H-2925.2

SUBSTITUTE HOUSE BILL 1078

State of Washington 69th Legislature 2026 Regular Session

By House Consumer Protection & Business (originally sponsored by Representatives Walen, Ryu, Leavitt, Callan, Farivar, Berg, and Donaghy)

READ FIRST TIME 02/03/26.

AN ACT Relating to pet insurance; and amending RCW 48.205.050.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

Sec. 1. RCW 48.205.050 and 2023 c 42 s 5 are each amended to read as follows:

(1) A pet insurer may issue policies that exclude coverage on the basis of one or more preexisting conditions with appropriate disclosure to the consumer. The pet insurer has the burden of proving that the preexisting condition exclusion applies to the condition for which a claim is being made.

(2)(a) A pet insurer may issue policies that impose waiting periods upon effectuation of the policy that do not exceed 30 days for illnesses or orthopedic conditions not resulting from an accident. Waiting periods for accidents are prohibited. Waiting periods may not be applied to renewals of existing coverage.

(b) A pet insurer utilizing a waiting period permitted in (a) of this subsection shall include a provision in its policy that allows the waiting periods to be waived upon completion of a medical examination. Pet insurers may require the examination to be conducted by a licensed veterinarian after the purchase of the policy.

(c) A medical examination under (b) of this subsection must be paid for by the policyholder, unless the policy specifies that the pet insurer will pay for the examination.

(d) A pet insurer can specify elements to be included as part of the examination and require documentation thereof, provided the specifications do not unreasonably restrict a consumer's ability to waive the waiting periods listed in (a) of this subsection.

(3) A pet insurer may not require a veterinary examination of the covered pet for the insured to have their policy renewed.

(4) If a pet insurer includes any prescriptive, wellness, or noninsurance benefits in the policy form, then it is made part of the policy contract and must follow all applicable laws and regulations in the insurance code.

(5) An insured's eligibility to purchase a pet insurance policy must not be based on participation, or lack of participation, in a separate wellness program.

(6) A pet insurer may not cancel or refuse to renew a pet insurance policy based on any of the following:

(a) The covered pet's age;

(b) The detection or development of a health condition with the covered pet during a covered policy period due to:

(i) A chronic condition;

(ii) An orthopedic condition;

(iii) A congenital anomaly; or

(iv) A hereditary disorder; or

(c) The detection of a preexisting condition with the covered pet as defined in RCW 48.205.020.

(7) If a pet insurer moves a pet insurance policyholder from one affiliated company to another affiliated company, current policyholders' existing policies must be honored through their expiration dates by the replacement affiliated company. Current policyholders must receive an offer of insurance from the replacement affiliated company, and the replacement affiliated company may not do any of the following:

(a) Impose a waiting period on the new policy;

(b) Require a veterinary examination of the covered pet in order to issue or subsequently renew the policy; or

(c) Cancel, refuse to issue, or refuse to renew the new pet insurance policy for any reason in subsection (6) of this section.

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