Draft NAPHIA Model Law Updates

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# Section 8 Waiting Periods

A pet insurer may issue policies that impose waiting periods:

## that do not exceed

#### 14 days for accidents,

#### 30 days for illnesses, and

#### 120 days for “musculoskeletal” conditions.

## an insurer utilizing a waiting period permitted in (1) shall include a provision in its contract that allows the waiting periods to be waived upon completion of a medical examination. Insurers may require the exam to be conducted after the purchase of the policy from a licensed veterinarian.

#### A medical examination under (2) shall be paid for by the policyholder, unless the policy specifies that the insurer will pay for the examination*.*

#### An insurer can specify the elements of the examination and any required documentation thereof, provided the specifications do not unreasonably restrict a consumer’s ability to waive the waiting periods in section (1).

## Waiting periods must be clearly and prominently disclosed to consumers prior to the policy purchase*.*

# Section 4 Disclosures

(I) If any medical examination by a licensed veterinarian is required to effectuate coverage, the insurer shall clearly and conspicuously disclose the examination requirements at the time of purchase.

# Section 3 Definitions

J. “Musculoskeletal” refers to the musculoskeletal system that is made up of the bones of the skeleton, muscles, cartilage, tendons, ligaments, joints, and other connective tissue that supports and binds tissues and organs together.