



September 9, 2024

The Honorable Claudia Tenney
United States House of Representatives
Washington D.C. 20515

The Honorable Deborah Ross
United States House of Representatives
Washington D.C. 20515

Dear Representatives Tenney and Ross:

On behalf of the Human Animal Bond Research Institute (HABRI) and the undersigned organizations and companies, I am writing to express our sincere gratitude for your leadership in sponsoring the People and Animals Wellbeing (PAW) Act, which includes veterinary care and pet health insurance as eligible expenses under Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).

The PAW Act will promote the health and wellbeing of people, pets, and service animals by increasing the ability of families to benefit from a healthier lifestyle with pets, ranging from better mental health to better heart health to reductions in obesity, social isolation, and all-cause mortality. Pet ownership has been calculated to save the U.S. health care system \$22.7 billion annuallyⁱ. This proposed legislation would also provide people with disabilities, including our nations disabled veterans, with more affordable means to keep and care for their service animals, improving and saving lives.

Research shows that as much as \$4.2 billion is forfeited in total FSA depositsⁱⁱ, and approximately 48 percent of FSA holders forfeit moneyⁱⁱⁱ. With 32 million HSAs covering 60 million families^{iv}, and meaningful participation across income levels and ages, there is great opportunity to support the 66 percent of U.S. households that have pets by enabling them to more easily afford care for their furry family members.

Data show that 98 percent of pet owners consider their pets to be important members of the family, and that 85 percent of pet owners would pay whatever it takes if their pet needed extensive veterinary care^v. This bill would help increase access to veterinary care for millions of pet owners, improving public health^{vi} and preventing zoonotic disease. Through helping make veterinary care more affordable, we can also prevent pet relinquishment, reducing the burden on the animal welfare system, and keeping families and their pets healthy and happy together.

The better we take care of our pets and service animals, the greater the benefit to human and animal health. On behalf of the following companies and organizations, we thank you for your introduction of the PAW Act to improve the health and wellness of American families and look forward to working with you to support its passage.

Sincerely,



Steven Feldman
Human Animal Bond Research Institute (HABRI)

On behalf of the following companies and organizations:

American Animal Hospital Association (AAHA)
American Association of Veterinary Medical Colleges (AAVMC)
American Pet Products Association (APPA)
Animal Policy Group
Association of Animal Assisted Intervention Professionals (AAAIP)
Association for Animal Welfare Advancement (AAWA)
Chewy Health
IDEXX
Joybound
MetLife
Michelson Center for Public Policy
Nationwide
North American Veterinary Community (NAVC)
Pet Advocacy Network
Pet Industry Distributors Association (PIDA)
Pet Partners
Petco
Petco Love
PUPS Pet Club
Treat Planet, LLC
WagWay Group
Wellness Pet Company
World Pet Association (WPA)
Zoetis

ⁱ Clower, Terry & Thornton, Tonya. (2023). *Health Care Cost Savings of Pet Ownership Report*. Human Animal Bond Research Institute (HABRI). www.habri.org/health-care-cost-savings

ⁱⁱ Carlson, Bob. "Workers Lose Billions of Dollars in Flexible Spending Accounts." *Forbes*, 17 Feb. 2023. www.forbes.com/sites/bobcarlson/2023/02/17/workers-lose-billions-of-dollars-in-flexible-spending-accounts.

ⁱⁱⁱ <https://money.com/fsa-contributions-workers-forfeit-money/>

^{iv} Devenir HSA Council Demographic Survey. 2021, www.devenir.com/2021-devenir-hsa-council-demographic-survey-findings.

^v HABRI-Zoetis. (2021-2023) International Survey of Pet Owners & Veterinarians retrieved from <https://habri.org/international-hab-survey>

^{vi} American Veterinary Medical Association. (2023). *Veterinarians and public health*. <https://www.avma.org/resources-tools/one-health/veterinarians-and-public-health>