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Bartlesville, OK 74006
800-468-5744
www.opehw.com

Regular Board Meeting – Notice & Agenda

Notice

As required by Section 311, Title 25, Oklahoma Statutes, **Notice is hereby given that the Board of Review** will hold a Regular Board Meeting, **Thursday, October 10th, 2024**, at 10:00 am at the ACCO Building, 429 NE 50th St, Oklahoma City, OK 73105.

Person Filing Notice

Tammy Malone, Board Chairperson
Craig County Courthouse, Vinita, OK 74301, 918-256-2507

Remote Participation

By Computer: <https://tinyurl.com/35wzkekc>
By Phone: [415-655-0001](tel:415-655-0001)

Meeting #: **2559 147 5746** Password: **Cp54N3QINGD**
Meeting #: **2559 147 5746** Password: **27546378**

Remote Participation Guidelines:

- Mute your microphone or phone whenever you're not speaking.
- All votes will be conducted by roll call.
- Voting board members leaving the meeting early, **MUST** announce their intention to do so.
- A loss of connection by one or more voting board members will result in the meeting being paused until connection is restored.

Meeting Materials

Accessible one week prior to the meeting by visiting: www.opehw1.com/boardmeetingmaterials.html

Agenda

Report, discussion, consideration, amendment, and appropriate action, if any, on the following:

1. Minutes of the **8/8/24** Regular Board Meeting.
2. New Board Members.
3. Financial Position as of **8/31/2024**.
4. Woods County Lawsuit.
5. New Groups.
6. 2023/24 Plan Year - Audit.
7. 1094/95c XML Files.
8. RWA Membership.
9. OML Membership.
10. Insure Oklahoma.
11. Propeller Asthma & COPD Solution.
12. Green Imaging – Diagnostic Imaging Solution.
13. Catapult Health – Virtual Checkups.
14. Medefy – Member Communication Platform.
15. Ancillary Products.
16. Growth Opportunities.
17. Upcoming New Plan Year Actuary Study.
18. New Business unforeseen at the time of the posted Agenda.
19. Adjourn.

Next Regular Board Meeting

10am - Thursday, January 23rd, 2025.

ACCO Building, 429 NE 50th St, Oklahoma City, OK 73105.

Posted at _____ o'clock ____ m. on the ____ day of _____, 2024.

Signed: _____



Meeting Minutes

OPEH&W Health Plan Board of Trustees Board Meeting
ACCO Building
429 NE 50th St, Oklahoma City, OK
August 8th, 2024

Trustees Present: Mike Bouvier, Washington County
Jeannie Boevers, Kingfisher County
Mike Brittingham, Pushmataha County
Amy Gonzalez, Cimarron County
Tammy Malone, Craig County
Gary Nielsen, Harper County
CJ Rose, Beaver County
Kathy Ross, Johnston County
Dolan Sledge, Texas County
Lynn Smith, Ellis County

Trustees Absent: Valarie Hogue, Seminole County
Matt Jacobson, OMAG
Kristie Moles, Pawnee County
Gary Starns, Pontotoc County
Steve Stinson, Grant County

Staff/Guests: Jenny Vincent, Ellis County
Emily Lee, Kingfisher County
John Williams, McCurtain County
Eugina Loudermilk, Coal County (attended virtually)
Ross Naylor, Plan Administration Office
Jennifer Mullally, Plan Administration Office
January Smoot, Plan Administration Office

A quorum was established. Chairwoman, Tammy Malone, called the meeting to order at 10:01 a.m.

1. Minutes of the 4/11/2024 Regular Board Meeting.

Mike Bouvier made a motion to approve the April 11th minutes. Gary Nielsen seconded. Mike Brittingham, Tammy Malone, CJ Rose, Kathy Ross, Dolan Sledge and Lynn Smith all voted aye, and the motion passed.

2. New Board Members.

Amy Gonzalez is replacing Tina Newton for Cimarron County and Jeannie Boevers is replacing Heath Dobrovolny for Kingfisher County.

Gary Nielsen made a motion to approve the new board members. Dolan Sledge seconded. Mike Bouvier, Mike Brittingham, Tammy Malone, CJ Rose, Kathy Ross, and Lynn Smith all voted aye, and the motion passed.

3. Financial Position of the Plan as of 6/30/2024.

Jennifer Mullally reviewed the financial position of the Plan. Total current assets- \$9,784,624.81 Total liabilities- \$5,342,760.34 Total Income- \$44,896,604.70 Total expenses- \$44,630,213.31. Leaving a net income of \$266,391.39.

Mike Bouvier made a motion to approve the financial position of the plan. Mike Brittingham seconded. Jeannie Boevers, Amy Gonzalez. Tammy Malone, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, and Lynn Smith all voted aye, and the motion passed.

4. Woods County Lawsuit.

The attorneys are currently working on discovery to prepare for possible trial.

No action required.

5. New Groups.

The plan has added four new groups: City of Sayre, City of Stroud, City of Maud and McCurtain RWD #6.

Kathy Ross made a motion to approve the new groups. Lynn Smith seconded. Mike Bouvier, Jeannie Boevers, Mike Brittingham, Amy Gonzalez, Tammy Malone, Gary Nielsen, CJ Rose, and Dolan Sledge all voted aye, and the motion passed.

6. 2025 Meeting Dates.

The proposed meeting dates for 2025 are January 23rd, April 10th, August 7th and October 9th.

Gary Nielsen made a motion to approve the 2025 meeting dates. CJ Rose seconded. Mike Bouvier, Jeannie Boevers, Mike Brittingham, Amy Gonzalez, Tammy Malone, Kathy Ross, Dolan Sledge, and Lynn Smith all voted aye, and the motion passed.

7. 2023/24 Plan Year Auditor Engagement.

The Plan will use Arledge & Associates for its 2023/2024 plan year audit. This is the same firm used for the previous plan year with the same rate.

Mike Brittingham made a motion to approve using Arledge for the 2023/24 plan year audit. Kathy Ross seconded. Mike Bouvier, Jeannie Boevers, Amy Gonzalez, Tammy Malone, Gary Nielsen, CJ Rose, Dolan Sledge, and Lynn Smith all voted aye, and the motion passed.

8. 2024/25 Plan Year Stop Loss Contract

The stop loss renewal contract that was received from BlueCross had a premium increase of nearly 19% so the plan administrators asked the Board for time to look at other policies. The plan administrators have taken a contract with Sun Life with a \$475,000 attachment point. That's an increase on the attachment point, up from the previous \$425,000. This new stop loss contract will lower the plan's cost by 20%.

Dolan Sledge made a motion to approve Sun Life as the new stop loss carrier. Lynn Smith seconded. Mike Bouvier, Jeannie Boevers, Mike Brittingham, Amy Gonzalez, Tammy Malone, Gary Nielsen, CJ Rose, and Kathy Ross all voted aye, and the motion passed.

9. 2024/25 Plan Year Rx Contract Improvements.

Express Scripts (ESI) is proposing reductions in the discounted price by 1.7% for generic retail, 3.45% in generic mail, and 0.55% for brand retail. Brand mail has gone up by 1.65%, but not many people use that so no real impact is expected. They are also reducing the dispensing fee by 20% for both generic and brand medications. The impact of these changes is a 2.7% reduction in our gross costs. ESI is also increasing the rebates for brand name scripts. Overall, the increase to the rebates is early 20%. These contract improvements should reduce the Plans Rx spend by \$1,000,000.

No action required.

10. 2023/24 Plan Year Review.

Ross Naylor gave the board a review of the 2023/24 plan year. The average number of medical claims per covered individual per month was around 2.26 and the average cost per covered member per month was \$338.50. The average discount on billed charges with BlueCross was nearly 70%. There were 25 air ambulance claims with a total cost of nearly \$900,000. The average cost per air ambulance claim was \$35,568. The Diamond plan still has the largest percentage of membership with almost 85%. Followed by the platinum plan at 14.9%. Very few people are on the gold or silver plan and there are currently no groups on the bronze plan. The average Rx claims cost is \$197.41 per covered individual per month. The specialty Rx had 720 total claims with an average cost of \$6,210.37 per claim. The average dental claim cost per covered individual was \$28.25 per month. 87% of the total plan membership is on the enhanced dental plan, leaving 13% on the standard plan.

No action required.

11. Cobalt Health Coverage Option

The Plan administrators have created a new health plan design called Cobalt. Cobalt is designed as a high deductible plan with a \$5,500 deductible and a \$7,500 max out of pocket. This plan was put together to prepare for the future and it was necessary to create this plan to keep Cherokee County. It's the type of plan that would work with a health savings account or other programs attached to it to reduce the costs for employees.

No action required.

12. Growth Opportunities.

The administrators are currently in discussions with the City of Guthrie as well as preparing to attend the OML and OMCTFO conferences.

No action required.

13. New Business unforeseen at the time of the posted agenda.

There is a new Medicare rule coming out January 1 that lowers the prescription out of pocket costs to \$2,000, so this means we need to reduce our out-of-pocket costs on prescriptions from \$2,500 to \$2,000.

The next board meeting is October 10th.

No action required.

14. Adjournment:

Gary Neilsen made a motion to adjourn the meeting. Kathy Ross seconded. There is no opposition, and the meeting adjourned at 10:54 a.m.

Secretary/Board of Review

Attested To/ Notary

My Commission Expires

Chairman/Board of Review

Attested To/ Notary

My Commission Expires

OPEH&W

Balance Sheet
August 31, 2024

ASSETS

Current Assets		
Cash - Reserve Account	\$	666,502.92
Arvest Equities Account		1,552,220.12
Arvest Fixed Income Securities		3,330,367.03
Accounts Rec.-Rebates		1,523,535.04
Accounts Rec. - Surcharge		94,214.89
Accounts Rec - Unpaid Premiums		2,428,130.67
		<hr/>
Total Current Assets		9,594,970.67
Property and Equipment		
		<hr/>
Total Property and Equipment		0.00
Other Assets		
		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>9,594,970.67</u>

LIABILITIES AND CAPITAL

Current Liabilities		
Accounts Payable	\$	3,372,111.34
Bank Loan Payable		2,194,024.44
		<hr/>
Total Current Liabilities		5,566,135.78
Long-Term Liabilities		
		<hr/>
Total Long-Term Liabilities		0.00
		<hr/>
Total Liabilities		5,566,135.78
Capital		
Beginning Balance Equity		(337,648.87)
Fund Balance		4,458,226.65
Net Income		(91,742.89)
		<hr/>
Total Capital		4,028,834.89
		<hr/>
Total Liabilities & Capital	\$	<u>9,594,970.67</u>

O. P. E. H. & W. PLAN

Income Statement

For the Two Months Ending August 31, 2024

	Current Month		Year to Date	
Revenues				
Public Entity Premiums	\$ 3,551,875.74	79.36	\$ 7,032,308.48	86.89
Cobra Premiums	3,640.96	0.08	9,436.66	0.12
Retiree Premiums	119,976.22	2.68	252,014.15	3.11
Rebates	800,000.00	17.88	800,000.00	9.88
Total Revenues	<u>4,475,492.92</u>	100.00	<u>8,093,759.29</u>	100.00
Cost of Sales				
Total Cost of Sales	<u>0.00</u>	0.00	<u>0.00</u>	0.00
Gross Profit	<u>4,475,492.92</u>	100.00	<u>8,093,759.29</u>	100.00
Expenses				
Medical Claims Expense	1,880,984.24	42.03	3,724,384.98	46.02
Dental Claims Expense	161,651.52	3.61	351,482.92	4.34
Prescription Claims Expense	1,409,048.88	31.48	2,691,703.56	33.26
ACA Reinsurance & PCORI Fee	0.00	0.00	19,754.70	0.24
Administration Fees	94,529.70	2.11	195,056.14	2.41
Claims Supervisor Fees	371,653.35	8.30	687,318.86	8.49
Specific Reinsurance Expense	99,717.29	2.23	197,802.30	2.44
Group Life Insurance Expense	96,592.54	2.16	191,767.86	2.37
Vision Insurance Expense	40,805.25	0.91	81,304.64	1.00
Bank Charges	277.22	0.01	8,592.05	0.11
Interest Expense	14,368.05	0.32	28,328.47	0.35
Legal Fees	537.50	0.01	4,175.00	0.05
Meeting Expense	1,250.00	0.03	1,250.00	0.02
Postage Expense	840.96	0.02	1,759.39	0.02
Printing Expense	0.00	0.00	821.31	0.01
Total Expenses	<u>4,172,256.50</u>	93.22	<u>8,185,502.18</u>	101.13
Net Income	\$ <u>303,236.42</u>	6.78	\$ <u>(91,742.89)</u>	(1.13)



Coverage

New Benefit

New Addition to the Making Healthy Cheaper Benefits List

Free

Members Pay Nothing for Diagnostic Imaging Procedures

Usage is Optional

Members are Not Required to Use a Green Imaging Provider

Other Providers

Coverage for Diagnostic Imaging Procedures Received from Non-Green Imaging Providers are Subject to Deductible & Co-Insurance

ROI

60%

Estimated Reduction in Overall Diagnostic Imaging Spend

Potential

2023/24 Plan Year Diagnostic Imaging Spend was **\$1,650,000**, 60%

Reduction Equals **\$990,000** in Potential Savings

79%

Average Savings per CT Scan

Extensive High-Quality Network

28% of Covered Individuals are within **10-Miles** of a Network Location

45% within **20-Miles**

75% within **30-Miles**

88% within **40-Miles**

95% within **50-Miles**

4 Step Process

Ordered - Order from Provider Sent to Green Imaging via FAX, Email, Text, Website, or Portal

Scheduled - Procedure Scheduled & Member Provided Voucher

Performed - Member has Procedure Performed

Reported - Radiologist Reads Exam & Report Sent to Ordering Provider

Covered Types of Diagnostic Imaging

» **MRI's**

» **PET/CT's**

» **CT Scans**

» **Arthrograms**

» **Ultrasounds**

» **X-Rays**

» **Mammograms**

» **Bone Density Scans**

» **Echocardiograms**

» **Myelograms**

» **Nuclear Medicine Scans**



Delivery of Basic Healthcare is Backward and Broken
It Takes Too Long, Costs Too Much and is Inconvenient

Need

80% of Americans Skip or Avoid Annual Wellness Checkups
Over 50% of Individuals Not Managing Conditions Effectively

Actions

Performs Virtual Checkups Either On-Site or At-Home
Exposes Diseases & Health Risks Early
Creates & Drives a Care Plan to Control, Shrink & Avoid Future Claims
Reports Results in an Easy-to-Understand Traffic Lighted Format

Discovery

30% Discover they have **High Blood Pressure**
7% Discover they have **Stage 2** or **Crisis-Level Blood Pressure**
28% Discover they are **Pre-Diabetic**
3.5% Share they have **Suffered from Depression** within the past 14-days
2.5% Discover they have **Diabetes**
49% Not Effectively Controlling Diabetes

Outcomes

3:1 ROI
23% Lower Healthcare Costs (\$1,500 per Participant per Year)
77% Reduction in Crisis-Level Hypertension Instances
56% Improvement in Medicare Compliance for Hypertension
22% Reduction in Rates of Metabolic Syndrome
49.5% Catapult Checkups Identifying One or More Previously Unknown Chronic Diseases

Costs

No - PMPM, Admin or Implementation Fees
25 - Completed Checkups per Day Required for On-Site Events
\$40 - Onsite Blood Collection & Physical Measurements or Home Kit Mailed to Member
\$60 - Bloodwork Shipped to Laboratory & Processed
\$95 - Member Complete Virtual Consultation with Nurse Practitioner

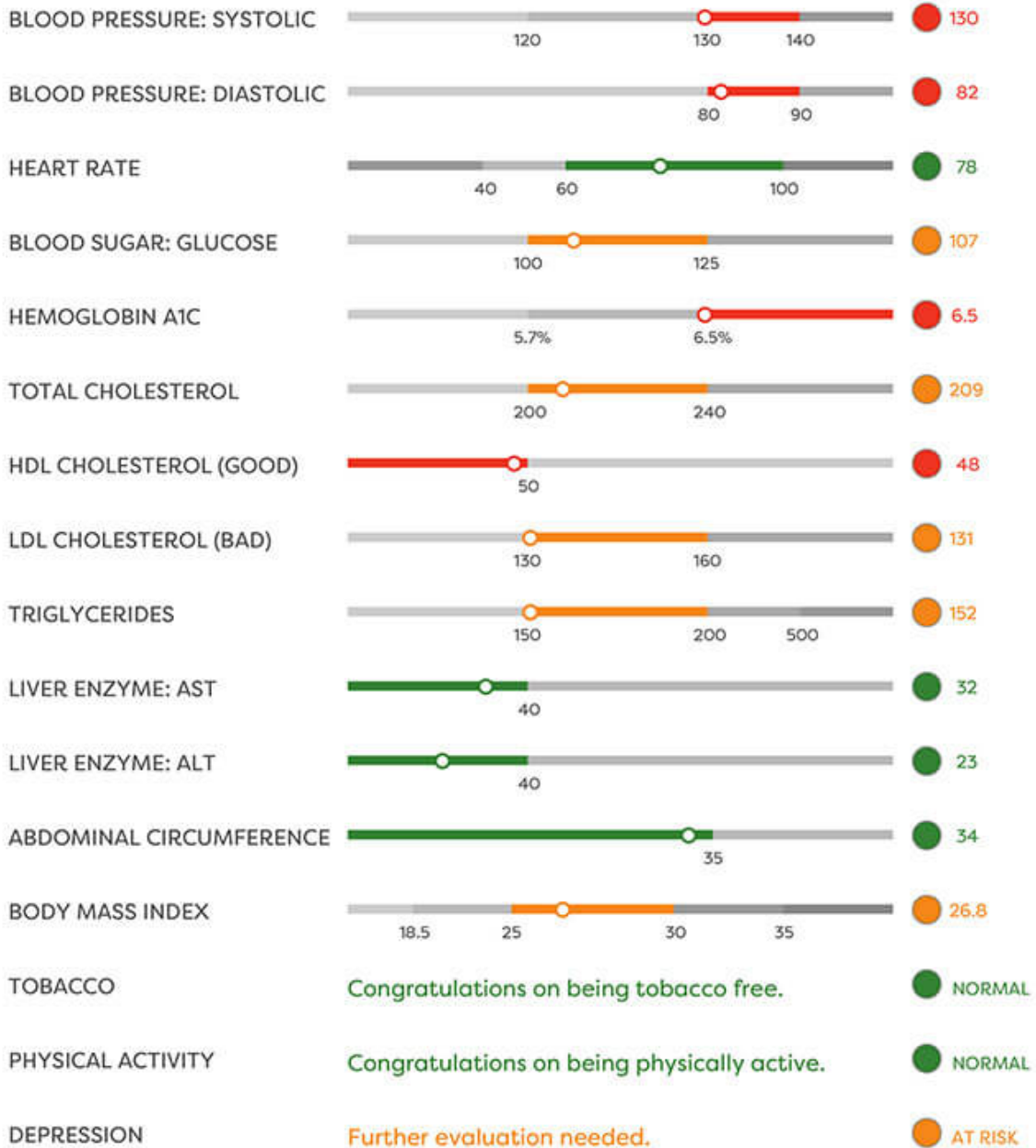
Traffic Light Style Reporting

Health Overview: Stephen Smith

March 1, 2022

Catapult
HEALTH
CONFIDENTIAL

● NORMAL ● AT RISK ● ALERT



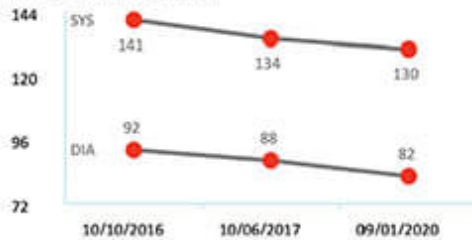
Multi-Year Comparison Reporting

Health History: Jane Doe

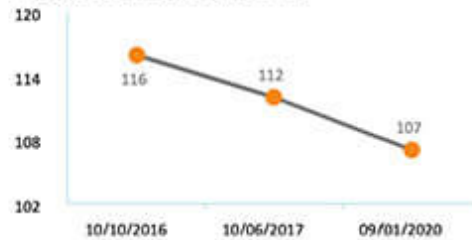
September 1, 2020

Catapult
HEALTH
CONFIDENTIAL

BLOOD PRESSURE



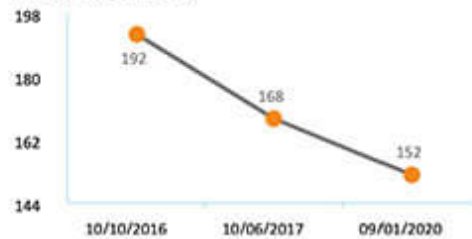
BLOOD SUGAR: GLUCOSE



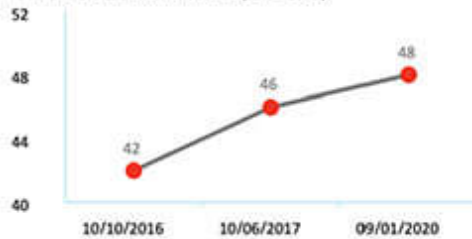
TOTAL CHOLESTEROL



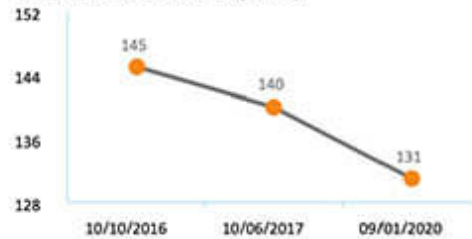
TRIGLYCERIDES



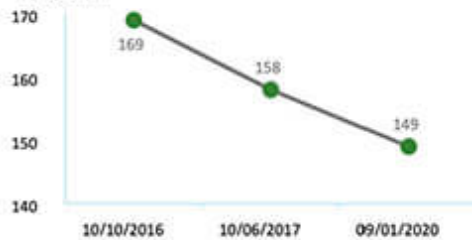
HDL CHOLESTEROL (GOOD)



LDL CHOLESTEROL (BAD)



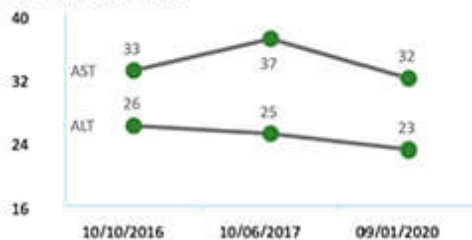
WEIGHT



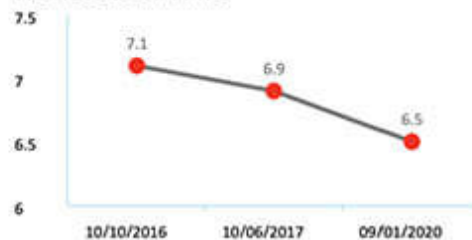
ABDOMINAL CIRCUMFERENCE



LIVER ENZYMES



HEMOGLOBIN A1C



15-Minute 5-Step Process

- 1 - Schedule Appointment or Order Home Kit
- 2 - Blood Test / Blood Pressure
- 3 - Health Questionnaire & Health Risk Assessment
- 4 - Live Video Consult with a Nurse Practitioner
- 5 - Referrals to Making Healthy Cheaper Solutions

VirtualCheckup® Home Kit

- › Instruction Sheet
- › Arm Warmer
- › Measuring Tape
- › Alcohol Wipe
- › Gauze Pad
- › Bandage
- › Sample Collection Device
- › Sample Collection Tube
- › Sample Return Pouch
- › Sample Return Envelope
- › Blood Pressure Monitor (if requested)



Sample Collection Device

Virtually Painless, and Very Simple to Use

Clinical Grade Blood Samples on Par with Any Physician's Office or Hospital

99% Patient Preference Over Blood Draw or Fingertick



Measurements, Information & Actions

Values Measured

- › Hemoglobin A1C
- › Low Density Lipids (LDL)
- › Blood Pressure
- › Body Mass Index
- › Total Cholesterol
- › Triglycerides
- › Framingham Risk Score
- › Arterio-Cardio Risk Score
- › High Density Lipids (HDL)
- › TC : HDL Ratio
- › Height & Weight
- › Abdominal Circumference

Behavioral Health

- › GAD-7 Anxiety Screening
- › Alcohol Abuse
- › PHQ-9 Depression Screening
- › Tobacco Use
- › Columbia Suicide Severity Risk
- › Opioid Misuse

Personal Health History

- › Allergies
- › Coronary Artery Disease
- › Asthma
- › Obstructive Sleep Apnea
- › Hyperlipidemia
- › Diabetes
- › Hypertension
- › Stroke
- › Cancer
- › Heart Failure
- › Kidney Disease
- › Musculoskeletal Pain

Gather Family Health History

- › Diabetes
- › Coronary Artery Disease
- › Breast Cancer
- › Hypertension
- › Stroke
- › Colon Cancer
- › Hyperlipidemia
- › TIA
- › Prostate Cancer

Symptoms Captured

- › Medication Reactions
- › Circulation Problems
- › Pain While Walking
- › Skin Infections
- › Swelling of Hands or Legs
- › Bladder Infections
- › Foot Ulcers
- › Seizures
- › Sleeping Problems
- › Chest Pain
- › Gum Infections
- › Shortness of Breath
- › Slow Healing Wounds

Compliance Consultation

- › Mammogram
- › Lung Cancer Screening
- › Pap Smear
- › Vaccination Consultation
- › Colorectal Screening

Filled Prescription Import

- › Adherence
- › Potential Reactions
- › Compliance
- › Generic Options
- › Effectiveness Review

Gaps in Care Identified & Addressed

- › Primary Care Status
- › COPD
- › Hypertension
- › Asthma
- › Diabetes
- › Coronary Artery Disease
- › Heart Failure

Personal Action Plan & Referrals

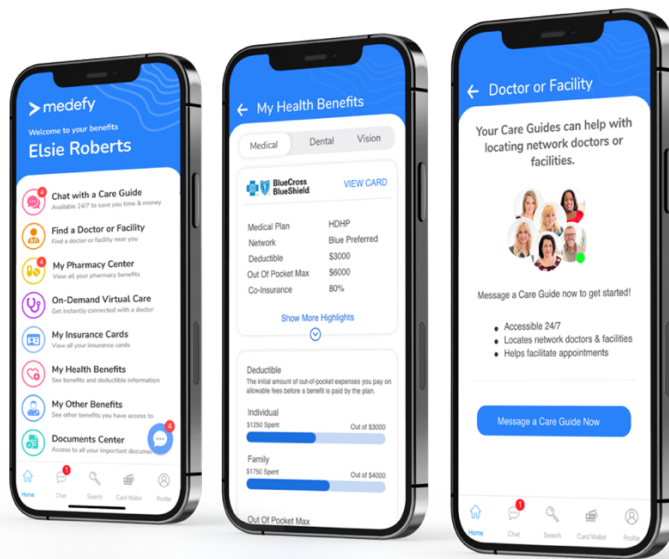
- › Clinical Action Plan
- › Send Results to Primary Care Physician (PCP)
- › Handoff to Making Healthy Cheaper Programs
- › Connect to Primary Care Physician (PCP) or Clinic
- › High-Risk Participant Follow-Up



Centralize Benefits & Care in a Single Branded Mobile App
Engage Year-Round Education Teaching Benefit Value & How to Use
Advise 24/7 Live Access Care Guides

Cost
\$8 PMPM Max - Final Cost will be Lower

Outcomes
4 x Return-On-Investment (ROI)
86% Utilization Rate
\$300 Average Savings Per Interaction
76% Notification Engagement



Functionality

Live Care Guide Chat - 24/7 Availability, 45-Second Response Time, Steering to Low-Cost, High-Quality Care

Find a Provider - Search for Hospitals, Doctors, Pharmacies, Dentists, or Vision Care Doctors

Pharmacy - Details of Prescribed Drugs, Alternatives, Potential Savings, and Formulary Details

Virtual Care - Connection to MDLIVE Primary & Behavioral Care (also Dermatology soon)

Insurance Cards - Digital Versions of Medical, Pharmacy, Dental and Vision ID Cards

Health Benefits - Details of Benefits & Current Usage Accumulators

Dental, Vision & Life Benefits - Details of Benefits & Current Usage Accumulators

Making Healthy Cheaper Benefits - Details and Links to All Making Healthy Cheaper Benefits

Ancillary Benefits - Coverage Details and Support for Ancillary Benefit portfolio

Documents - Links to Coverage Details, Benefits Books, SBC's, and Other Documents, Forms and Video Links

OPEH&W - Ancillary Products

360° Coverage

360° Coverage - Savings & Improvements

- » Better, Broader Coverage
- » Significantly Lower Cost
- » Group Shelf-Rated Pricing
- » Brand-Name Recognition
- » No Minimum Participation Requirements
- » Simplified HR Administration
- » Payment by Payroll Deduction or Individual ACH
- » Reduce or Remove Entirely Having to Deal with Multiple Vendors
- » Ability to Stop Payroll Deductions of Old Other Vendor Products without Coverage Losses
- » No Commission Based Salespeople on Site
- » Online 1-on-1 Individual Enrollment by Appointment

360° Coverage - Products

Section 125 - Cafeteria - Premium Only Plan (POP)

Falls within the Internal Revenue Code's Section 125, which lets employees use some of their earnings before taxes to pay for group insurance and other pre-tax contributions. It's the simplest form of a cafeteria plan and a smart way for employers and employees to save on taxes.

Flexible Spending Account (FSA)

Allows an individual to pay for many out-of-pocket medical expenses with tax-free dollars. Allowed expenses include insurance copayments and deductibles, qualified prescription drugs, insulin, and medical devices.

Permanent/Whole Life

Permanent Life Coverage provides protection throughout your entire life, as opposed to term insurance that just provides coverage for a specified number of years. As with term coverage, the death benefit is typically paid out income tax-free to beneficiaries. Whole life insurance guarantees payment of a death benefit to beneficiaries in exchange for level, regularly due premium payments. The policy includes a savings portion, called the "cash value," alongside the death benefit. In the savings component, interest may accumulate on a tax-deferred basis.

Cancer

Pays out money for covered expenses, which may include radiation/chemotherapy, lab tests, hospital stays, co-pays, deductibles, surgery, transportation and lodging, childcare, household bills, doctor appointments, experimental treatments, prescription medications, x-rays, blood transfusions and preventive screenings.

Accident

Covers qualifying injuries, which might include a broken limb, loss of a limb, sprains, broken bones, concussions, burns, lacerations, or paralysis. In the event of accidental death, accident insurance pays out money to a designated beneficiary.

Heart/Stroke

If an individual suffers a heart attack or stroke, this coverage provides a cash benefit that can be used in any way the individual chooses.

Hospital Indemnity

A type of supplemental health insurance plan that can help pay for costs if an individual is admitted to a hospital or intensive care unit for a covered sickness or injury.

Critical Illness (CI)

Provides financial security against various life-threatening health conditions such as kidney failures, cardiovascular diseases, and cancer. The critical illness insurance cover includes a lump sum payment upon diagnosis of a covered illness.

Short Term Disability (STD)

Replaces a percentage of an individual's income when their temporarily unable to work due to a non-work-related illness, injury, or medical condition. The benefit is paid directly to the individual, so they can decide how best to allocate these funds.

Long Term Disability (LTD)

Provides wage replacement that is between 50-70% percent of an individual's earnings before a non-work-related injury or illness that impacts their ability to work. Long-term disability insurance typically has an elimination period of at least 90 days. After that, benefits are paid for a longer term, typically, two years, five years, 10 years, to age 65, or for life, depending on the policy. The longer the benefit period, the higher the premium.

Prepaid Legal / Legal Protection

Offers coverage that grants individuals and families access to a network of qualified attorneys. Participants can receive advice, have attorneys review and draft legal documents, and receive consultation or representation in court, including divorce.

Identity Theft Protection

Provides financial protection for victims of identity theft. Coverage varies between insurers, but identity theft insurance generally aims to cover costs associated with the recovery process after you have become a victim of ID theft.

Long Term Care (LTC)

Designed to pay or reimburse covered long-term care costs. Exact coverage varies by policy, but it often includes home health care such as skilled in-home nursing care; occupational, speech, physical and rehabilitation therapy; and help with activities of daily living like bathing and eating.

Pet

There are three types of pet insurance, accident and illness plans, accident-only plans, and wellness plans for routine care. Most will cover common injuries and illnesses, like cancer, diabetes, and broken bones; however, coverage for certain treatments and services, like microchipping, behavior therapy, and dental care, can vary.