



Ohio Revised Code Section 3970.06 Wellness programs.

Effective: January 22, 2025

Legislation: Senate Bill 175

- (A) No pet insurer shall condition eligibility to purchase pet insurance on participation, or lack of participation, in a separate wellness program.
- (B) No pet insurer or agent shall market a wellness program as pet insurance.
- (C) If a wellness program is sold by a pet insurer, all of the following apply:
- (1) The purchase of the wellness program shall not be a requirement to purchase pet insurance;
 - (2) The costs of the wellness program shall be separate and identifiable from any premiums or other costs for pet insurance sold by a pet insurer or agent;
 - (3) The terms and conditions for the wellness program shall be separate from any pet insurance sold by the pet insurer or agent;
 - (4) The products or coverage available through the wellness program shall not duplicate products or coverage available through the pet insurance;
 - (5) The advertising of the wellness program shall not be misleading and shall comply with division (C)(6) of this section;
 - (6) The pet insurer or agent shall clearly disclose both of the following to consumers:
 - (a) That wellness program is not pet insurance;
 - (b) The address and customer service telephone number of the pet insurer or agent.
- (D)(1) All coverage included in a pet insurance policy is considered insurance, regardless of whether



the coverage is described as a wellness benefit.

(2) Except as otherwise provided in division (D)(3) of this section, if a wellness program undertakes to indemnify another party, pays a specified amount upon determinable contingencies, or provides coverage for a fortuitous event, the program is transacting the business of insurance and is subject to the requirements of this chapter and all other applicable laws.

(3) A wellness program contract directly between a service provider and a pet owner that involves only those two parties is not transacting the business of insurance unless the contract has other characteristics of insurance.
