animal rescue league NH

Beginner's Guide to Pet Insurance

Common questions about pet insurance

What is pet insurance?

Like human health insurance, pet insurance covers a range of care and services, depending on the plan and company policies.



Determines cost & coverage:

- species and breed
- age and vet history
- current state of health
- pre-existing conditions: usually anything related is not covered
- pre-existing high-risk behaviors (that could result in the need for vet care, like eating toys): may/may not be treated as pre-existing conditions

COVERAGE OPTIONS

WHAT?

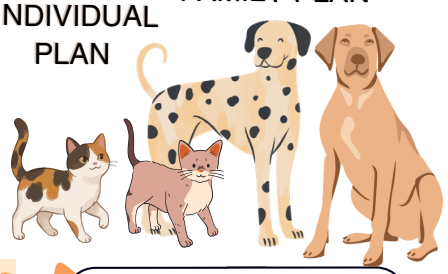
- ACCIDENT-ONLY: covers physical injury ONLY, like procedures to diagnose and treat broken bones (such as exams, x-rays and surgery etc.)
- ACCIDENT AND ILLNESS: covers accident (see above) AND illness, which covers sickness and disease, like the diagnosis and treatment for viruses, infections, cancer, etc., (including exams, tests, meds, etc.)
- WELLNESS AND PREVENTATIVE: covers routine and preventative care (like exams, boosters, tests, dentals and, sometimes, prescription food, flea and tick and Heartworm preventative)

Specific services covered will vary based on the company and plan!

Company policies vary greatly so discuss any questions or concerns with an agent!

INDIVIDUAL PLAN

FAMILY PLAN



Compare plans here! PAWLICY.COM

Why consider pet insurance?

WHY?

ACCIDENT-ONLY or ACCIDENT AND ILLNESS:

- to save your pet's life in the case of injury or illness (one E.R. visit can be a minimum of $1,000 dollars)
- if care is needed (we hope not!), insurance does become "worth it" financially and for a pet's welfare

WELLNESS AND PREVENTATIVE:

- to provide the best general vet care to keep them healthy and comfortable, without budget as a barrier
- to cover the unexpected: like tests, procedures, etc.



Other ways to cover care include a CareCredit card (for health/wellness needs for humans and pets) or a Scratchpay loan. Both can be applied for 24/7, even last minute in emergency!

TIPS

Keep a regular vet. Like primary care doctors, vets will schedule last-minute appointments (per availability), when a pet is sick or injured, etc., which helps avoid trips to urgent or emergency care.

Every day pets pass away due to "economic euthanasia," a sad term and devastating reality for pet owners where a pet needs urgent vet care (like surgery) they cannot afford, so they reluctantly make a euthanasia decision. Pet insurance, and planning ahead, helps save pets!



Do all pets need insurance?

WHO?

ACCIDENT-ONLY or ACCIDENT AND ILLNESS

- recommended for pets with "high-risk" behaviors that can lead to a need for major vet care (like eating hair elastics, being accident prone, really active or adventurous)

WELLNESS AND PREVENTATIVE

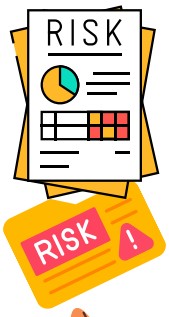
- great for young or middle-aged pets (without pre-existing conditions) as anything newly diagnosed will be covered, per. the plan and company

Older pets and pre-existing conditions

Discuss with an agent how your pet's age, vet history and any pre-existing conditions might impact coverage. Older pets generally cost more to insure and pre-existing conditions (and anything related) is usually not covered









For pets with high-risk behaviors, research and discuss any influences on coverage with an agent. Being upfront is best, as companies will ask for vet history AND while one company may consider a history of eating hair elastics (for example) a "pre-existing behavior," excluding coverage for anything related, another may differ and offer coverage!

How does it work?

HOW?

Pet insurance companies operate differently

- some have in-network vet clinics (like human health insurance companies can have in-network doctors) and THEY handle the claims process, but they may ONLY cover services at in-network clinics
- other companies require policy holders pay upfront then file a claim for reimbursement on an App, online or by mail (by providing a receipt and the exam notes or "SOAP notes," given on request)



Need funds to cover vet care? Ask your vet about pet insurance and/or apply for a CareCredit card or Scratchpay loan



Apps make the claims process easy, store and allow access to records and help you manage your account!

Where to begin?

WHERE?

Compare companies and plans at Pawlicy.com. Company policies vary GREATLY and every plan offers different levels of coverage, so speak with an agent before committing, ask any questions that arise and read your plan handbook!

TIPS



Discuss with an agent:

- health concerns or pre-existing conditions or behaviors
- exclusions (what is not covered?)
- the claims process

HOW TO GET THE BEST DEAL

- research and read reviews
- consider premiums, deductibles and exclusions (what is NOT covered!)
- see if you qualify for a discount (as a student, teacher, veteran, nurse, etc.)
- inquire with health and car insurance company
- see if your employer offers pet insurance, Pet Assure or United Pet Care (veterinary discount programs)