

Pet Insurance

Pet insurance has been available for many years, but it has just recently been starting to take hold in the United States. This informational handout briefly describes pet health insurance, what it covers, and some available options.

Pet insurance helps to cover the cost of medical, surgical, and dental expenses should your pet become ill or have an accident. Some pet insurance companies cover routine and wellness visits in addition to accidents or illnesses.

Pet insurance is generally helpful for those unexpected events that occur with our pets that are difficult or even impossible to budget for.

Pet insurance is similar to human health insurance in that:

- The policy generally does not cover pre-existing conditions.
- It has premiums, deductibles, co-pays, and maximum payouts.
- There are waiting periods that define when coverage starts.

Pet insurance differs from human health insurance in that:

- The companies work through reimbursement which means that you pay the veterinary hospital and then file a claim with the pet insurance company for reimbursement.
- Your pet can receive care at any veterinary hospital and your pet insurance provider should be able to communicate with them for appropriate documentation if need be.

Although we work with many different pet insurance companies, we have no agreement with any one company. As an owner it is up to you to pick the company and plan that you are most comfortable with. Keep in mind that health insurance may not be beneficial if you believe that you could cover the cost of a catastrophic problem in your pet. Depending on the breed of animal that you own they may be more or less likely to have chronic diseases, cancerous processes, orthopedic problems, etc.

There are many pet insurance companies today. Trupanion is the one company that will offer some assistance at time of checkout at your vet. This is a feature that our hospital is integrated with, but there are many options, and it can be overwhelming to know what is best for your pet. Here is a site that will compare pet insurances side by side for you:

<https://www.pawlicy.com>

We are happy to help you determine if pet insurance may be a good idea for your pet, but only you can decide which policy is the best fit for you and your pet.