



**February 15, 2024**

**Economic Matters Committee**

**HB647**

***Property and Casualty Insurance – Pet Insurance – Regulation***  
**FAVORABLE**

The Humane Society of the United States, Maryland Votes for Animals, and the Professional Animal Workers of Maryland urge a favorable report on HB 647, which would create more transparency in pet insurance policies.

For some pet owners, pet health insurance may allow them to obtain necessary and often critical veterinary treatment for their pets that they may not have been able to afford otherwise. While pet insurance is sadly not available to all owners due to cost, promoting awareness of and utilization of pet health insurance is a positive for pets and owners as it can help address some of the access to veterinary care concerns facing people across the state.

Pet health insurance is typically most valuable in covering unexpected and expensive veterinary care such as emergency needs or treatment of serious medical illness. However, when owners do not understand the coverage that their policy will provide, it can leave them with unexpected bills that they are not prepared for – a problem compounded by the fact that they were relying on their insurance to weather those expenses.

Shelters are experiencing historically high levels of surrenders, and euthanasia rates are rising again for the first time in many years. Many of these surrenders are due to economic hardship, including an inability to afford veterinary care. Owners who are counting on their pet insurance to help them cover the costs of care deserve transparency in what, exactly, their policies will cover, so that they can best plan for providing necessary treatment to their beloved pets.

Anything that can be done to reduce pet surrenders due to economic pressures will improve outcomes for shelters, pets, and the people who love them. We urge a favorable report on HB647.

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