

2018 Health Insurance Survey

Members at Large

Friday, July 20, 2018

Methodology

The NAR Health Insurance Survey was sent in July 2018 through email to a total of 364,000 members (150,000 Designated REALTORS® (Brokers of Record), 64,000 commercial members, and 150,000 randomly-selected residential REALTORS® who are not Designated REALTORS®). It received 16,590 completed responses and has a response rate of 4.6 percent. Of 16,590 survey responses, 13,863 are members at large (84 percent). The confidence interval at a 95 percent level of confidence is +/-0.76 percent. This report covers the 13,863 members at large (84 percent) that do not own firms.

	2018 Member Profile	Survey Respondents (Members)
White or Caucasian	81%	87%
Married	70%	69%
Female	63%	57%
College Education	30%	32%
Median Age	54	57
Household Income	\$110,760	\$109,800

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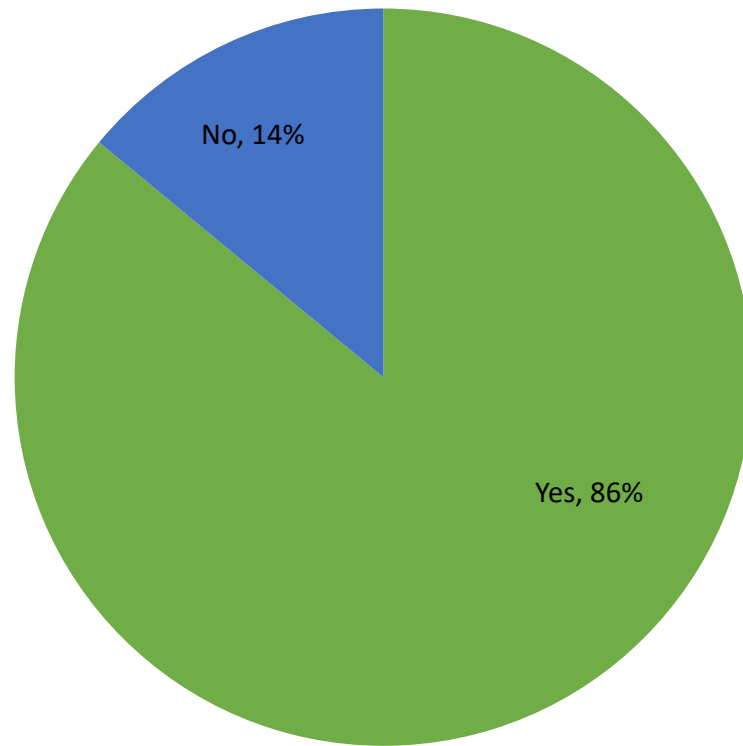
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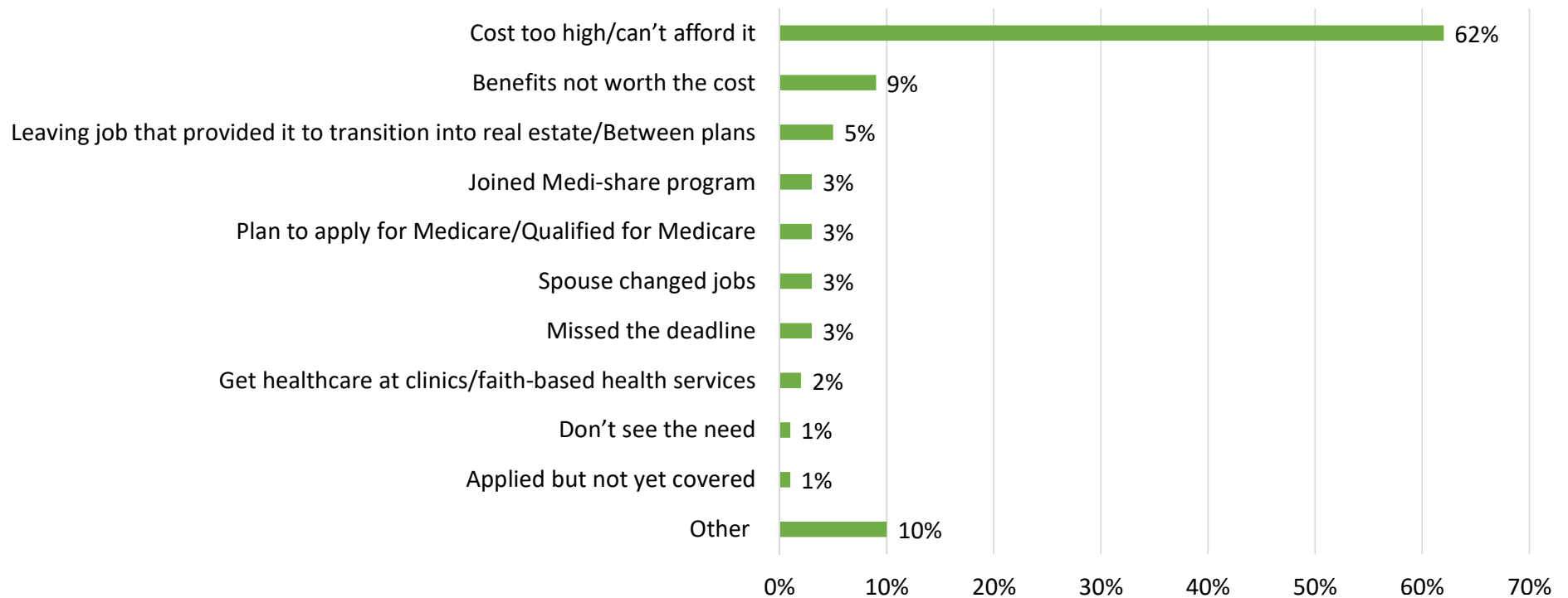


Do you currently have health insurance for 2018?



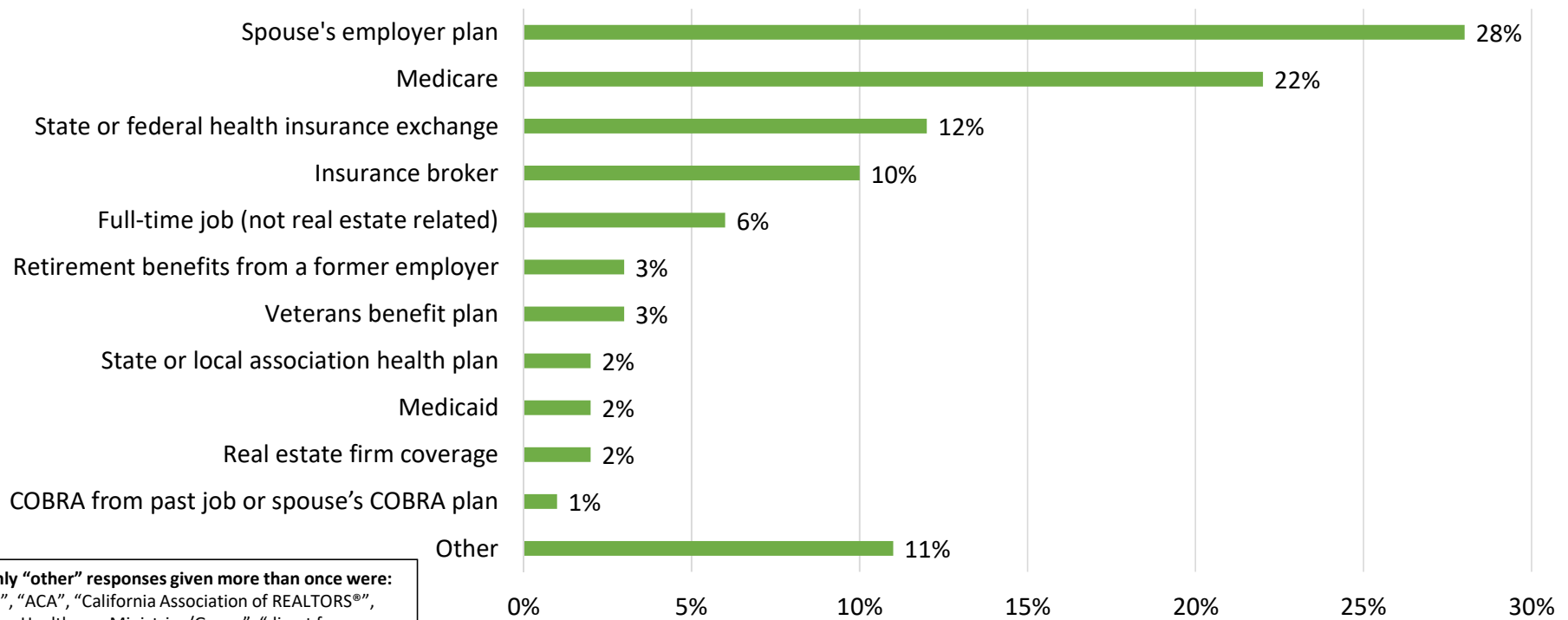
Source: NAR Health Insurance Survey, July 2018

What is the main reason you do NOT have health insurance this year?



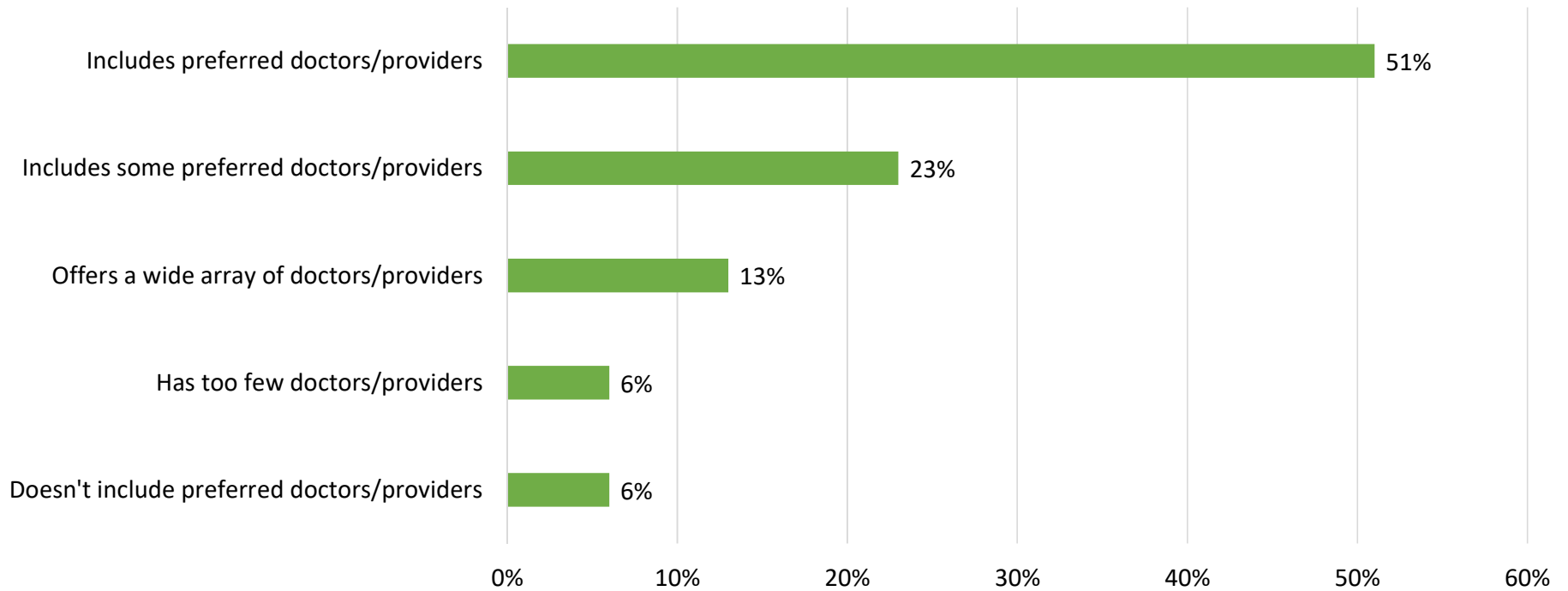
Source: NAR Health Insurance Survey, July 2018

Where did you obtain your primary health insurance?



The only "other" responses given more than once were: "AARP", "ACA", "California Association of REALTORS®", "Cristian Healthcare Ministries/Group", "direct from insurer", "healthcare.gov", "Humana", "independent", "Obamacare".

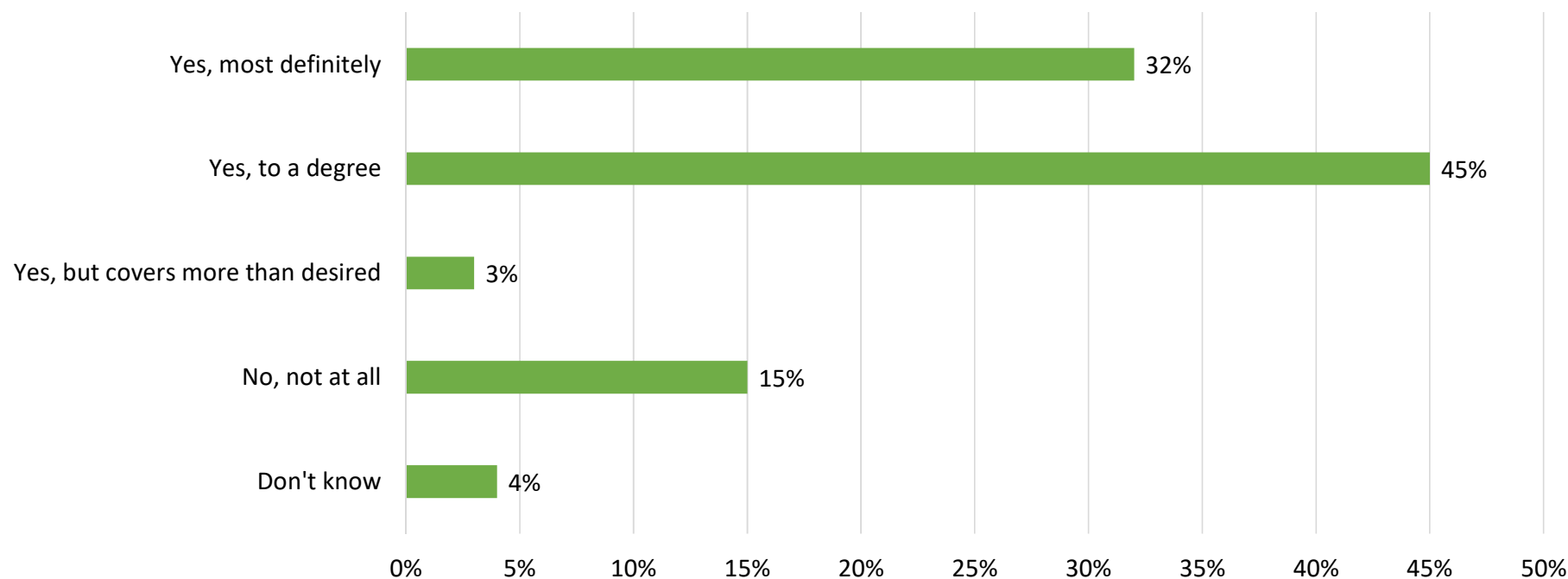
My primary health insurance plan:



Source: NAR Health Insurance Survey, July 2018

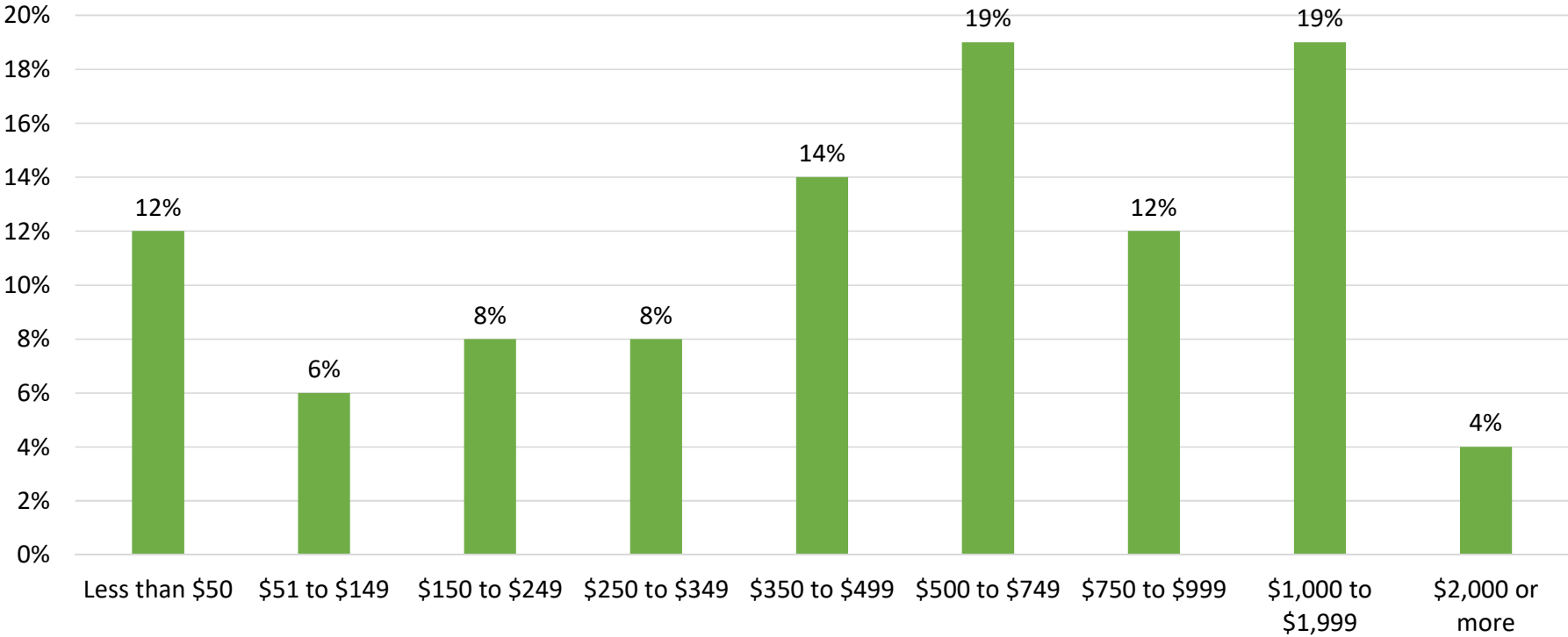


Does your plan cover everything you want (i.e. well checks, immunizations, annual physicals, lab tests, maternity, etc.)?



Source: NAR Health Insurance Survey, July 2018

Cost of monthly premiums:

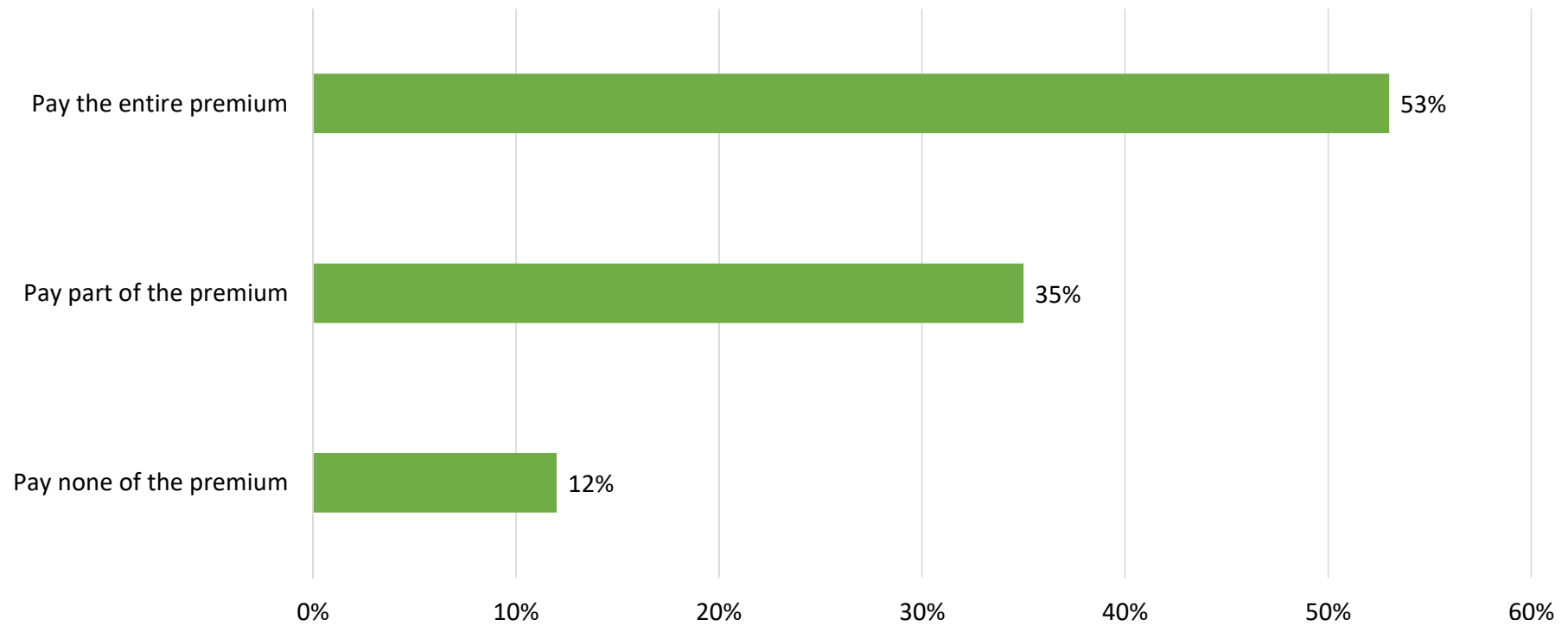


Median: \$500.00

Source: NAR Health Insurance Survey, July 2018

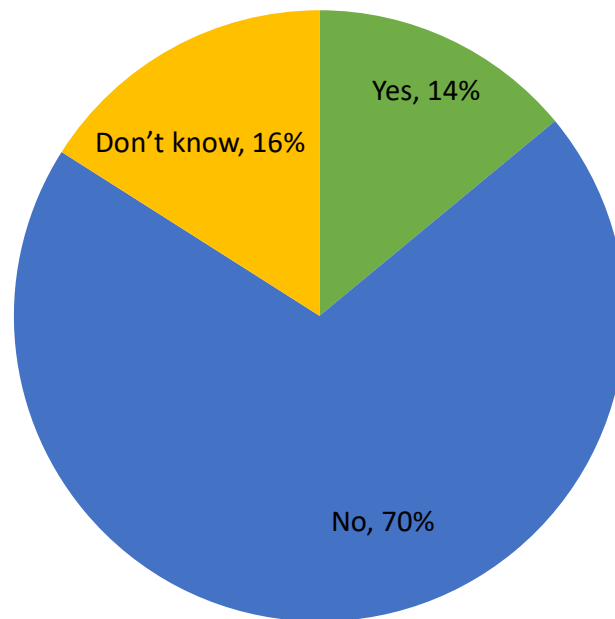


What portion of the total premium for your health insurance coverage do you pay?



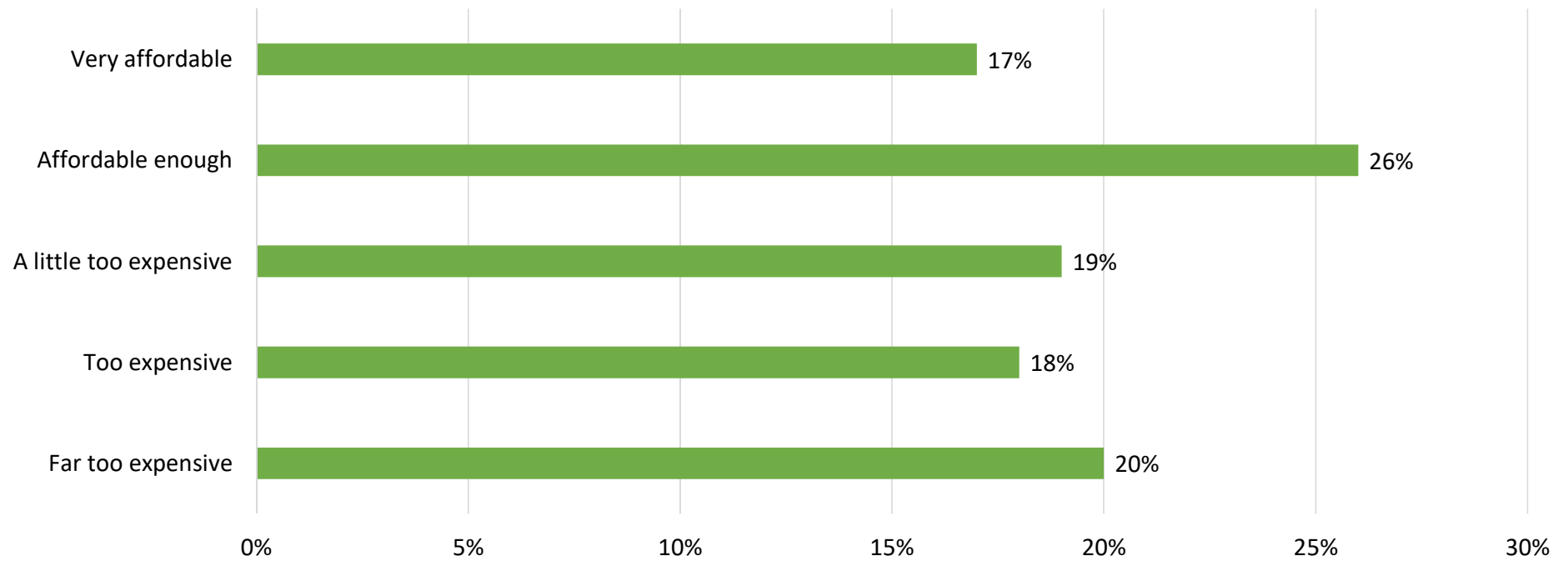
Source: NAR Health Insurance Survey, July 2018

If you had health insurance in 2017, did you qualify for the government subsidy or tax credit in 2017 that reduced the cost of your insurance premiums?



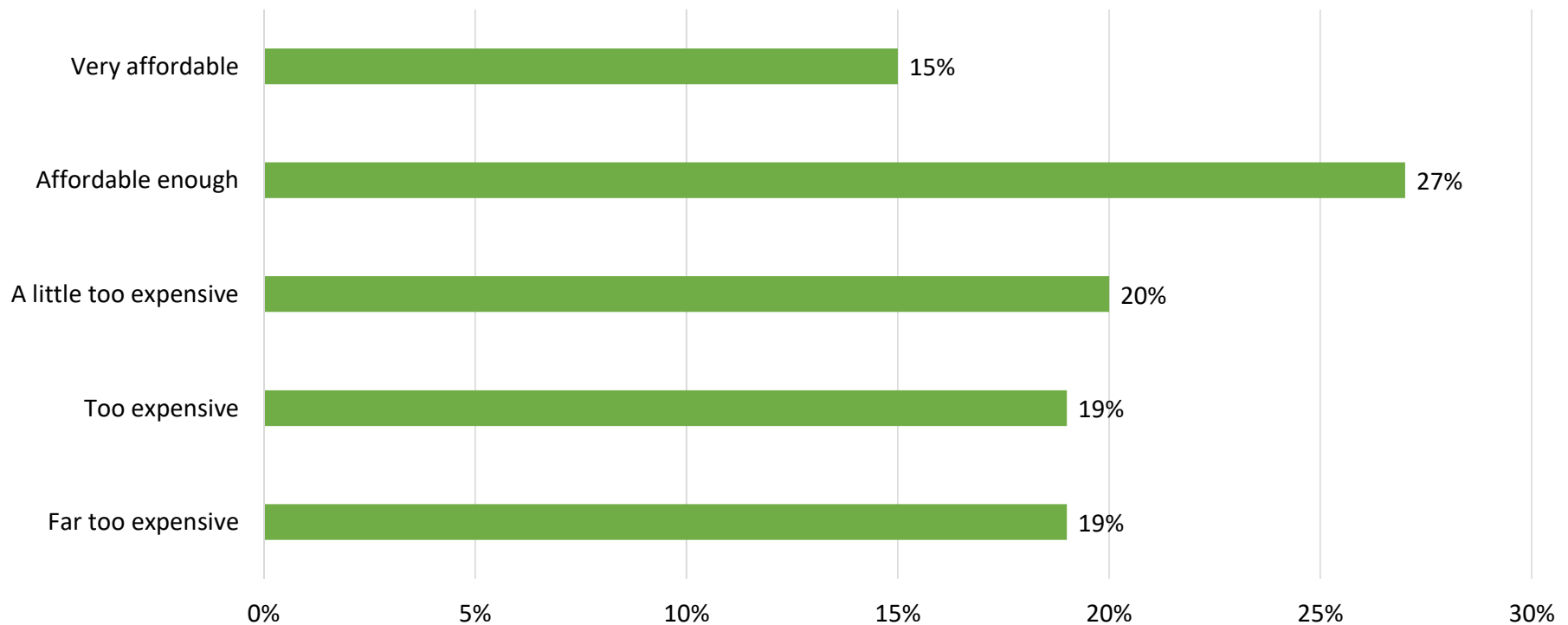
Source: NAR Health Insurance Survey, July 2018

How do you feel about your monthly premiums?



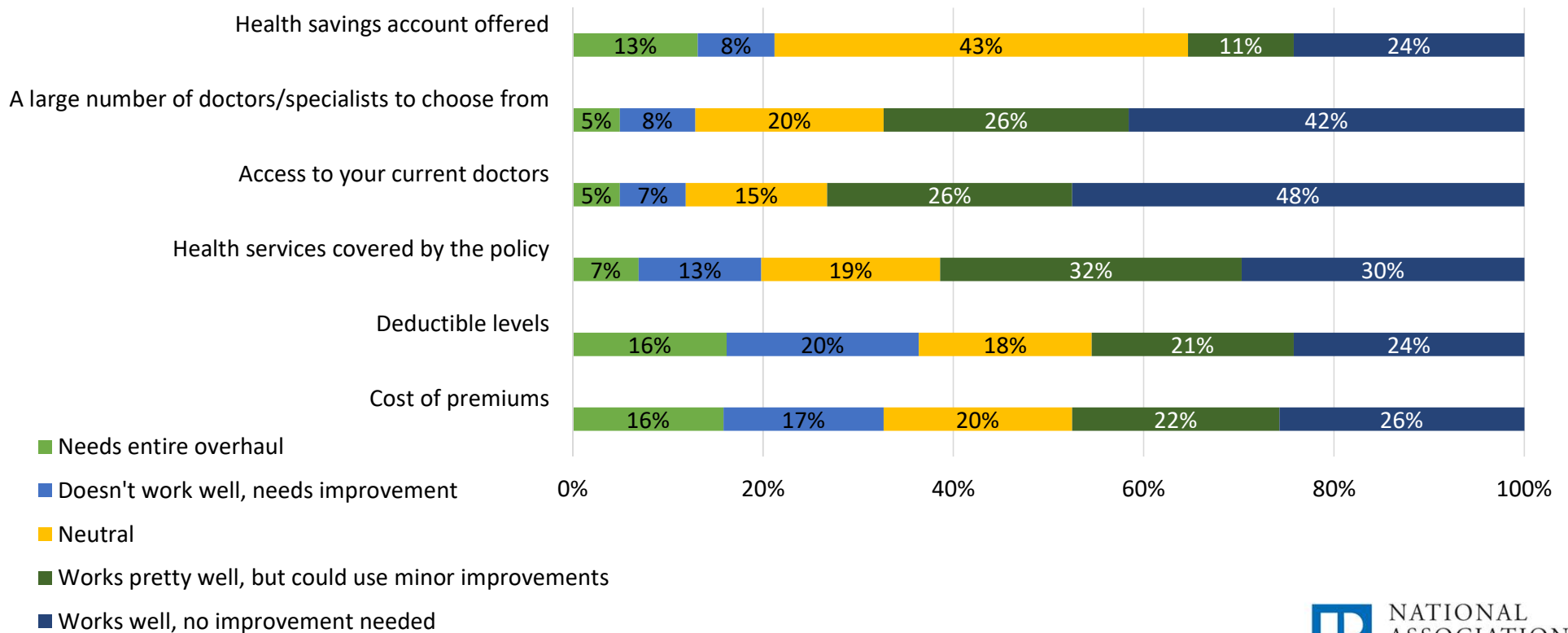
Source: NAR Health Insurance Survey, July 2018

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



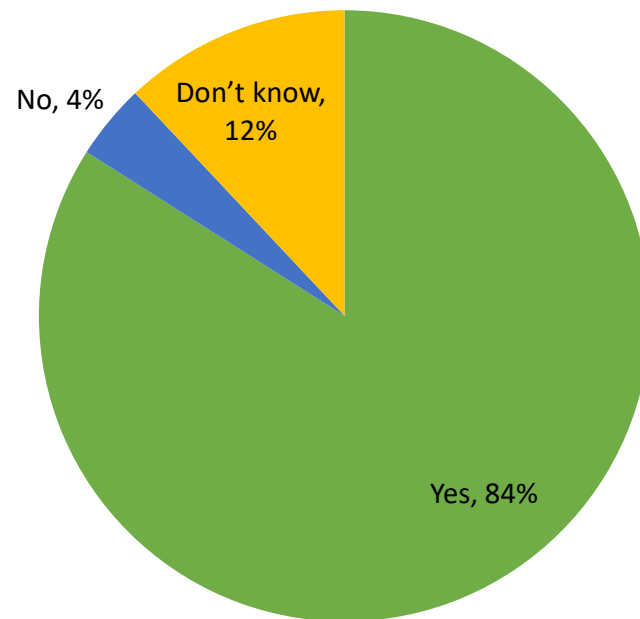
Source: NAR Health Insurance Survey, July 2018

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



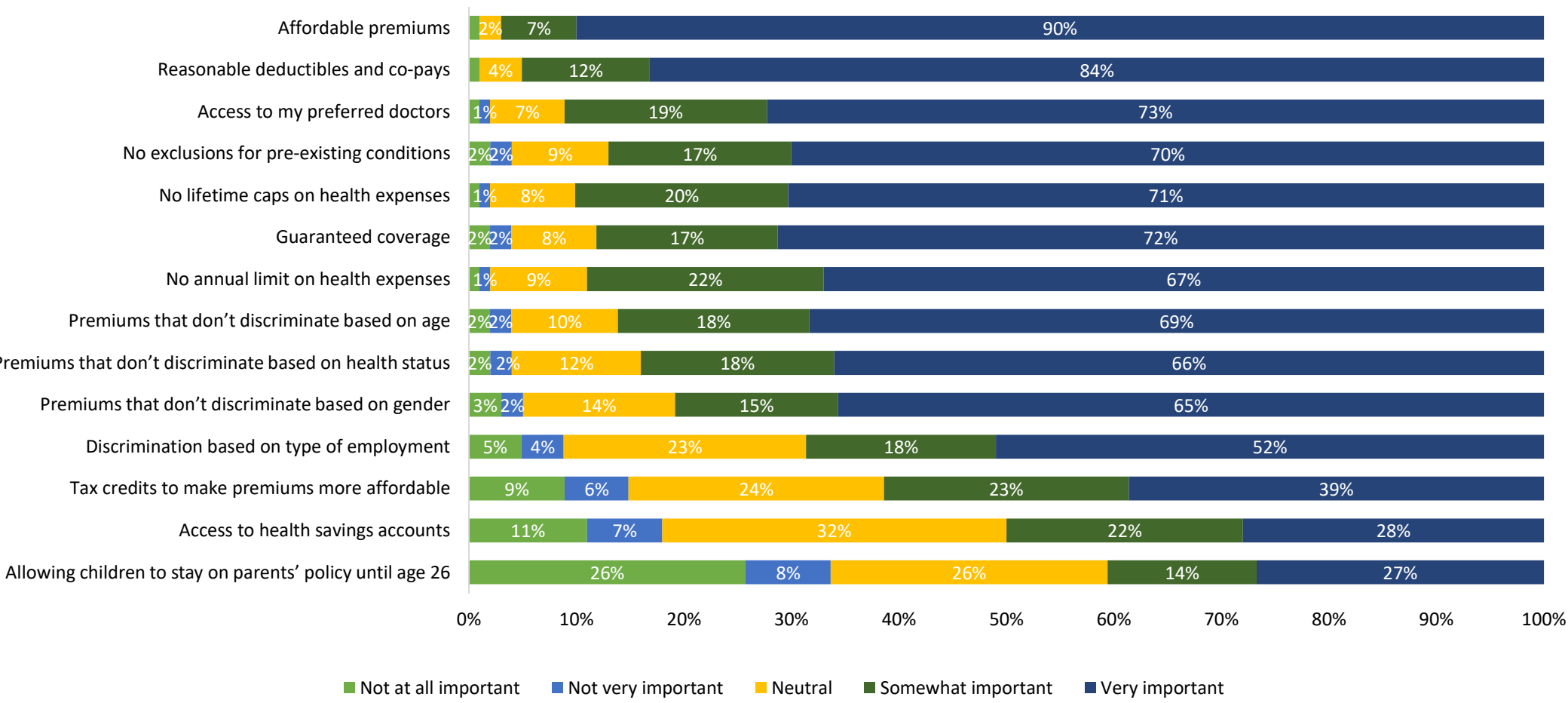
Source: NAR Health Insurance Survey, July 2018

The penalty for not purchasing health insurance will be eliminated for coverage in 2019 and future years. Will you enroll in health care coverage if there is no penalty?



Source: NAR Health Insurance Survey, July 2018

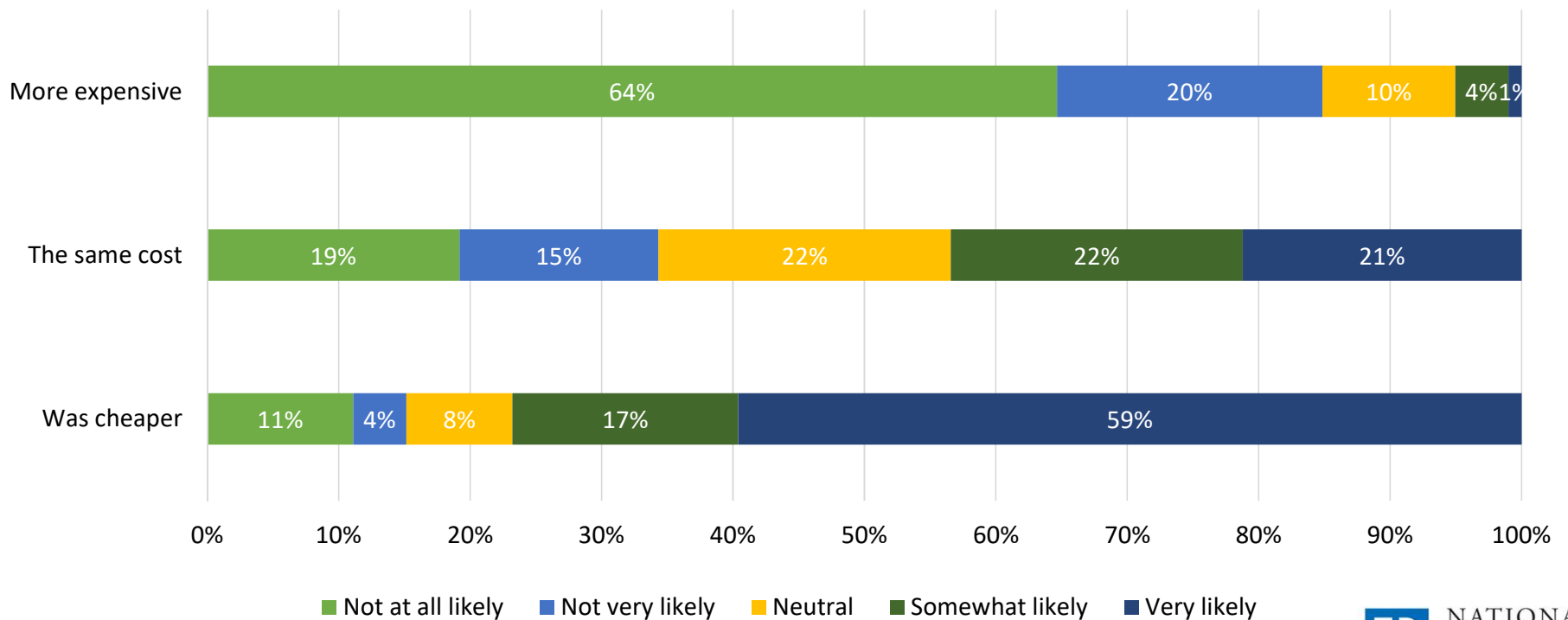
What are your top priorities related to health insurance coverage?



Source: NAR Health Insurance Survey, July 2018



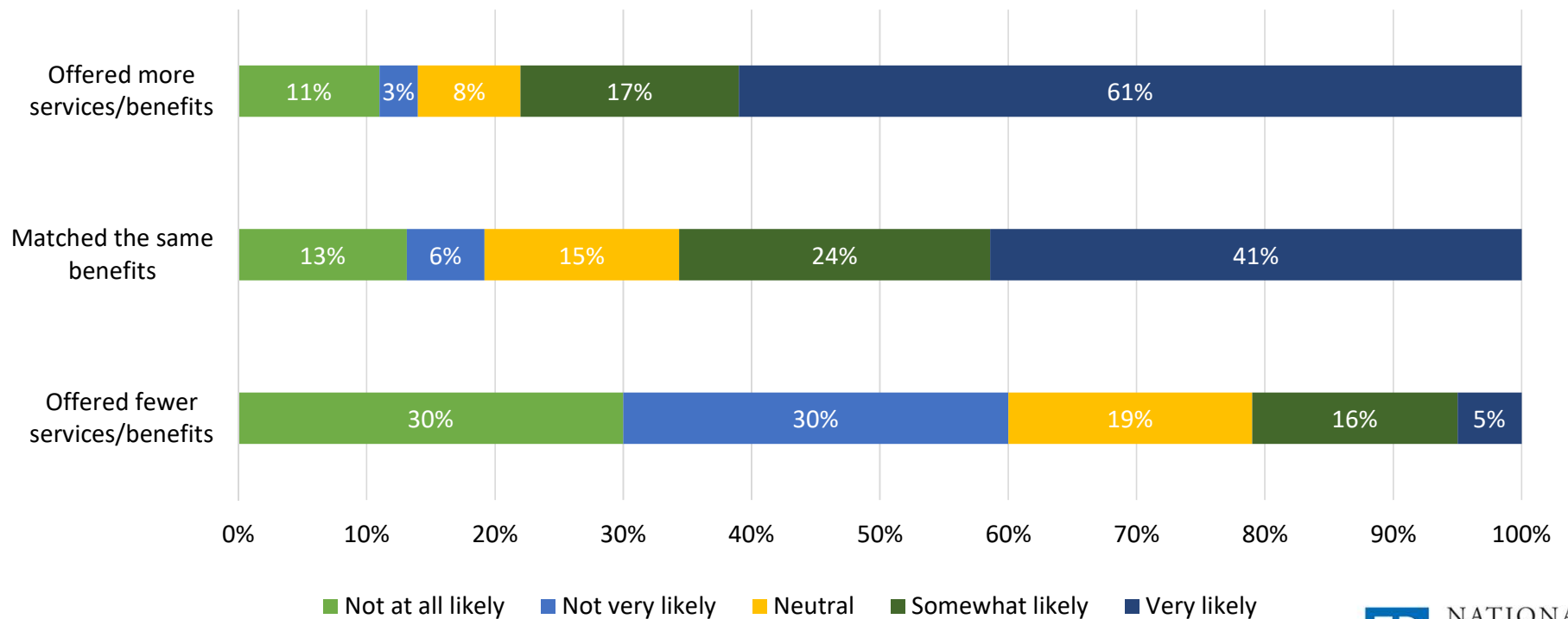
How likely would you be to sign up for an NAR-sponsored health insurance plan if it were to offer the same benefits as your primary health insurance provider AND if the premium:



Source: NAR Health Insurance Survey, July 2018



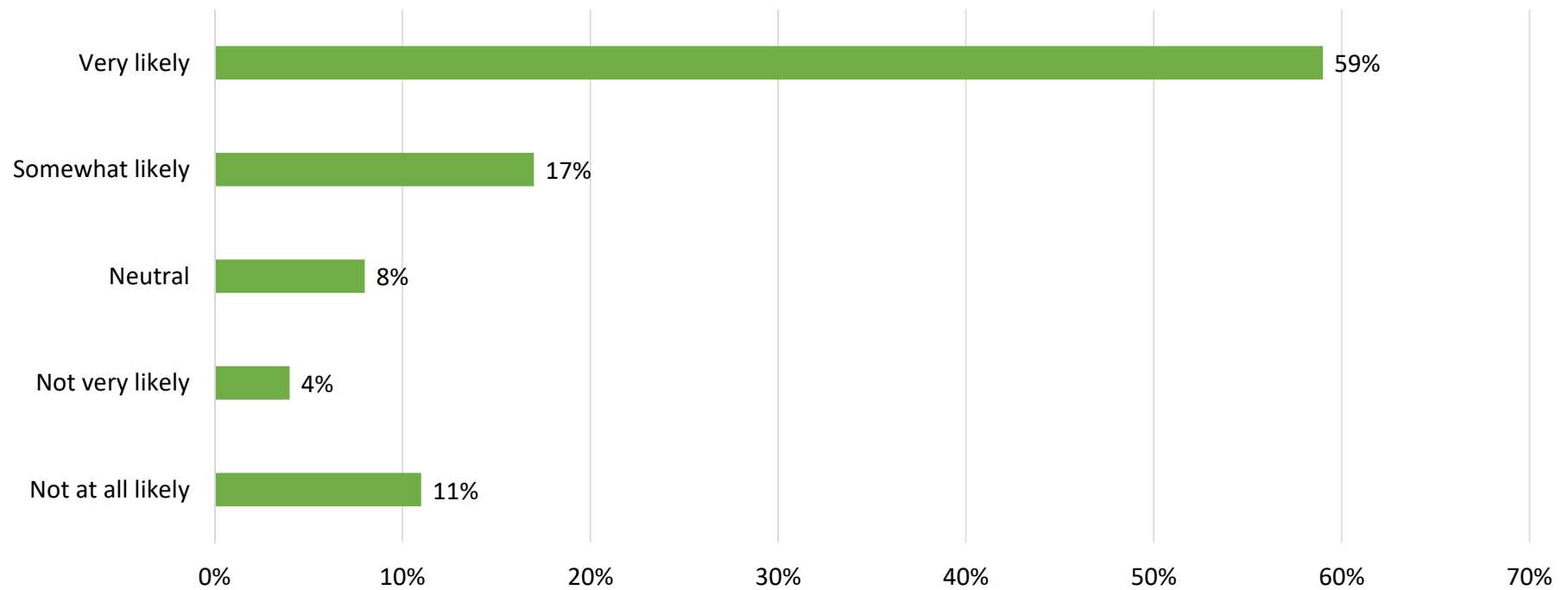
How likely would you be to sign up for an NAR-sponsored health insurance plan if the premium costs were cheaper BUT the policy:



Source: NAR Health Insurance Survey, July 2018

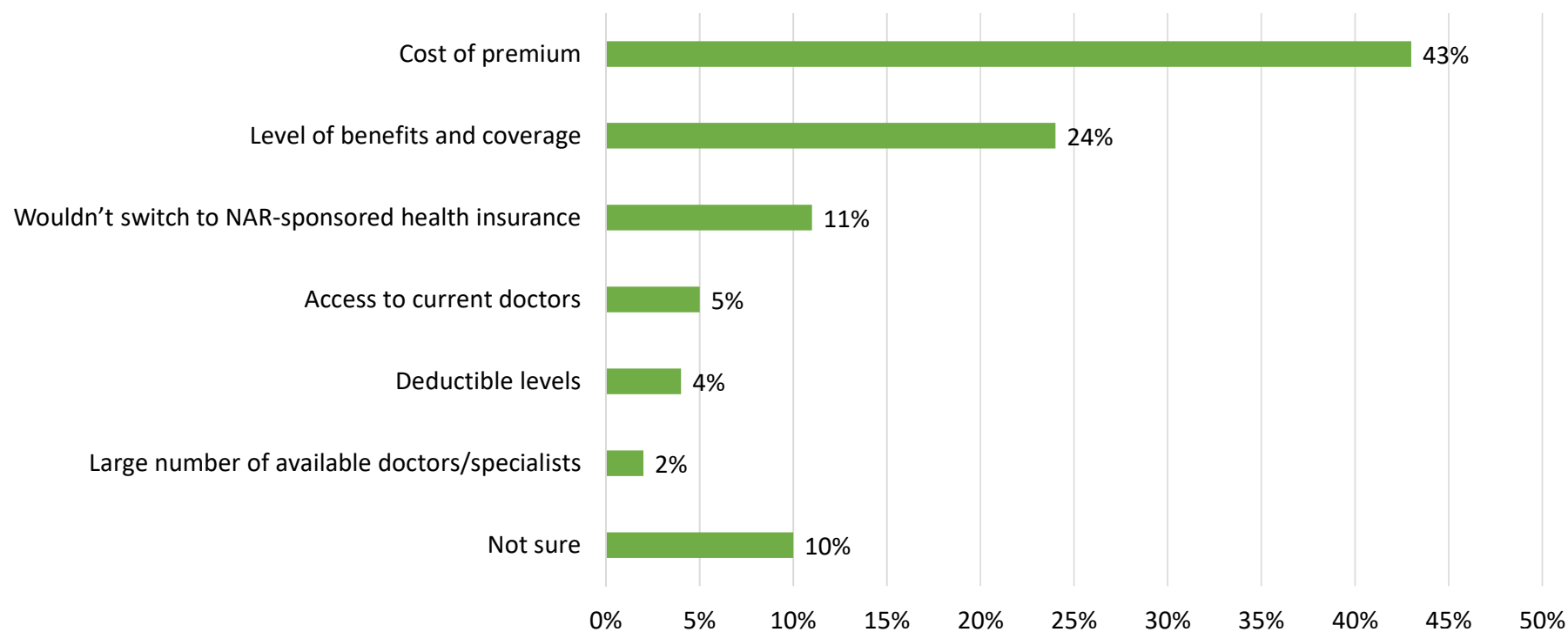


How likely would you be to switch to an NAR-sponsored health insurance plan if the premium costs were the same as you pay now AND if it offered the same coverage:



Source: NAR Health Insurance Survey, July 2018

In order for you to switch to an NAR-sponsored health insurance plan, what would be the greatest motivating factor:



Source: NAR Health Insurance Survey, July 2018



Reasons members wouldn't switch to NAR :

The comments/sentiments repeated most often were:

- Already have good coverage
- Comfortable with current plan
- Shared costs
- Retired or disabled and have insurance from other source
- Do not currently pay anything now or its free
- Have insurance from spouse with no need to switch



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Source: NAR Health Insurance Survey, July 2018

