RESOLUTION #7—2019
Regular Annual Session

Submitted by
Board of Directors

REVISED POLICY ON PET HEALTH INSURANCE

RESOLVED, that the American Veterinary Medical Association (AVMA) adopt the revised policy on Pet Health Insurance as noted below (additions are underlined).

Pet Health Insurance
The AVMA endorses the concept of pet health insurance that provides coverage to help defray the cost of veterinary medical care and encourages veterinary healthcare teams to proactively educate their clients about the existence of such resources. The AVMA recognizes that viable pet health insurance programs may be an important approach for the veterinary profession to continue to provide high quality veterinary services.

Pet health insurance policies should:
1. Require a veterinarian-client-patient relationship
2. Allow policyholders to choose their own veterinarians, including specialists and emergency and critical care facilities
3. Never interfere with the veterinarian’s fee structures
4. Be approved by the state insurance regulatory agency where the policy is sold
5. Be consistent with the Principles of Veterinary Medical Ethics and the pet health insurance industry ethical standards
6. Use licensed veterinarians to assist in claims adjudication
7. Be clear about policy limits, pricing structures, and optional coverage (e.g., coverage for annual wellness visits) that might be available to policyholders
8. Be transparent about how the terms and conditions of plans will impact coverage and costs, including the financial obligations of policyholders such as copays, deductibles, and exclusions
9. Communicate clearly about the fee reimbursement process (i.e., how reimbursements are determined and how quickly reimbursements are provided to policyholders)

Statement about the Resolution

The AVMA Council on Veterinary Service reviewed the policy outside of the regular 5-year cycle at the request of the Veterinary Economic Strategy Committee. After discussion between the two entities the policy was revised to note that “veterinary healthcare team” should make clients aware of the existence of health insurance.

Financial Impact: None
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<th>Recommendation</th>
<th>Board of Directors</th>
<th>House Advisory Committee</th>
<th>Reference Committee #4</th>
<th>House of Delegates</th>
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(Use this space for additional narrative, if needed)