



NEW YORK STATE SENATOR

William Larkin

State Adopts Larkin Proposal To Provide Health Insurance To Young People Living At Home Up To Age 25

[WILLIAM J. LARKIN JR.](#) April 9, 2007

Senator Bill Larkin (R-C, Cornwall-on-Hudson) today announced that a measure he introduced in the Senate to allow unmarried children up to the age of 25 to be covered by their parents' health insurance policies has been adopted within the 2007-08 state budget.

The legislation (S.575) authorizes health insurance companies to keep covering a family's children under a family policy until those children reach age 25, provided that the son or daughter is still living at home.

Under current law, an unemancipated child over the age of 19 must be dropped from a family's health insurance coverage unless that child is in college or is mentally incapable of self-sustaining employment.

"It just seemed very unfair that college students would be covered by their parents' health plans up to the age of 23, but a young person who chose to go to work instead of college would be dropped when they turned 19 by the same family's health insurance policy," said Senator Larkin. "This new law will ensure that all young people up to the age of 25 who live at home have health insurance, whether they are college students or not."

Senator Larkin said the idea for this legislation came from the work of the Task Force on the Future of Health Insurance created by the Commonwealth Fund. That Task Force issued a report entitled, "Job-Based Health Insurance in the Balance: Employer Views of Coverage in the Work Place," dated March 2004.

Senator Larkin has been calling for this change in the state insurance law since 2004 and was successful in his efforts to include the measure in this year's state budget.