



Pet Health Insurance Tip Sheet

Times are tight. The last thing you need is a monster vet bill. Should you get health coverage for your dog? Deciding whether or not to purchase a health insurance policy for your dog requires serious consideration. And, if you decide to go ahead, figuring out which company is the best fit can be overwhelming.

Thanks to Dr. Nancy Kay, DVM, Diplomate, American College of Veterinary Internal Medicine and author, you'll have all the information you need to make your decision. Everything from the issues to consider to the right questions to ask, you'll find it all in Dr. Kay's [Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life](#)

Dr. Kay's expert tips on this important topic are summarized below.

Crunch the Numbers. Consider the types of expenses you might encounter if there was a medical emergency, such as surgery, an ultrasound evaluation and specialist consultations. Could you absorb such costs if needed and how do these numbers compare to the cost of medical insurance for your pup?

Look to the Future. Think about your dog's health in the future. Perhaps purchasing insurance when your dog is young makes sense so you can be rest assured there will be no exclusions for pre-existing conditions, and you may have the option of locking in a lower premium rate.

Start with the Vet. After you've decided on purchasing insurance, start by asking your vet and vet clinic staff for advice on pet insurance carriers, you'll likely get the inside scoop on which ones have worked out best for their clients.

Compare and Learn. Once you have a few carriers to consider, you can compare the policies for details. How does each policy handle preexisting conditions? How many repeat vet visits for similar treatments are covered? What about inherent diseases and anticipated conditions? What are the policy coverage options and claim processing turn around times?

Do your Homework. Once you have a few carriers to consider, you can then compare the policies. Start by investigating the way the top contenders deal with the issues below.

- 1) **Preexisting Conditions.** A preexisting condition refers to any health problem your dog developed prior to the date you purchased the policy. Some companies permanently "blacklist" such preexisting conditions, meaning they will never be covered. Others will provide coverage for the preexisting problem once it has been resolved, or after a clearly defined disease free time period. Try to get a sense of how liberally or conservatively the preexisting condition policy is interpreted. Be aware that when you file a claim, companies typically subpoena all prior medical records with the intent of identifying preexisting conditions. Hassles over preexisting conditions make a strong case for insuring your pup when he is young, before he's had a chance for anything to go wrong.

- 2) **Repeat offenders.** How does an insurance company handle a dog that manages to get into the same mess requiring vet attention over and over again? Some providers have a yearly “cap” (maximum pay out) for each disease and situation, and every year the dog starts with a clean slate. Others enforce a lifetime cap, meaning that reimbursement for a specific problem may be permanently cut off long before your dog becomes a senior citizen. Of course, the ideal policy is one that imposes no limits-all new episodes are covered.
- 3) **Inherent Diseases.** The sad fact is that most purebred dogs come with potential reed-associated diseases. If you have a purebred, learn the medical issues he is predisposed to, then compare them to your insurance company’s list of breed specific exclusions. Note: if you encounter reluctance to provider such a list, move on to another company.
- 4) **Anticipated Conditions.** Compare coverage of medical needs that you know are likely to arise. If you plan to breed your female dog, consider expenses associated with pre-breeding screening for inherited diseases, ovulation timing, pregnancy, and whelping (delivering her pups). Big dogs are more prone to hip dysplasia (arthritis) and gastric torsion (bloat). Smaller breeds are notorious for developing heart valve issues and severe periodontal disease.
- 5) **Policy Coverage Options.** Most companies offer a variety of coverage beyond the basics. You might want to choose a wellness policy that provides reimbursement for your puppy’s office visits, vaccinations, and neutering. If your guy is a senior, look for an option that offers routine geriatric screening. Check to see if the company offers policy changes during the course of your dog’s life.
- 6) **Claims Processing.** Third party payments are the exception rather than the rule for pet health insurance. This means that the veterinarian receives payment directly from you, and not from the insurance company. You are still responsible for the bills and the insurance company then reimburses you as per the terms of your policy. If you tend to have a tight budget, ask the provider what the average lag time is between filing a claim and receiving the reimbursement. Determine how claims disputes are handled. Remember, you will have to deal with the disputes, not your vet.

Spend time looking at websites and making phone calls to get answers to these important questions.

- Is coverage provided when I travel?
- Can I use any vet and hospital?
- Do you offer multiple dog discounts?
- What are your customer service hours?
- What are the coverage plan options? Deductible options?
- Is it possible to lock in a premium so it doesn’t increase?
- Is pre-approval of medical services required?
- What are the policy limits? Are there annual or lifetime caps?
- Can my dog be dropped from coverage? If so, what are the criteria for doing so?
- What are the exclusions?

- Are there breed specific exclusions?
- How much time must pass before a pre existing condition is finally covered?
- Are consults with specialists covered?
- Are second opinions covered?
- Is after-hours emergency care covered?
- Are costs associated with wellness covered (i.e.,: vaccinations, heartworm testing and prevention, de-worming, flea and tick control, etc).

The Scoop:

Learn more about Dr. Nancy Kay, DVM, and her book, [Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life](#)

www.speakingforspot.com

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