



HB 1439 – Better Small Business Employee Benefit Act Of 2025

Position: Support

Maryland REALTORS® supports efforts to expand health insurance coverage for Maryland residents, as outlined in HB 1439.

There are over 28,000 REALTORS® in Maryland, the vast majority of whom are independent contractors who do not receive insurance coverage through their brokerage. The uninsured rate among REALTORS® has typically been twice that of the general population, and many of those who currently have coverage are only able to obtain it through a spouse employed outside of the industry.

The National Association of REALTORS® (NAR) offers a suite of health insurance coverage options for its members. All of the insurance plans offered in NAR's Members Health Insurance Exchange are Affordable Care Act qualified plans from top-rated insurance carriers. However, due to state regulations, Maryland residents are not able to access these services. In fact, we are virtually the only state which has this prohibition. This makes it harder for our members to obtain health insurance and makes what insurance they can obtain more expensive.

Maryland REALTORS® thanks the sponsors for seeking these changes and asks for your support of House Bill 1439.

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