



Pet therapy

Clinical Policy ID: CCP.1398

Recent review date: 8/2025

Next review date: 12/2026

Policy contains: Animal-assisted therapy; pet therapy; psychotherapy.

AmeriHealth Caritas has developed clinical policies to assist with making coverage determinations. AmeriHealth Caritas' clinical policies are based on guidelines from established industry sources, such as the Centers for Medicare & Medicaid Services (CMS), state regulatory agencies, the American Medical Association (AMA), medical specialty professional societies, and peer-reviewed professional literature. These clinical policies along with other sources, such as plan benefits and state and federal laws and regulatory requirements, including any state- or plan-specific definition of "medically necessary," and the specific facts of the particular situation are considered, on a case by case basis, by AmeriHealth Caritas when making coverage determinations. In the event of conflict between this clinical policy and plan benefits and/or state or federal laws and/or regulatory requirements, the plan benefits and/or state and federal laws and/or regulatory requirements shall control. AmeriHealth Caritas' clinical policies are for informational purposes only and not intended as medical advice or to direct treatment. Physicians and other health care providers are solely responsible for the treatment decisions for their patients. AmeriHealth Caritas' clinical policies are reflective of evidence-based medicine at the time of review. As medical science evolves, AmeriHealth Caritas will update its clinical policies as necessary. AmeriHealth Caritas' clinical policies are not guarantees of payment.

Coverage policy

For this policy, pet therapy (animal-assisted therapy) is defined as a goal-oriented, planned, structured, and documented therapeutic intervention directed by health and human service providers as part of their profession (Pet Partners, 2023).

Pet therapy is clinically proven and, therefore, may be a medically necessary component of psychotherapy when all of the following criteria are met (American Veterinary Medicine Association, 2023; Stewart, 2016):

- There is an agreed upon treatment plan with clearly defined benchmarks and time intervals for evaluating treatment progress.
- Treatment is delivered and/or directed by a health or human service provider working within the scope of their profession.
- Treatment involves a specially trained and evaluated therapy animal.
- Prior authorization of the treatment plan and any subsequent modifications are required.

¹ Psychotherapy is a collaborative treatment based on the relationship between member and therapist, grounded in dialogue, and provided in a supportive, neutral, and nonjudgmental environment (American Psychiatric Association, 2023; American Psychological Association, 2023). Psychotherapy can be provided by various professionals, including psychiatrists, psychologists, licensed social workers, licensed professional counselors, licensed marriage and family therapists, psychiatric nurses, and others with specialized training in psychotherapy.

Limitations

Coverage determinations are subject to benefit limitations and exclusions as delineated by the state Medicaid authority.

Renewal of the treatment plan requires prior authorization; the treatment plan will be initiated and managed by the pet therapist.

Pet therapy is not medically necessary if:

- Treatment goals have been achieved and member can maintain benefit independently.
- Treatment goals have not been achieved and member is unlikely to benefit from further treatment.
- Contraindications are present.
- Provided as a stand-alone therapy and not a component of a psychotherapy protocol.

Contraindications to pet therapy include:

- Allergic reactions.
- Increased anxiety around the therapy pet.
- Infections (including zoonosis).
- Risk of harm to the animal or member.

Alternative covered services

Standard guideline-directed care.

Background

Animal-assisted interventions (both therapy and activity programs) exploit the bond between humans and animals that, in many ways, is analogous to the bond between parent and child (Cirulli, 2011). Animal-assisted therapy (also called pet therapy) is a goal-oriented intervention in which a specifically trained animal is an integral part of the treatment process (Pet Partners, 2023). It is delivered in a variety of settings and directed by a health or human service provider working within the scope of their profession. The therapeutic goals are to promote improvement in human physical, social, emotional, and cognitive functioning, and progress is measured and documented (Cirulli, 2011). Dogs and horses are the most common therapy pets, but other domesticated animals have been involved.

Pet therapy differs from other animal-assisted activities, which are generally less-structured, motivational, supportive, recreational, educational, or therapeutic activities usually conducted by volunteers (or trained staff) to enhance quality of life or well-being (Mani, 2016). Examples of other animal-assisted activities include emotional support animals and service animals.

Findings

Guidelines

Recent guidance on animal-assisted therapy centers on several key documents that establish a cross-disciplinary framework: the American Veterinary Medical Association's animal-assisted-intervention guidelines (American Veterinary Medical Association, 2023), the Royal College of Nursing's practice resource for dogs in healthcare facilities (Royal College of Nursing, 2025), the Standards of Practice for Animal-Assisted Interventions developed by Pet Partners (2021), the competency-based Standards of Practice issued by Animal-Assisted Intervention International (Animal-Assisted Intervention International, 2021), and the American Counseling Association's animal-assisted therapy counselling competencies (Stewart, 2016). Collectively, these sources

emphasize that animals are sentient partners in the therapeutic process, and that programs must balance patient benefit with rigorous protections for animal welfare and infection control.

All guidelines concur that providers who integrate animals into psychotherapy or allied health services must hold clinical qualifications and demonstrate specialized competencies in animal-assisted therapy. The Animal-Assisted Intervention International framework uses four competency tiers (entry, intermediate, advanced, and expert), pairing each with continuing-education expectations that extend beyond general clinical licensure (Animal-Assisted Intervention International, 2021). Complementing this, Stewart (2016) delineate counselling-specific skills in treatment planning, handler-animal communication, and ethical decision-making, thereby anchoring animal-assisted therapy within established professional scopes of practice.

Therapy-animal eligibility criteria emphasize the health and welfare of the animal. Pet Partners stipulates ongoing behavioral and health screening, risk management, and handler education (Pet Partners, 2021). The Royal College of Nursing's recommendations explicitly state that programs must exclude dogs fed raw-meat diets and mandate up-to-date vaccination and parasite control before entry into clinical areas (Royal College of Nursing, 2025).

Infection-prevention and environmental controls constitute a critical component. The American Veterinary Medical Association requires written treatment plans, measurable outcomes, and governance by trained personnel to justify the presence of animals in healthcare settings (American Veterinary Medical Association, 2023). Building on this, the Royal College of Nursing sets UK-specific expectations for screening patients and staff for allergies or phobias, restricting animal access in high-risk zones, and ensuring facilities provide dedicated rest and elimination areas for therapy dogs (Royal College of Nursing, 2025).

The International Association of Human-Animal Interaction Organizations (2024) has proposed "Animal-Assisted Services" as a unifying umbrella term, clarifying the distinctions between goal-directed Animal-Assisted Therapy and less structured Animal-Assisted Activities. Animal Assisted Services International has developed practice standards that emphasize approaches prioritizing both human and animal well-being.

Systematic reviews and meta-analyses

Mental health and psychiatric conditions

Multiple systematic reviews demonstrate animal-assisted therapy's efficacy for psychiatric disorders across age groups. A meta-analysis of 28 articles with 34 independent samples (n = 1,310 participants) found that pet therapy significantly reduced heart rate and self-reported anxiety/stress but did not significantly change blood pressure (Ein, 2018). For adult psychiatric populations, systematic reviews report benefits for depression, anxiety, and PTSD symptoms, with specific evidence for schizophrenia (Hawkins, 2019) and mixed psychiatric disorders (Jormfeldt, 2018), though many studies are small and heterogeneous with mixed results (Arsovski, 2024; Charry-Sanchez, 2018a; Pandey, 2024). A 2024 systematic review by Arsovski covering studies from 2003 to 2023 synthesized findings across multiple psychiatric conditions and identified significant reductions in depressive and anxiety symptoms across multiple randomized controlled trials, alongside physiological benefits including reported increases in oxytocin and decreases in cortisol levels. A comprehensive 2024 meta-analysis of 23 randomized controlled trials examining animal-assisted therapy for depressive symptoms in adults found benefits, with dog-assisted therapy showing effectiveness (Villarreal-Zegarra, 2024). However, pet-robot interventions demonstrated no significant effect on depressive symptoms in this population.

For pediatric psychiatric populations, systematic reviews report positive effects on psychopathology, including reduced anxiety and improved mood, alongside enhanced interpersonal engagement (Charry-Sanchez, 2018b; Fornefeld, 2025; Jones, 2019). A 2025 systematic review of canine-assisted therapy in inpatient psychiatric settings analyzed five studies and found unanimous reports of positive effects across all included studies, though methodological limitations were noted (Fornefeld, 2025). The review demonstrated improvements in

psychopathology including reduced anxiety and improved mood, as well as enhanced interpersonal engagement with both staff and peers.

A critical 2025 systematic review by Shoesmith examined 29 randomized controlled trials of dog-assisted interventions for individuals with mental health or neurodevelopmental conditions. Intervention group sizes ranged from 5 to 186 participants, and control group sizes ranged from 4 to 185. Most trials were conducted in Europe and delivered therapy in hospitals or care facilities; approximately 54.9% of participants were female ($n = 784$), and the mean age across studies was 42.7 years ($SD = 32.8$). Eleven randomized controlled trials enrolled people with dementia, five included schizophrenia, three autism spectrum condition, two attention-deficit/hyperactivity disorder, two acute psychiatric diagnoses, two fetal alcohol spectrum disorder, and the remainder other neurodevelopmental conditions. The review concluded that evidence for dog-assisted therapy remains limited by small sample sizes, heterogeneity, and poor reporting, with mean adherence to Consolidated Standards of Reporting Trials reporting standards below 50% and highly variable intervention descriptions that limit replication and identification of effective therapeutic components.

Neurodevelopmental disorders

Evidence for animal-assisted therapy in autism spectrum disorder shows positive outcomes. A 2024 meta-analysis by Xiao of 45 studies encompassing 1,212 participants found significant improvements in social communication, irritability, and hyperactivity in individuals with autism spectrum disorder. Most interventions used horses (32 studies, 71%) or dogs (20%). A meta-analysis showed that animal-assisted therapy significantly improved social communication and reduced irritability and hyperactivity, but had no effect on social awareness, cognition, or motivation. Multiple systematic reviews report benefits across social, emotional, and behavioral domains, particularly with equine- and canine-assisted therapies (Nieforth, 2023; Rehn, 2023). However, all reviews noted heterogeneity in protocols and called for more standardized research approaches.

For attention-deficit/hyperactivity disorder, a 2025 meta-analysis by Yu of 17 trials demonstrated small to moderate benefits on associated features, including reduced attention problems ($SMD -0.42$), improved self-esteem ($SMD +0.46$), and enhanced motor proficiency ($SMD +0.77$). Critically, no significant effect was found on core attention-deficit/hyperactivity disorder symptom severity compared to conventional treatments, suggesting that animal-assisted interventions should be positioned as complementary therapy targeting specific functional impairments rather than primary treatment for the core disorder (Yu, 2025).

Dementia and cognitive disorders

Multiple systematic reviews and meta-analyses support animal-assisted therapy's effectiveness for dementia-related symptoms. A Cochrane review of animal-assisted therapy for dementia provides high-quality evidence synthesis (Lai, 2019). A 2025 meta-analysis by Özdemir and Özer of randomized controlled trials found improvements in cognitive function, depression scores, and activities of daily living. Additional meta-analyses demonstrate reductions in behavioral and psychological symptoms; however, the effects on cognitive function, agitation, and quality of life remain inconsistent (Batubara, 2022; Chen, 2022). Another review of 11 randomized controlled trials with 825 participants found that therapy animals modestly reduced behavioural and psychological symptoms of dementia but did not improve cognitive function, activities of daily living, agitation or quality of life (Chen, 2022). A 2023 network meta-analysis found that pet-robot therapy slightly reduced agitation compared with controls in patients with dementia, although there were no significant differences between pet-robot and live animal therapy in terms of depression or quality of life (Du, 2023).

Pediatric medical populations

Systematic reviews demonstrate the effectiveness of animal-assisted therapy for hospitalized children across multiple outcomes. A meta-analysis of eight studies ($n = 348$) found that animal-assisted therapy as an adjuvant to traditional treatment significantly improved pain outcomes ($P < .001$), with blood pressure effects showing

systolic decreases (approximately -3 mm Hg) and diastolic increases (approximately +2 mm Hg), though no significant differences were observed for depression, anxiety, stress, or heart rate (Feng, 2021). A 2025 systematic review by Brandão focused on reducing anxiety in pediatric populations, although specific quantitative findings require verification.

Emergency and ambulatory care settings

A systematic review and meta-analysis of 14 studies (n = 548) examining animal-assisted therapy in ambulatory and emergency settings found no effect on patient-reported anxiety, distress or pain across three randomized trials. The authors concluded that evidence in ambulatory and emergency settings remains limited (Gaudet, 2022).

Geriatric populations

Evidence supports the benefits of animal-assisted therapy for older adults. A 2024 meta-analysis found reductions in depressive symptoms among adults aged 65 and older (Villarreal-Zegarra, 2024). A 2025 randomized controlled trial by Yilmaz and Kartınoy, involving 59 nursing home residents, demonstrated that 12 pet therapy sessions over six weeks (twice weekly) led to statistically significant improvements in both sleep quality and overall quality of life compared to control groups.

Other evidence types

Narrative reviews and specialized populations

Early systematic reviews noted that most animal-assisted therapy studies were small, heterogeneous, and of low or moderate quality and generally reported modest improvements in psychosocial outcomes such as quality of life, social interaction, and emotional wellbeing (Bert, 2016; Lundqvist, 2017; Maber-Aleksandrowicz, 2016). Subsequent reviews focusing on specific populations, children, people with intellectual disability, schizophrenia, dementia, or autism spectrum disorder, also found variable results and highlighted inconsistent definitions of therapy versus recreational animal-assisted activities. A narrative review examining evidence-based nonpharmacological practices for behavioral and psychological symptoms of dementia identified animal-assisted therapy as a promising intervention (Scales, 2018). Systematic reviews of animal-assisted therapy for individuals with intellectual disabilities found improvements in psychosocial outcomes, though sample sizes were limited (Maber-Aleksandrowicz, 2016). A systematic review of patient benefits from dog-assisted interventions in healthcare settings found positive effects across multiple domains while noting the need for more rigorous study designs (Lundqvist, 2017).

Physiological and stress response studies

A 2025 systematic review by Faucher examining brief dog-assisted interventions on psychobiological stress markers found partial support for the ability of animal-assisted therapy to attenuate autonomic stress responses, although the evidence was limited by methodological heterogeneity, particularly in measurement timing. Studies consistently report physiological benefits, including decreases in cortisol levels and increases in oxytocin levels, although standardized measurement protocols are needed.

References

On July 21, 2025, we searched PubMed and the databases of the Cochrane Library, the U.K. National Health Services Centre for Reviews and Dissemination, the Agency for Healthcare Research and Quality, and the Centers for Medicare & Medicaid Services. Search terms were “Animal Assisted Therapy” (MeSH), “animal facilitated therapy,” and “pet therapy.” We included the best available evidence according to established

evidence hierarchies (typically systematic reviews, meta-analyses, and full economic analyses, where available) and professional guidelines based on such evidence and clinical expertise.

American Psychiatric Association. What is Psychotherapy? <https://www.psychiatry.org/patients-families/psychotherapy>. Updated April 2023.

American Psychological Association. Understanding psychotherapy and how it works. <https://www.apa.org/topics/psychotherapy/understanding>. Published 2012. Updated March 21, 2023.

American Veterinary Medical Association. Animal-assisted interventions: Guidelines. <https://www.avma.org/resources-tools/animal-health-and-welfare/service-emotional-support-and-therapy-animals/animal-assisted-interventions-guidelines>. Published 2023.

Animal Assisted Intervention International. Standards of practice. Animal assisted therapy. Standards, accreditation processes and manual, glossary and general competencies. <https://aai-int.org/wp-content/uploads/2021/04/AAT-Public-Booklet-Watermark-21-February-2021.pdf> Published January 2011. Updated 2021.

Arsovski, D. (2024). The role of animal assisted therapy in the rehabilitation of mental health disorders: A systematic literature review. *Perspectives in Integrative Medicine*, 3(3), 142–151. <https://doi.org/10.56986/pim.2024.10.003>.

Batubara SO, Tonapa SI, Saragih ID, Mulyvadi M, Lee B-O. Effects of animal-assisted interventions for people with dementia: A systematic review and meta-analysis. *Geriatr Nurs*. 2022;43:26-37. Doi: 10.1016/j.gerinurse.2021.10.016.

Bert F GM, Camussi E, Pieve G, Voglino G, Siliquini R. Animal assisted intervention: A systematic review of benefits and risks. *Eur J Integr Med*. 2016;8(5):695-706. Doi: 10.1016/j.eujim.2016.05.005.

Brandão, C., Sampaio, M., Sousa-Gomes, V., Fávero, M., & Moreira, D. (2025). Effects of animal-assisted therapy for anxiety reduction in children and adolescents: A systematic review. *Journal of Clinical Medicine*, 14(1), 287. <https://doi.org/10.3390/jcm14010287>.

Charry-Sanchez JD, Pradilla I, Talero-Gutierrez C. Animal-assisted therapy in adults: A systematic review. *Complement Ther Clin Pract*. 2018;32:169-180. Doi: 10.1016/j.ctcp.2018.06.011.(a)

Charry-Sanchez JD, Pradilla I, Talero-Gutierrez C. Effectiveness of animal-assisted therapy in the pediatric population: Systematic review and meta-analysis of controlled studies. *J Dev Behav Pediatr*. 2018;39(7):580-590. Doi: 10.1097/dbp.0000000000000594.(b)

Chen H, Wang Y, Zhang M, Wang N, Li Y, Liu Y. Effects of animal-assisted therapy with dementia: A systematic review and meta-analysis of randomized controlled trials. *Psychiatry Res*. 2022;314:114619. Doi: 10.1016/j.psychres.2022.114619.

Cirulli F, Borgi M, Berry A, Francia N, Alleva E. Animal-assisted interventions as innovative tools for mental health. *Ann Ist Super Sanita*. 2011;47(4):341-348. Doi: 10.4415/ann_11_04_04.

Du H, Bo L, Lai X, Zhu H, Huo X. Network meta-analysis of comparative efficacy of animal-assisted therapy vs. pet-robot therapy in the management of dementia. *Front Aging Neurosci*. 2023;15:1095996. Doi:10.3389/fnagi.2023.1095996.

Ein N, Li L, Vickers K. The effect of pet therapy on the physiological and subjective stress response: A meta-analysis. *Stress Health*. 2018;34(4):477-489. Doi: 10.1002/smi.2812.

Faucher C, Behler A, Campbell MEJ, Thienel R. Effect of brief dog-assisted interventions on psychobiological indicators of stress: a systematic review. *Anxiety Stress Coping*. May 2025 [Epub ahead of print]. Doi:10.1080/10615806.2025.2505902.

- Feng Y, Lin Y, Zhang N, Jiang X, Zhang L. Effects of animal-assisted therapy on hospitalized children and teenagers: A systematic review and meta-analysis. *J Pediatr Nurs*. 2021;60:11-23. Doi: 10.1016/j.pedn.2021.01.020.
- Fornfeldt D, Zellin U, Schmidt P, Fricke O. The supporting role of dogs in the inpatient setting: a systematic review of the therapeutic effects of animal-assisted therapy with dogs for children and adolescents in an inpatient setting. *Eur Child Adolesc Psychiatry*. 2025;34(1):3-17. Doi:10.1007/s00787-023-02326-1. Gaudet LA, Elliott SA, Ali S, et al. Pet therapy in the emergency department and ambulatory care: A systematic review and meta-analysis. *Acad Emerg Med*. 2022;29(8):1008-1023. Doi: 10.1111/acem.14421.
- Hawkins EL, Hawkins RD, Dennis M, Williams JM, Lawrie SM. Animal-assisted therapy for schizophrenia and related disorders: A systematic review. *J Psychiatr Res*. 2019;115:51-60. Doi: 10.1016/j.jpsychires.2019.05.013.
- Jones MG, Rice SM, Cotton SM. Incorporating animal-assisted therapy in mental health treatments for adolescents: A systematic review of canine assisted psychotherapy. *PLoS One*. 2019;14(1):e0210761. Doi: 10.1371/journal.pone.0210761.
- Jormfeldt H, Carlsson IM. Equine-assisted therapeutic interventions among individuals diagnosed with schizophrenia. A systematic review. *Issues Ment Health Nurs*. 2018;39(8):647-656. Doi: 10.1080/01612840.2018.1440450.
- Lai NM, Chang SMW, Ng SS, et al. Animal-assisted therapy for dementia. *Cochrane Database Syst Rev*. 2019;2019(11). Doi: 10.1002/14651858.CD013243.pub2. Lundqvist M, Carlsson P, Sjudahl R, Theodorsson E, Levin LA. Patient benefit of dog-assisted interventions in health care: A systematic review. *BMC Complement Altern Med*. 2017;17(1):358. Doi: 10.1186/s12906-017-1844-7.
- Maber-Aleksandrowicz S, Avent C, Hassiotis A. A systematic review of animal-assisted therapy on psychosocial outcomes in people with intellectual disability. *Res Dev Disabil*. 2016;49-50:322-338. Doi: 10.1016/j.ridd.2015.12.005.
- Mani I, Weese JS. Pet therapy: Enhancing patient care through time with animals. *Am Fam Physician*. 2016;94(9):737-740. <https://pubmed.ncbi.nlm.nih.gov/27929251/>.
- Nieforth LO, Schwichtenberg AJ, O'Haire ME. Animal-assisted interventions for autism spectrum disorder: A systematic review of the literature from 2016 to 2020. *Rev J Autism Dev Disord*. 2023;10(2):255-280. Doi:10.1007/s40489-021-00291-6.
- Özdemir, S. T., & Özer, S. (2025). The effect of animal assisted rehabilitation practices on symptoms of Alzheimer's patients: Systematic review and meta-analysis. *Geriatric Nursing*, 63, 521–527. <https://doi.org/10.1016/j.gerinurse.2025.03.045>.
- Pandey, R. P., Himanshu, Gunjan, Mukherjee, R., & Chang, C.-M. (2024). The role of animal-assisted therapy in enhancing patients' well-being: Systematic study of the qualitative and quantitative evidence. *JMIRx Medicine*, 5, e51787. Doi.org/10.2196/51787 .
- Pet Partners. Standards of practice for animal-assisted interventions. <https://therapyanimalstandards.org/downloads>. Published in September 2021.
- Pet Partners. Terminology. Industry terms. <https://petpartners.org/learn/terminology/>. Published 2023.
- Rehn AK, Caruso VR, Kumar S. The effectiveness of animal-assisted therapy for children and adolescents with autism spectrum disorder: A systematic review. *Complement Ther Clin Pract*. 2023;50:101719. Doi: 10.1016/j.ctcp.2022.101719.

Royal College of Nursing. (2025). Working with dogs in healthcare settings: guidance for organizations, staff, and volunteers. Retrieved from <https://www.rcn.org.uk/-/media/Royal-College-Of-Nursing/Documents/Publications/2025/April/011-943.pdf>.

Scales K, Zimmerman S, Miller SJ. Evidence-based nonpharmacological practices to address behavioral and psychological symptoms of dementia. *Gerontologist*. 2018;58(suppl_1):S88-s102. Doi: 10.1093/geront/gnx167.

Shoesmith E, Hall S, Sowden A, et al. Dog-assisted interventions for children and adults with mental health or neurodevelopmental conditions: systematic review. *Br J Psychiatry*. Epub. April 2025. Doi:10.1192/bjp.2025.8.

Stewart LA, Chang CY, Parker LK, Grubbs N. Animal-assisted therapy in counseling competencies. Alexandria, VA. American Counseling Association, Animal-Assisted Therapy in Mental Health Interest Network. https://www.counseling.org/docs/default-source/competencies/animal-assisted-therapy-competencies-june-2016.pdf?sfvrsn=c469472c_16. Published 2016.

Yilmaz C, Tekinsoy Kartın P. Effect of pet therapy on sleep and life quality of elderly individuals. *Geriatr Gerontol Int*. 2025;25(3):356-365. Doi:10.1111/ggi.15059.

Villarreal-Zegarra D, Yllescas-Panta T, Malaquias-Obregon S, Dámaso-Román A, Mayo-Puchoc N. Effectiveness of animal-assisted therapy and pet-robot interventions in reducing depressive symptoms among older adults: A systematic review and meta-analysis. *Complement Ther Med*. 2024;80:103023. Doi:10.1016/j.ctim.2024.103023.

Xiao N, Bagayi V, Yang D, et al. Effectiveness of animal-assisted activities and therapies for autism spectrum disorder: a systematic review and meta-analysis. *Front Vet Sci*. 2024;11:1403527. Doi:10.3389/fvets.2024.1403527.

Yu S, Xue H, Xie Y, et al. Review: Animal-assisted intervention for children with attention-deficit/hyperactivity disorder - a systematic review and meta-analysis. *Child Adolesc Ment Health*. 2025;30(1):34-52. Doi:10.1111/camh.12744.

Policy updates

7/2018: initial review date and clinical policy effective date: 8/2018

8/2019: Policy references updated.

8/2020: Policy references updated.

8/2021: Policy references updated.

8/2022: Policy references updated.

8/2023: Policy references updated.

8/2024: Policy references updated.

8/2025: Policy references updated.