

## Overview

Pet insurance can give you peace of mind and allow your veterinarian the freedom to treat your pet without worrying about cost. Since pet insurance is a relatively new industry, it can be overwhelming to sort through all the options. If you decide insurance is right for you and your pet, you can narrow down the best plan by asking yourself some simple questions and doing a bit of research to make sure you know what benefits you'll receive.



The Usdan Institute for Animal Health Education at the Animal Medical Center is the leading provider of pet health information. We aim to inform and empower pet parents and to share information with the public. With our staff of over 100 doctors and the knowledge gained from more than 100 years of experience, we are uniquely positioned to deliver the best and most up-to-date information for all your pet health needs.

If you have a question about pet health, we have the answer.

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## Pet insurance

### Frequently asked questions

### Pet parent education series



## What is the best insurance plan?



- There is no one answer because the “best” insurance plan for one owner and pet isn’t the same for the next.
- Ask yourself the following questions to help narrow down your options:
  - How much am I willing to pay each month?
  - What kind of coverage do I need?
  - Would I rather pay more each month (higher deductible) or pay more at the time of care if my pet has an accident or is diagnosed with an illness (lower deductible)?

## How much does pet insurance cost?



- Cost depends on several factors, including:
  - Where you live
  - Type of pet
  - Number of pets enrolled
  - Pet’s age and breed
  - If your pet has a pre-existing condition
  - Type of coverage
- Some plans give discounts for pets that are spayed/neutered or microchipped.
- Plans may also give discounts to owners with certain affiliations, such as those enlisted in the armed forces, members of a certain bank, or current customers of an insurance company that also offers pet insurance.
- Some companies may offer pet insurance as an employee discount- check with your HR department.

## What does pet insurance cover?



- You can see what each company does and doesn’t cover in the “Sample Policy” document on their website.
- The most common plans are “comprehensive” plans that cover emergencies and illnesses.
- There are also “accident-only” plans that cover only accidents and emergencies.
- Many companies also have “add-ons” that can widen your coverage, such as wellness plans that cover preventive treatments like yearly vaccines, heartworm medications, or screening for infectious diseases like Lyme disease.

## My pet is already being treated for an illness, are they covered?



- Currently no pet insurance companies cover “pre-existing conditions,” defined as any health issue that your pet has already been diagnosed with or shown signs of before your coverage begins.
- But if your pet has a pre-existing condition, that doesn’t mean they won’t be covered for other illnesses.
- Your pet may still be eligible for pet insurance, but the insurance company will need more information from you and your veterinarian to determine what they’ll cover.
- Before choosing a plan, make sure you’re clear on what is and isn’t covered to avoid surprises in the future.
- Be honest with your pet insurance company. Hiding the fact that your pet has had an illness may disqualify you from future coverage and leave you with unexpected bills.

## Is there an alternative to pet insurance?



- If you don’t want pet insurance or aren’t eligible, you can still plan for the future.
- Start a pet care fund and contribute a set amount to it each month. If your pet ends up needing medical care, you’ll have money set aside. If not, you can use the funds for yourself or to help another animal in need.
- There are a small number of discount plans available which may allow you to save some money on medical and other pet care costs.
- Before enrolling in a discount plan, do your research to make sure it includes benefits you need and that your veterinarian will accept it. Not all veterinarians accept discount plans.

## Helpful resources



**Pet Insurance U:** [petinsuranceu.com](https://petinsuranceu.com)

- Get in-depth information on pet insurance and a useful chart to compare plans
- Pet Insurance Review:** [petinsurancereview.com](https://petinsurancereview.com)
- Save time by entering your information once and getting quotes from multiple companies.
- Compare plans and sort by various types of coverage.
- Read thousands of reviews from pet owners who have personal experience with insurance plans.