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Pet Insurance and Your Pet

-Dr. Wes Sperry

Pet Insurance has been around for a long time now, but it seems that many people don't know about it. Insurance can be a great thing for your pet and your wallet, especially when it comes to emergencies. It can help cover the cost of those unseen circumstances, (say, for instance, your dog swallows a Loufa sponge- IT HAPPENS) having insurance will offset the costs of treatment. Often times, insurance will also cover annual vaccines, tests, and heartworm preventatives, depending on the policy.

What to look for:

The first thing you need to know is how Pet Insurance works. It is different than our insurance, in that they don't pay the bill. You still pay your veterinarian, and then submit your claim to the insurance company. They then reimburse you the amount they cover for a procedure or condition (this amount is based on national averages and their internal guidelines).

Example (with completely made up numbers):

- Insurance company A says it will pay \$200 for a dog spay.
- You have your dog spayed, and your bill is \$250.
- You submit your claim, and the company reimburses you for \$200, leaving you with \$50 out of pocket.

The amount that the insurance company pays and the turnaround for reimbursement is dependent on the company. Often there is a form for us

to fill out describing the procedure/condition, and requires a copy of the receipt. We are happy to fill the forms out at the time of visit, or whenever you find it buried in the paperwork/junk drawer at home (or is that just me?).

The second thing you need to know is what to look for in an insurance package. It is much better to get insurance when your pet is a puppy or kitten, so that there is no "pre-existing conditions". That is not to say that it is not worth it for an adult, just be aware if you get it for an older dog with, for example, arthritis, the arthritis treatment may not be covered. Many will cover it, but not for a certain time period after the policy was bought (often 2-3 months).

Also, some policies will not cover conditions that a breed is predisposed to. For example, Labs are very prone to tearing their ACL (much like a football player). This is an expensive surgery to repair (\$1200-\$2000). If you insure your lab, even from a puppy, some policies will not cover this because it is a "predisposed condition to the breed". It is important to really examine the policy, and talk to the company representative about what is covered and what isn't.

Where do I get Pet Insurance?

There are many companies that offer pet insurance. Our advice is to shop around and see which company and package meet your needs. Here are some companies to look at:

- VPI- www.petinsurance.com- Has been around the longest (that I know of). Many clients have used them.
- Pet's Best- www.petsbest.com- Has also been around a long time.
- Purina Care- www.purinacare.com- Seems to cover more of the "breed predisposition" conditions and has less wait time to start (can cover some things after 2 weeks) than some of the others.
- ASPCA- www.aspcapetinsurance.com- Through the ASPCA, I have not personally dealt with this one.
- [Petplan](#), [Embrace](#), and [Sheltercare](#) are others. Google Pet Insurance to find many more.
- www.petinsurancereview.com is a website that purportedly reviews and compares the different plans. Full disclosure- I have not thoroughly perused this site to validate its accuracy. I would verify everything at the individual websites.