



# ASSOCIATION HEALTH PLAN LEGISLATION

## WHAT?

The Virginia REALTORS® is seeking authority in the Code of Virginia to allow an association, like the REALTORS®, to work with insurance providers in Virginia and establish health insurance plans that they can offer to members of their association.

## WHY?

Most REALTORS® are independent contractors. They work for themselves, meaning that under existing law, the only place they can acquire health insurance is on the “small-group” market or the “individual” market. These are very costly options.

REALTORS® routinely report that they are quoted more than \$1,000 a month for health insurance premiums. If they have family members they would like to add, the price goes up to over \$2,000 a month. In fact, largely due to these costs, almost 20% of REALTORS® in Virginia have no health insurance. They are stuck in a coverage gap.

## WHAT WOULD THESE PLANS INCLUDE?

Under the legislation, the plans:

- Prohibit denial based solely on “pre-existing” conditions
- Cover the following Essential Health Benefits under the Affordable Care Act:
  - Outpatient care
  - Trips to the emergency room
  - Treatment in the hospital for inpatient care (an overnight stay)
  - Pregnancy care before and after the baby is born
  - Mental health and substance abuse services
  - Prescription drug coverage
  - Services and devices that help you recover from a debilitating injury or disability
  - Lab tests
  - Pediatric services, which include dental and vision care for children

Preventive services, to include:

- One-time screening for abdominal aortic aneurysm in men of specified ages who have ever smoked
- Alcohol abuse screening and counseling
- Aspirin use to prevent cardiovascular disease for men and women of certain ages
- Blood pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal cancer screening for adults over 50
- Depression screening for adults
- Diabetes (Type 2) screening for adults with high blood pressure
- Diet counseling for adults at higher risk for chronic disease
- HIV screening for everyone aged 15 to 65, and other ages at increased risk
- Immunization vaccines for adults—doses, recommended ages, and recommended populations
- Obesity screening and counseling for all adults
- Sexually transmitted infection (STI) prevention counseling for adults at higher risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users

### HOUSE BILL

HB 795 (Del. Chris Hurst)

### SENATE BILL

SB 235 (Sen. George Barker)

**WHAT CAN YOU DO TO HELP? PLEASE SUPPORT LEGISLATION THAT WILL ALLOW REALTORS® TO OBTAIN AFFORDABLE, HIGH-QUALITY HEALTH INSURANCE.**



# VIRGINIA REALTORS® LEGISLATIVE AGENDA TALKING POINTS

## RENT MONEY INTO ESCROW

The Virginia REALTORS® seek legislation to clarify a perceived discrepancy between escrow law and regulations. This legislation will require all rent monies, including current rent, to be deposited into an escrow account. This clarification ensures that all rent monies are deposited into escrow instead of operating accounts and will therefore provide additional protection for consumer funds.

- **SB 653 (Sen. Jennifer Boysko)**

## SECURITY DEPOSIT DISBURSEMENT

The Virginia REALTORS® seek legislation to clarify that the 45-day time period for returning a security deposit to a tenant starts running from the date of the termination of the tenancy or the date the tenant vacates the unit, whichever occurs last. This clarification will ensure that landlords and tenants are working with the same expectations.

- **SB 388 (Sen. Jeremy McPike)**
- **HB 594 (Del. Jeff Bourne)**

## DEATH OR DISABILITY OF A BROKER

The Virginia REALTORS® seek legislation to clarify that upon the death or disability of a real estate broker who was a sole proprietor or the only licensed broker in any business entity, the real estate board can approve someone to close out the business. Previously, the law did not include LLCs in the list of business entities which implied that if a broker was the only licensed broker in an LLC, the VREB could not appoint someone to conclude the business.

- **HB 513 (Del. David Bulova)**

## EVICTION DIVERSION PROGRAM TECHNICAL EDIT

The Virginia REALTORS® seek legislation to clarify that tenants who have not used their right of redemption within the past 6 months may be able to participate in the pilot eviction diversion program. The enactment clause currently states that if a tenant has ever used their right of redemption they cannot participate in the eviction diversion program.

- **HB 756 (Del. Lashrecse Aird)**

## POA/CONDO ACT EXTENSION FOR RIGHT OF RECISSION

The Virginia REALTORS® seek legislation that would allow parties to a transaction for a property located in a POA or Condo association to agree to extend the three-day right of rescission for up to an additional 4 days. Currently, the statute prohibits the parties from changing the three-day period, even if all the parties agree. This can be burdensome for parties with scheduling difficulties or where additional information is needed before the transaction can move forward. Limiting the extension to 4 days provides extra time, if needed, but still allows for certainty of contract.

- **HB 176 (Del. Marcus Simon)**
- **SB 672 (Sen. Monty Mason)**

## REMOVAL OF RESTRICTIVE COVENANTS

The Virginia REALTORS® seek legislation to remove discriminatory restrictive covenant language that would violate fair housing law from real property title and deeds. Current law already declares such language void and contrary to the public policy of the Commonwealth. This legislation would require all deeds executed in any residential real estate transaction to remove this offensive language that can affect property values and delay or prevent the sale of real property.

- **HB 788 (Del. Lamont Bagby)**