

*THE FAILURE OF  
MEDICAL  
INSURANCE TO  
COVER  
PSYCHIATRIC  
SERVICE DOGS*

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Countless therapy sessions, numerous medications, and lengthy stays at psychiatric hospitals. These are all things individuals dealing with serious trauma turn to, and all of them are covered by medical insurance. Yet many still cannot function normally even after trying these different options. Imagine you are one of these people. You have tried everything your insurance will cover, and then your therapist suggests you get a psychiatric service dog. You are willing to try anything, so why not get a service dog? Well, many choose not to because medical insurance does not cover the costs.

Psychiatric service dogs (PSD) are an essential medical service for certain patients. Their value is supported by ample medical research but there are two key objections to considering PSDs as medical services. The first is society's misunderstanding of mental health issues and the role dogs can play. The second is the reluctance of insurance companies to include coverage for dogs in medical plans and the failure of public policies to require that they must. I will show that PSDs are both highly valuable and cost effective, thus there is no good reason for insurance to not cover them when needed. To leave the cost to individuals and charitable organizations is failing to meet the need. This failure is ultimately an instance of the United States' inability to provide necessary medical coverage for all citizens. Federal and state governments must act when insurance companies refuse to provide coverage.

### **The Medical Value of Psychiatric Service Dogs**

The definition of a service dog according to The Americans with Disabilities Act (ADA) is "trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability (United States Federal

Registry). Psychiatric service dogs are specifically trained to assist individuals diagnosed with anxiety disorders, depression, and post-traumatic stress disorder (PTSD). But how can a psychiatric service dog actually help? There are four main areas that a PSD can support its partner: medication, tactile stimulation, interruption, and deep pressure therapy.

PSDs are trained to help in a medical crisis. For example, the PSD can bring medicine and beverages so their partner can take their medication, and highly trained PSDs can even be taught to bring help inside and provide speech impairment assistance. PSDs tasks within their specific treatment of PTSD and anxiety include; medication reminder, waking up their partner, tactical stimulation (tasks that can provide tactile stimulation from PTSD and anxiety symptoms.) Tactile stimulation has been found to be a very helpful aspect of PSDs for those suffering from trauma, because “for those experiencing nightmares, night terrors, hypnagogic hallucinations or flashbacks, tactile stimulation can provide a vitally important *reality affirmation* when the partner summons the dog.” (Arehart) Another significant task for those with anxiety especially, is deep pressure therapy. “Those who suffer from panic attacks have reported that the pressure of the weight of a medium size dog or a large dog against their abdomen and chest has a significant calming effect. It can shorten the duration of the attack; often prevent the symptoms from escalating.” (Sterling)

There are many significant studies of those with PTSD/anxiety and what differences having a service dog can make. There have been multiple studies of each way PSDs can help and how. One well-known study is Yarborough's “An observational study of service dogs for veterans with posttraumatic stress disorder.” this study concluded that “a service dog may be a feasible way to reduce PTSD-related impairment and improve quality of life... significant

improvements in mental health and quality of life were reported after receiving the dog.”  
(Yarborough)

One mixed-method study was conducted through qualitative interviews of individuals who had received service dogs for PTSD. This study focused on both the benefits and challenges of having a PSD. Benefits included alerting and creating space for the individual, which then reduces overactive hypervigilance, waking from nightmares and sleep duration, and nudging grounds and helps to remain present. Participants described that a gentle nudge from their dog interrupted reexperiencing episodes. One veteran participating in the study wrote “If I feel like I’m going to have a flashback, or if I’m feeling a panic attack or any of that stuff, she will alert me before it gets real bad. Before it’s starting to occur, she will alert me. And then it will not escalate as bad . . . sometimes she’ll just do a gentle nudge. She’ll find my hand and she’ll just like nudge me. Hey, pet me. Focus on me. I’m here for you.” (Yarborough) Participants felt themselves increasingly relying on their dogs to sense changes in affect and disrupt cascading PTSD symptoms. Another important benefit stated by this study is the improvement beyond just PTSD/anxiety symptoms. For one participant, they stated “I had a loaded forty-five next to me. And I found myself thinking more about suicide than I thought about anything else. And when I got [Dog], it was pure love, pure joy. He forced me to get out of bed to feed him, to walk him, to throw a Frisbee for him, to brush him, to interact with him. Many times I would wake up screaming, crying, and he would come up and lick my face. And, I mean, I’m getting just kind of emotional even thinking about it, thinking about what he did for me without him even knowing he was doing it, I guess.” (Yarborough), and another participant said “I take one psychiatric med, one, instead of five . . . I haven’t needed it. And that’s within about eight months of having this dog. I can function without them.” (Yarborough)

The challenges participants faced with getting a psychiatric service dog were underestimating the importance of being prepared to take care of a working dog, the pressure to learn commands can cause stress, the benefits of having a service dog are not always immediate, and initial attempts to use a dog in the community can overwhelm those who already are uncomfortable in public settings.

While the previous study may have mentioned a few challenges, it is important to note that multiple controlled studies such as a 14week study in central Florida consisting of two groups-- one getting PSDs and one not, with all participants being diagnosed PTSD--came to the conclusion that “participants who completed the service dog training program demonstrated significant decreases in posttraumatic symptomatology, intra/interpersonal difficulties associated with psychological trauma, and in disabilities secondary to their PTSD”. (Whitworth) Many studies (Winkle, M., Crowe, T. K., & Hendrix, Hoge, C. W., Grossman, S. H., Auchterlonie, J. L., Riviere, L. A., Milliken, C. S., & Wilk, J. E.) such as this one have come to similar conclusions of beneficial and real treatment for those with PTSD and anxiety.

### **Why Insurance Fails to Cover PSDs**

If there are so many studies suggesting the same result of psychiatric service dogs, then why doesn't medical insurance cover it? The reasoning may be both a combination of social misunderstanding, and the two main aspects insurance looks at – cost and medical necessity of the treatment. When looking back at the issues within prosthetics and insurance coverage, insurance companies stated that different kinds of prosthetic legs were not medically necessary and therefore not covered. It is likely that insurance companies feel that with all the alternatives--

medication, therapy, psychiatric hospital stays-- that a treatment such as a psychiatric service dog is not a medical necessity. We are going to look at two issues...

### *Social Misunderstanding*

Many people do not feel that a mental illness warrants being able to bring a dog everywhere. People also assume those with psychiatric service dogs are faking it, because their disability is not visual. A New York Times article about an incident of a woman with a PSD illustrates the immediate distrust people feel when seeing someone, who doesn't appear to be disabled, with a service dog. The summary from the story states “Laura Damone, a 56-year-old resident of Gramercy Park who suffers from post-traumatic stress disorder, anxiety and panic attacks, walked into the Union Square subway station with Buddy, who was her service dog at the time. The dog, who wore a vest, attracted the attention of two transit workers, who, Ms. Damone says, humiliated her by backing her into a corner, demanding proof of her disability and giving her a ticket.” (Beyer) This kind of judgment toward PSDs could also be a contributing argument as to why insurance doesn't cover them, because insurance companies may consider psychiatric service dogs still too new and controversial.

It is important to recognize that while there have been great steps towards ending the stigma of mental health issues as well as more understanding of mental illness being considered a disability, there is still a misunderstanding when it comes to what disabilities warrant a service dog. There is a lack of public knowledge when it comes to psychiatric service dogs, which leads to confusion and disagreements, as shown in the story written in the New York Times. Even though PSDs must pass multiple tests in order to become a registered PSD and therefore able to wear a service dog vest, people still feel doubt when seeing a dog in public with someone who

isn't visually disabled. People jump to the conclusion that the dog is not a service dog, despite the vest, because they believe the vest and paperwork is fake., Because you can buy an unofficial service dog vest online that looks very similar to an official one, people don't know how to distinguish between the two.. There is also a way to purchase fraudulent paperwork online that can present as official registration. "Pet owners can easily buy patches, IDs and certification through a number of online registries to identify their animal as a service animal. Just answer a few questions, provide a payment that can range from \$64.95 to \$167 and—presto!—Fido is a service animal because you said so, without any proof of training required. These websites and their kits can be used by service animal teams who find it easier to have some form of ID instead of going through the hassle of explaining that their dog is a service animal at every hotel, airport or coffee shop. But they can also be abused by people who simply want to take their pet with them everywhere. There is no official federal registry for service animals, and owners of service animals are not required to carry identification of their service animal." (Griggs)

In theory, the guidelines for a service dog are strict. The Americans with Disabilities Act governs the accessibility of public places and commercial enterprises. The rules pertaining to service dogs are administered by the Civil Rights Division of the Department of Justice. Under these rules only dogs (and in a few special cases, miniature horses) can qualify as service animals. Pets, even therapy pets, are not considered service animals. Most importantly, service dogs must be specially trained to perform specific services for specific disabilities. While these rules may seem clear, confusion begins when looking at all the different federal statutes in regard to the issue. There are three different sets of federal statutes that apply to the rights of individuals with disabilities to be accompanied by animals: the Americans with Disabilities Act,

the Fair Housing Act, and the Air Carrier Access Act. Because of the division of responsibility, there is an array of conflicting regulations. This confusion allows people to scam the system. These individuals are purposefully breaking the law and making things far more difficult, and even dangerous, for those with a genuine need for their service dog. Every time someone fakes having a service dog, it puts the work and value of real service dogs in jeopardy. There needs to be a better form of regulation so there is less disparity within real versus fake service dogs. Corey Hudson, the previous CEO of Canine Companions stated that he is pushing for “the Department of Justice to regulate the sale of service animal equipment and IDs.” (Griggs) According to the Department of Justice “Some, but not all, service animals wear special collars and harnesses. Some, but not all, are licensed or certified and have identification papers. If you are not certain that an animal is a service animal, you may ask the person who has the animal if it is a service animal required because of a disability. However, an individual who is going to a restaurant or theater is not likely to be carrying documentation of his or her medical condition or disability. Therefore, such documentation generally may not be required as a condition for providing service to an individual accompanied by a service animal. Although several states have programs to certify service animals, you may not insist on proof of state certification before permitting the service animal to accompany the person with a disability.” (U.S. Department of Justice) As stated by the DOJ, individuals can only ask if a dog is a service dog, but they cannot ask to see paperwork, and even if one could, the paperwork could be fake. There needs to be more regulation in order for there to be a solution for people with service dogs to create less doubt a dog is a real service animal when someone with an not visible disability enters a public space with a dog. There should also be a way to present non-questionable and non-fakeable proof that an animal is a service dog.

### *The Cost Objection*

As shown in the first section, there have been numerous studies that prove a service dog helps. So, the question becomes, why does medical insurance fail to cover the cost of psychiatric service dogs for those with PTSD and anxiety when it's less expensive than other treatments? Medical insurance in the United States has a level of standardization due to the Affordable Care Act, which states that all medical insurance policies are required to cover a number of "essential health benefits" which are "emergency services, hospitalization, laboratory tests, maternity and newborn care, mental health and substance-abuse treatment, Outpatient care (doctors and other services you receive outside of a hospital), pediatric services, including dental and vision care, prescription drugs, preventive services (e.g., some immunizations) and management of chronic diseases, and rehabilitation services" (Vaden) Other treatments may be covered by different insurance companies, but the more things that are covered, the more expensive the insurance.

In order for a new treatment that isn't included in the required list, to become covered by medical insurance, it has to be approved by the individual insurance company. The company's choices are based on their understanding of "the kinds of medical care that most patients need." For the medical care to be approved, it first and foremost needs to have gone through reliable studies proving it's benefits for the illness. However, if there are alternative treatments that are cheaper, and therefore saving the insurance company money, the insurance company can deny the requested treatment, even if it's recommended by a healthcare professional. The ACA requires coverage of "Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)." (Vaden) Psychiatric service dogs are a "service" that help people suffering from

mental disability and allows them to recover mental skills, yet they are not covered. While no insurance company specifically says why not, it is likely a similar argument to that of the fight to cover for specific prosthetic devices.. All insurance companies agree to cover prosthetic legs for those who need them, however they only cover the generic kind. If someone had their leg amputated above their knee, these generic prosthetics make physical recovery difficult and painful. There are prosthetic legs, called C-legs, that are made specifically for people who have an above-the-knee amputation.. According to one of the founders at Hanger Prosthetics and Orthotics Inc., Brooks Hainey, C-legs are what allow people with amputees above the knee to do what they need to everyday, and that there really is “no other option” (Cuomo, Wagschal) in his mind. C-legs are not covered by insurance companies. The reason Anthem and Blue Cross, two of the biggest health insurance companies, give is that “they were experimental and not medically necessary.” (Cuomo, Wagschal) Yet, “more than 25,000 C-Legs have been used by amputees.” (Cuomo, Wagschal) In argument to this issue, insurance lobbyists said that approving treatments such as C-Legs would raise rates for everyone, because they cost \$100,000 a pair. However, “The Amputee Coalition of America claims that insurance companies not only balk at paying for the more expensive C-Legs but also for basic prosthetic legs, which can cost as little as \$12,000.” (Cuomo, Wagschal)

Each medical insurance company spells out up front what each plan covers, the issue is that all plans have loopholes and C-legs are a perfect example. When reading this statement from an insurance company’s list of coverages: “Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)” (HealthCare.gov) one would assume that it means if they lose their hearing their insurance would cover a hearing aid. Or if they become blind, insurance

would cover a seeing eye dog. Medical insurance generally does not cover hearing aids, and according to the American Speech Language-Hearing Association, “only 20 states require health insurance cover hearing aids, but most of them only cover children.” (ASHA) Seeing eye service dogs are also never covered by medical insurance, despite to the fact that they clearly fit the requirement of being a service that helps people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.

Insurance companies have not explained why they do not PSDs, however some, such as Anthem Blue Cross, have stated that they do not cover certain prosthetics because their "medical policies are intended to reflect the current scientific data and critical thinking." (Cuomo, Wagschal) However insurance companies do not release the scientific data or the critical thinking they are basing their decision on that presumably conflict with the numerous scientific studies previously stated that have exemplified the benefits of psychiatric service dogs for those dealing with PTSD and anxiety

Medical insurance companies likely consider psychiatric service dogs too expensive to cover but even though psychiatric service dogs expensive they are also cost-effective for insurance companies. The average cost of a psychiatric service dog is \$20,000 to \$30,000, and the upkeep can average anywhere between \$1,500 to \$9,900 a year. While many people fundraise for the initial cost, many do not and are left paying the full cost and then for the care of the dog for the rest of its life. You might be thinking “well that’s very expensive, of course medical insurance doesn’t want to cover it.” While service dogs are very costly, the average price for a one day stay in a psychiatric facility is \$700 to \$1,400 a day, and if you stayed at a big-name hospital it could be \$2,000 a day. The average length of a stay in a facility for those dealing with PTSD is 30 to 90 days. So, let’s compare that 90-day hospital stay of \$180,000 to

the cost of a dog. The dog initially costs \$30,000, and the average working life for the dog is 8 years and you spend \$9,900 every year on this dog. The total cost of the service dog for its life as a working dog would be \$109,200, which is far less expensive than \$180,000.

### **Ways to Provide Needed Coverage**

People are starting to realize there should be a way to provide coverage of dogs for veterans with PTSD. A new law is being put up to be passed where it provides service dogs for veterans with PTSD, due to veterinary research having established evidence of service dogs' effectiveness for veterans with PTSD. (Larkin) However, this law only provides dogs for veterans, which still leaves out large groups of people suffering from PTSD and anxiety from other traumas, such as a school shooting, sexual assault, and intense bullying.

The American piece-meal approach to medical insurance leaves coverage gaps and government action is needed to solve the problem. PSDs should be part of the suite of services required under ACA, Medicare, Medicaid, or any future revisions to health care laws. Service dogs should be covered as should hearing aids, dental, and so on. but revisions do not pass because of political objections about the "big government takeover of health care" and concerns about the cost.. A country as affluent as the United States should lead the way in health care, not lag behind.

In the meantime, progressive states that require better coverage from insurance companies could nudge state-based insurance companies to begin covering at least a portion of the cost. In the past very few fertility services were covered by insurance plans, but because of public demand and governmental pressure has slowly changed policies. If there is enough pressure, change can happen.

In conclusion, medical insurance has never stated why they do not cover the costs of psychiatric service dogs. Insurance company's previous reasons to not cover certain medical services have been either that it is too expensive and not cost effective for the company as a whole, or that the service is not supported by current medical research. Both arguments are not valid when denying coverage for psychiatric service dogs. The failure of medical insurance companies to cover psychiatric service dogs is a injustice to those suffering from PTSD and anxiety.

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