

# House Bill 2744

Sponsored by Representative NELSON (Pre-session filed.)

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**. The statement includes a measure digest written in compliance with applicable readability standards.

Digest: Tells an insurer that it may not exclude, limit or reduce benefits under a policy that covers health care for a person's pet on the basis that the pet had a health condition before the policy went into effect. Says that this is so even if the pet owner knew about the condition. Takes effect 91 days after the session ends. (Flesch Readability Score: 61.3).

Prohibits insurers that issue a policy of insurance that provides coverage or benefits to an insured for veterinary services for the insured's pet from excluding, limiting or reducing the coverage or benefits on the basis of a preexisting condition that affects the pet's health or physical condition. Takes effect on the 91st day following adjournment sine die.

## A BILL FOR AN ACT

1  
2 Relating to exclusions of insurance coverage for veterinary services on the basis of a preexisting  
3 condition; and prescribing an effective date.

4 **Be It Enacted by the People of the State of Oregon:**

5 **SECTION 1. Section 2 of this 2025 Act is added to and made a part of the Insurance Code.**

6 **SECTION 2. (1) As used in this section:**

7 (a)(A) **"Pet" means an animal that an individual keeps exclusively for the purpose of**  
8 **providing personal companionship or direct aid to the individual.**

9 (B) **"Pet" does not include animals that perform work, are livestock or are otherwise**  
10 **kept for purposes that do not involve personal companionship or direct aid to an individual.**

11 (b) **"Preexisting condition" means a condition for which a pet received veterinary ser-**  
12 **vices or treatment, or for which veterinary services or treatment were recommended, within**  
13 **six months preceding the effective date of coverage under an insurance policy.**

14 (2) **An insurer that issues a policy of insurance in this state that provides coverage or**  
15 **benefits to an insured for veterinary services for the insured's pet may not exclude, limit**  
16 **or reduce, including by means of waivers or riders of any kind, coverage or benefits provided**  
17 **under the policy of insurance on the basis of a preexisting condition that affects the health**  
18 **or physical condition of the pet, regardless of whether the insured knew of the preexisting**  
19 **condition or disclosed the preexisting condition on any application for the insurance.**

20 **SECTION 3. Section 2 of this 2025 Act applies to policies of insurance that an insurer**  
21 **issues or renews on or after the effective date of this 2025 Act.**

22 **SECTION 4. This 2025 Act takes effect on the 91st day after the date on which the 2025**  
23 **regular session of the Eighty-third Legislative Assembly adjourns sine die.**

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**NOTE:** Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.