



NEW YORK STATE SENATOR

William Larkin

Larkin Plan Would Allow Small Businesses To Purchase Healthy Ny And Save 5-7% On Health Insurance Costs

[WILLIAM J. LARKIN JR.](#) June 17, 2007

The State Senate has passed legislation (S.205) sponsored by Senator Bill Larkin (R-C, Cornwall-on-Hudson) to allow small business owners to purchase the Healthy New York insurance product even if they already offer their employees health insurance.

The bill would permit owners of a sole proprietorship or a small business to purchase both individual and family insurance policies for their employees under the Healthy New York insurance program.

Under current law, only small businesses that do not offer health insurance at all to their employees can qualify to purchase Healthy New York. The Larkin bill is designed to compliment the Healthy NY plan and allow small businesses that are currently purchasing small group policies to also purchase the Healthy NY basic benefits package for their employees.

"The increasing cost of health insurance is one of the most serious impediments to the state's small business community," said Senator Larkin. "This bill will reduce the cost of health insurance for small businesses. It is estimated that small businesses would save an extra 5-7 percent with this plan."

The bill was sent to the Assembly.