

Customer Service Department Blue Cross Blue Shield Association 225 North Michigan Ave. Chicago, IL 60601

January 9, 2024

Subject: Urgent Appeal for the Inclusion of Animal-Assisted Therapy (AAT) Coverage

Dear Customer Service Department,

I hope this letter finds you in good health and high spirits. I am writing to you today with deep concerns regarding the coverage policies of medical insurance companies regarding animal-assisted therapy (AAT). I sincerely hope you will consider the compelling reasons I present and reconsider your stance on providing coverage for this life-altering form of therapy.

For decades, respected educational, psychiatric, and medical authorities have published extensive studies on the extraordinary human-emotional benefits of AAT, particularly using dogs. These certified AAT canines undergo 120 hours of comprehensive medical training over six months. Yet, incredibly, the financial responsibility for their use in hospitals, nursing homes, rehabilitation facilities, and senior citizens' centers falls solely on the institution, nonprofit organizations, or the patients themselves. Similarly, "service" dogs, which undergo twice the amount of medical training and have been providing their services for decades, are still not offered any financial coverage by major insurance carriers.

This lack of coverage for AAT is startling, considering these dogs' critical role in countless lives. They have been proven to significantly reduce the risk of heart attacks, strokes, and seizures, in addition to their ability to alleviate stress, anxiety, and fear. With their calming presence, they lower blood pressure, foster meaningful interactions, and provide invaluable companionship. Moreover, they offer vital support to individuals recovering from PTSD or other traumatic experiences while also offering respite to those burdened by loneliness and isolation. Furthermore, they extend compassionate support to individuals grieving the loss of loved ones, acting as emotional anchors during challenging times.

It is disheartening to witness that major carriers cover the expenses of thousands of dollars in monthly pill prescriptions and injections, as well as human psychiatric, psychological, and other mental health care, surgeries (non-elective), dental care, and patient primary care physician (PCP) management. However, the exclusion of coverage for an established therapy like AAT seems counterintuitive and leaves countless individuals without access to an essential form of treatment. As advocates for the overall well-being of your clients, it is crucial to recognize that animal-assisted therapy is not an experimental treatment in 2024 but a widely accepted form of therapy with a proven track record of success.

I want to highlight that the largest hospital chain in our area has already established its own AAT department to support its patients and staff. This institutional recognition reflects the growing acknowledgment of AAT's invaluable contributions and is a testament to its effectiveness and long-lasting impact.

Therefore, I strongly urge you to reconsider and re-evaluate your position regarding including animal-assisted therapy (AAT) coverage. The overwhelming support from medical authorities and the firsthand experiences of institutions and patients alike should provide sufficient reason to adopt a more comprehensive approach. By including AAT coverage in your policies, you will contribute to the overall well-being of your customers and position yourselves as leaders in the industry, addressing the evolving needs and demands of medical care in today's world.

I would appreciate an opportunity to discuss this matter further in person or over a call, Zoom, or email. Together, we can make a significant difference in the lives of those who greatly benefit from this therapy.

Thank you for considering and acting upon this appeal with the utmost urgency. Your support in this matter can bring about a profound positive change in the lives of countless individuals, offering them the hope and healing they deserve.

Yours sincerely,

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