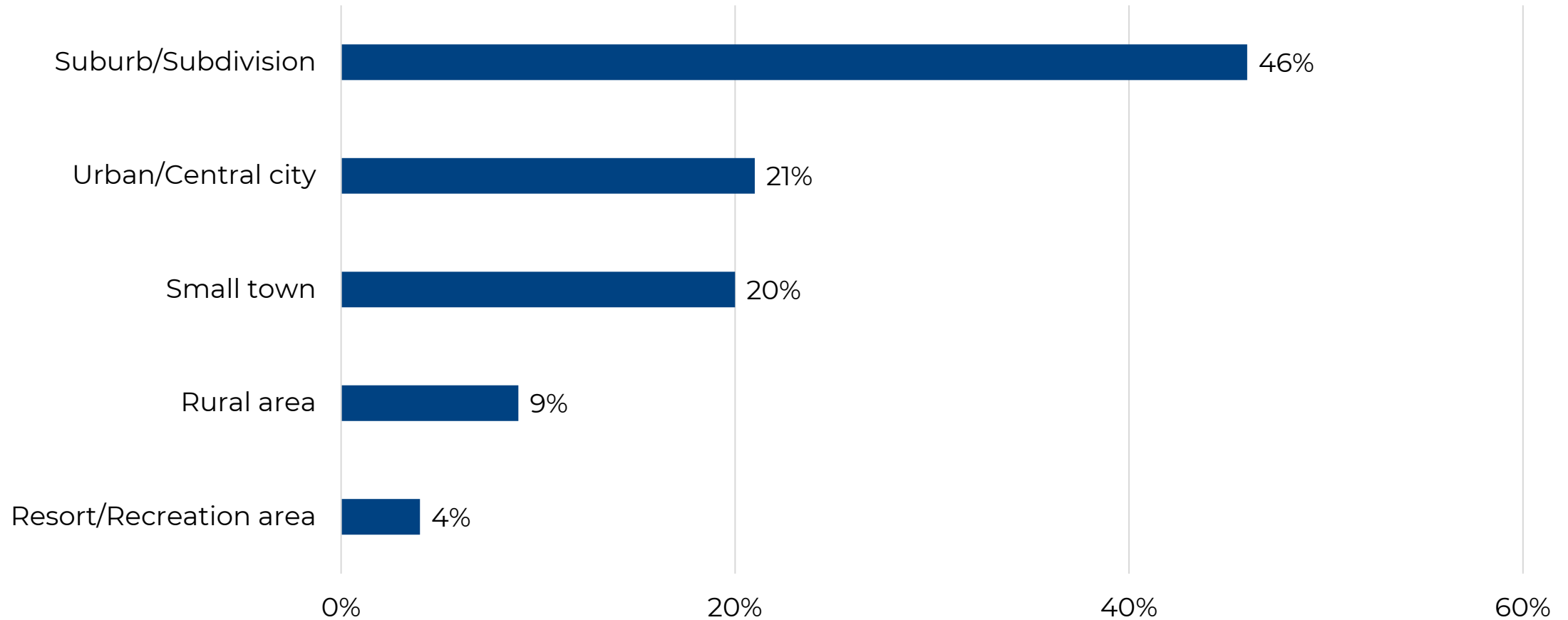


Median: \$127,320

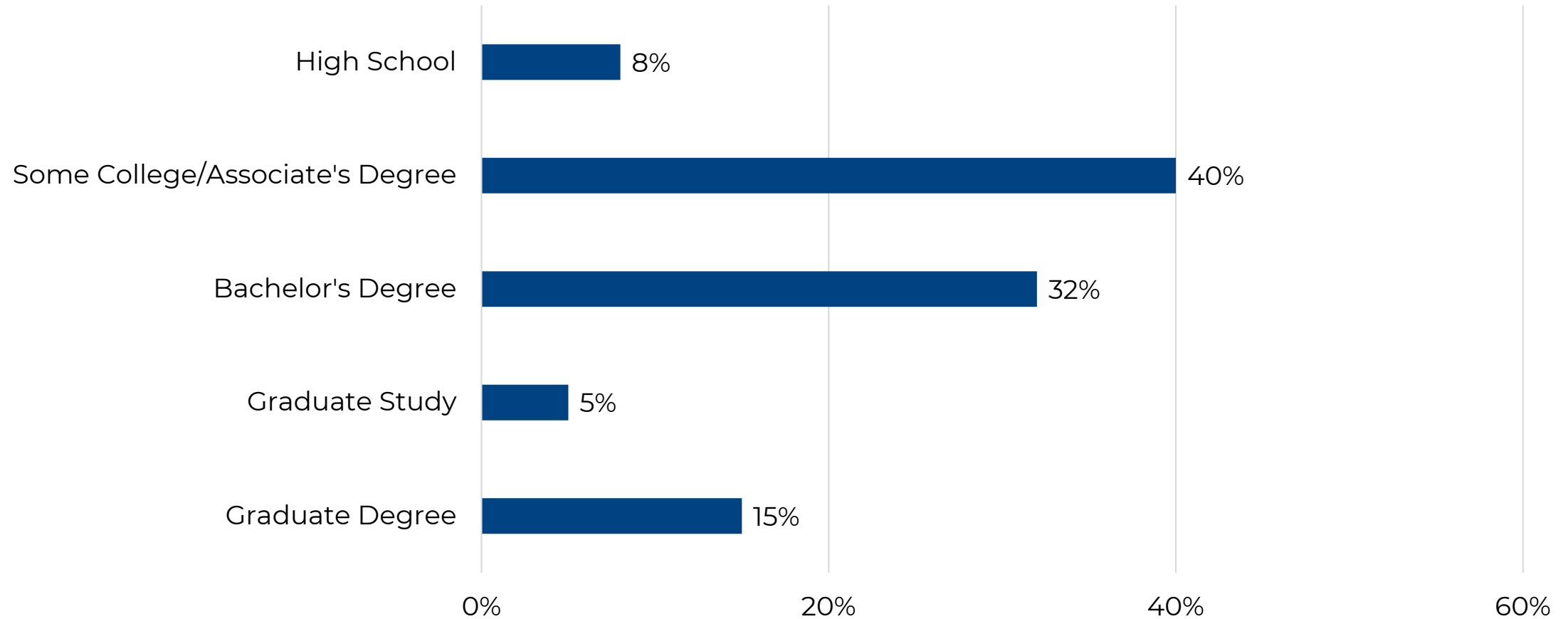
Source: 2022 NAR Health Insurance Survey



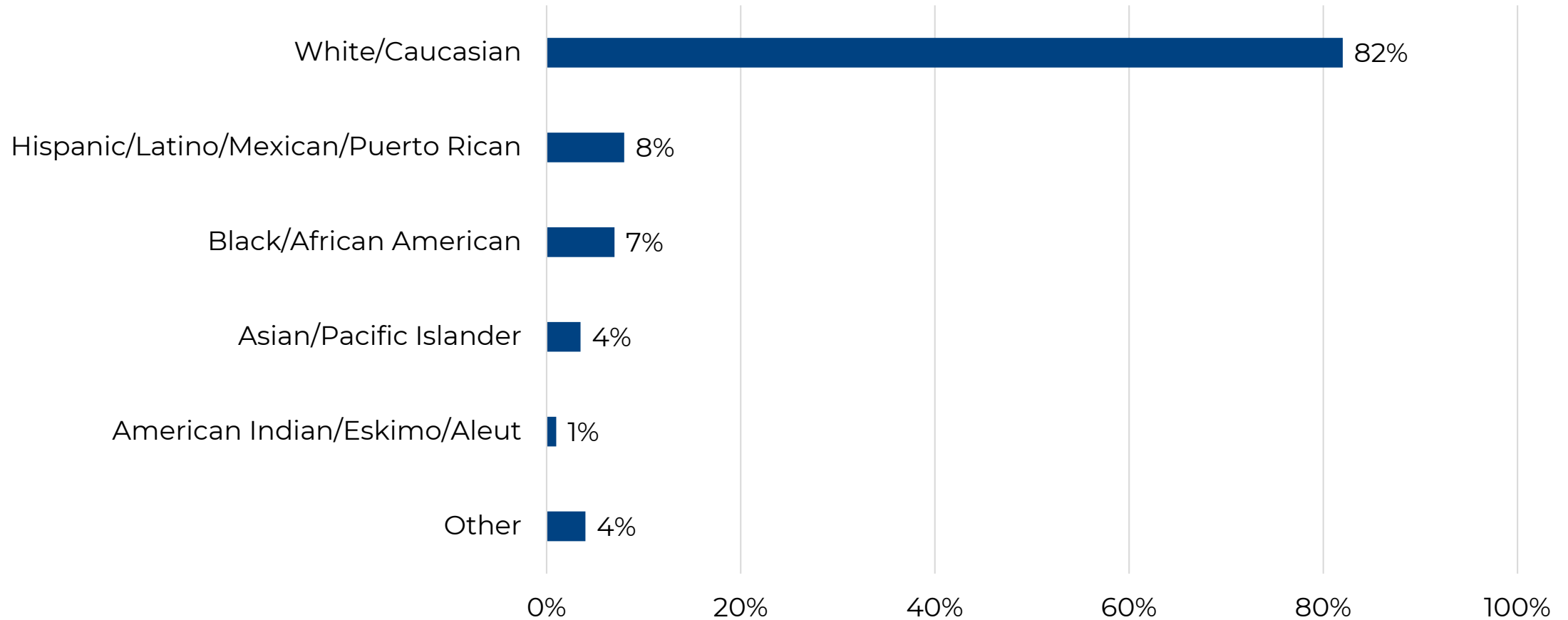
Location of practice of respondents:



Education of respondents:



Race and ethnicity of respondents:



NATIONAL ASSOCIATION OF REALTORS®

The National Association of REALTORS® is America's largest trade association, representing more than 1.6 million members, including NAR's institutes, societies and councils, involved in all aspects of the real estate industry. NAR membership includes brokers, salespeople, property managers, appraisers, counselors and others engaged in both residential and commercial real estate.

The term REALTOR® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics.

Working for America's property owners, the National Association provides a facility for professional development, research and exchange of information among its members and to the public and government for the purpose of preserving the free enterprise system and the right to own real property.

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