

**Joint Committee on Financial Services**  
**The 194th General Court of the Commonwealth of Massachusetts**  
**2025-2026**  
**Bill Summary**

**Bill No:** H1186

**Title:** An Act relative to pet insurance in the Commonwealth of Massachusetts

**Sponsor:** Rep. Ryan M. Hamilton

**Hearing Date:** November 4, 2025

**Reporting Date:** January 3, 2026

**Similar Matters:** N/A

**Prior History:**

**Current Law:**

Creates legal framework to regulate pet insurance.

**Summary:**

Pet insurance must disclose what they don't cover:

1. like pre-existing conditions, hereditary disorder, chronic condition, etc.
2. if they have a waiting period
3. whether coverage is reduced or premiums are impacted based on claims
4. if underwriting company's name is different from what is marketed.

Right to examine and return policy unless there is an on-going claim. Company must display how to return policy.

Insurer must disclose a summary description of the basis or formula on which the pet insurer determines claim payments

If it uses a benefit schedule to determine claim payment, then disclose the following:

1. The applicable benefit schedule
2. Disclose all benefit schedules used

If pet insurance uses usual and customary fees (what they deem reasonable for procedure) for claims, then disclose the following:

1. In policy, list how the fees are determined
2. Provide link to formula for fees
3. If vet needs to examine pet for coverage, then must list specific things vet needs to find that would trigger coverage

4. If there are any waiting periods
5. Include a summary of coverage and include a link to it on website

Insurer can issue policies that exclude pre-existing conditions if disclose exclusion clearly but have burden of proof to show its a pre-existing condition.

Insurer can impose a waiting period for conditions not due to an accident. (Can't be more than 30 days). If waiting period, must include provision that waiting period can be waived if medical examination has been completed. That exam is paid for by policy holder unless covered by policy. Can't require an exam for renewal. Purchase of policy can't be contingent on participation to a wellness program.

Insurance companies can't market wellness program as an insurance policy. If offer wellness program, then cost must be separate and clear from policy. Wellness program can't offer services that insurance policy covers. Disclose clearly that wellness program is not insurance.

Insurance agents can't sell until licensed and completed training. Training includes if the policy has pre-existing conditions stipulations/ waiting periods, difference between insurance and wellness programs, rating, underwriting, renewal, Any violation of chapter subject to unfair practices.