

## Service Animals and Emotional Support Animals

**Eligible** reimbursement must be for out-of-pocket expenses related to purchase and/or training of one animal per eligible recipient, up to a lifetime maximum (see below). Recipient must provide written recommendation from a licensed mental health professional/eligible provider. Reimbursement requests for service animal or emotional support animal must be submitted within 3 years from the date of service.

**Ineligible** expenses include, but are not limited to, animal care (i.e., veterinary services, vaccinations, grooming, accessories, consumable products such as food, medicine, or medical supplies).

### Service Animals

- The Americans with Disabilities Act (ADA) defines service animals as those trained to do work or perform specific functions for the benefit of an individual with a mental or physical disability.
- According to Title II and III of the ADA, service animals are limited to dogs. However, miniature horses are allowed if they have been individually trained to do work or perform tasks for individuals with disabilities.
- The work or tasks performed by a service animal must be directly related to the individual's disability. A doctor's letter does not turn an animal into a service animal; a service animal has received specialized training to perform a task for the person with a disability.
- Reimbursement Process:
  - Reimbursement for the purchase and/or specialized training of one service animal per eligible recipient at a time, up to the **animal's lifetime (until death or retirement\*) maximum of \$15,000\*\* per service animal**;
  - Must be recommended by a licensed mental health professional/eligible provider;
  - Must be for the purchase and/or specialized training of one qualified service animal;
  - Must submit provider's written recommendation, evidence of specialized training and expenses incurred, pursuant to the established reimbursement request process;
  - Service animals are considered medical equipment, so the eligible recipient must first submit all claims for service animals through their personal medical insurance, if any. The Fund will provide reimbursement for any remaining, unreimbursed eligible expenses up to the lifetime maximum.\*\*\*

\*A Service animal who is unable to perform its duties as required may retire due to age, illness, and/or injury under the advisement of a licensed veterinarian or by the discernment of the handler and/or service animal's agency.

\*\*If costs associated with a service animal exceed the animal's lifetime maximum of \$15,000, additional documentation must be submitted for consideration.

\*\*\* If your insurance does not cover service animals, please provide: a copy of the Summary of Benefits for your insurance, a copy of the Explanation of Benefits (EOB) if denied partially or in full, or a letter from your insurance confirming that service animals are not covered.

### Emotional Support Animals

- Emotional support animals are not considered service animals by the ADA. These support animals provide companionship, relieve loneliness, and sometimes help with depression, anxiety, and certain phobias. Other than obedience training, they do not have specialized training to perform tasks that assist people with disabilities. The terms "therapy animal" and "emotional support animal" may be used interchangeably,\* but for purposes of this eligible service, the following applies:
  - Therapy animals are used in-house by licensed mental health professionals with specialized

- training in animal-assisted therapy;
- Emotional support animals reside with the individual to assist with emotional, psychiatric, or cognitive disabilities and do not require specific training.

\* The terms “service animal” and “emotional support animal” are used solely for purposes of coverage by the Fund and should not be relied upon for any other purposes.

- Reimbursement Process:

- Cover in-house animal-assisted therapy with a licensed mental health professional/eligible provider, not otherwise covered by the eligible recipient’s medical insurance\*, if any;
- Reimbursement for the purchase and/or obedience training of one emotional support animal at a time, up to the **animal’s lifetime (until death) maximum of \$5,000\*\* per emotional support animal**;
- Must be recommended by a licensed mental health professional/eligible provider;
- Must be for the purchase and/or obedience training of one emotional support animal;
- Must submit provider recommendation and evidence of expenses incurred, pursuant to the established reimbursement request process.

\* If your insurance does not cover emotional support animals, please provide: a copy of the Summary of Benefits for your insurance, a copy of the Explanation of Benefits (EOB) if denied partially or in full, or a letter from your insurance confirming that service animals are not covered.

\*\* If costs associated with an emotional support animal exceed the animal’s lifetime maximum of \$5,000, additional documentation must be submitted for consideration.

For questions related to submitting a reimbursement request, contact JND Legal Administration at [info@MSUHealingFund.com](mailto:info@MSUHealingFund.com) or call toll-free 1-877-250-6408, Monday-Friday between the hours of 8:30 a.m. and 5:00 p.m., Pacific.