

new york state senator William Larkin

Larkin Advocates For New Health Insurance Commission

WILLIAM J. LARKIN JR. June 5, 2005

Senator Bill Larkin (R-C, Cornwall-on-Hudson) today announced the Senate has passed legislation (S.1372) he is cosponsoring to create a New York Health Benefit and Cost Commission. The new commission would study and report on proposed health insurance coverage mandates.

"The purpose of this bill is to ensure that health insurance coverage provides the care, treatment and service that people need and to make sure that coverage is affordable and available," said Senator Larkin. "Both the Legislature and the public should have cost and benefit analysis before deciding whether to require all policies to include a certain benefit. Creating this commission would help consumers and keep health insurance costs in check."

The Legislature has required that all health insurance policies in New York State include a number of specific benefits. Larkin also said that many of the benefits mandated have served to ensure that people have access to care that they need, but this mandated coverage has also resulted in premium increases.

Over the past decade, health insurance costs and the number of uninsured persons has risen dramatically in part due to mandated benefits.

The bill was sent to the Assembly.