

Pet Insurance



There is nothing more heartbreaking than having to make a decision to euthanize a beloved pet because you don't have the money to pay for a medical emergency. One way to help ensure this doesn't happen is to get pet insurance. My 6 year old cat, Kodi, appeared healthy but routine bloodwork revealed she had hypercalcemia. An ultrasound showed she had a large calcium oxalate stone completely blocking one of her ureters. Within hours I was an hour away seeing a specialist. When the surgeon came in, she said there were three options and she would present them based on cost. It was so wonderful to be able to say cost doesn't matter, let's do what is best for her. Insurance covered \$3200 and I was able to cover the deductible and copay. I have used insurance many other times with my pets and it is such a relief to not have to worry about the cost when I am already worried about my pet.

With pet insurance, you pay a monthly or yearly premium to have coverage when your pet has an illness or accident. Companies all offer different kinds of coverage and it is really important you do your research to find out what works for you. You may choose to pay a higher premium to have a lower deductible and/or co-pay or you may opt for a higher deductible so that your premium is lower. Most also let you choose the annual coverage limit and this will affect the premium as well.

So for instance, I have the money to cover minor accidents and illnesses so I have chosen to have a higher deductible and lower premium. This way I have coverage for the costlier things that occur but if we luck out and don't have any major issues, the premium I pay is less.

Other things to research are:

- Is periodontal disease covered? Most cats will have some form of periodontal disease.
- Is cancer covered or do you need to purchase additional riders?
- What kind of diagnostic testing is covered? MRI? Ultrasound?
- Is alternative care covered?
- Are specialists covered?
- How are pre-existing conditions handled?
- Are hereditary diseases covered (more important for dogs)?
- Are medications covered?
- Annual or per incident deductible?

Make sure you do your research and compare companies. These websites are a great place to start:

<http://www.topconsumerreviews.com/pet-insurance/>

<https://www.consumersadvocate.org/pet-insurance/compare>

<https://www.consumeraffairs.com/pets/pet-insurance/#>

It is critical that you research and compare to find the best Pet Insurance for your situation. When you read bad reviews, it's usually because the reviewer didn't realize that something wasn't covered.








Of course, you can keep money in savings to self-insure as well. There are mixed reviews on pet insurance just like any kind of insurance. It's all about how much risk you are comfortable with. I am a huge proponent for having it.

Unfortunately, it has more than paid for itself with my current crew. I would be happy if I never had use it and just had it for peace of mind.

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Note: These companies are in no particular order.

	<p>The ASPCA is one of the best known names in pet adoptions, and they now also offer pet insurance. Their comprehensive coverage options cover everything from wellness visits to congenital conditions.</p>	<p>1-888-716-1203 https://www.aspcapetinsurance.com</p>
	<p>Nationwide includes 24/7 access to trained veterinary professionals and reimbursements for covered medical costs. They offer both routine and comprehensive care options to keep care costs affordable.</p>	<p>1-855-709-2913 https://www.petinsurance.com/enroll/</p>
	<p>Trupanion's single, easy to understand plan option with 90% reimbursement and no payout limitations make them a quick shop for pet insurance. Their prices are determined by pet demographics, not care quality.</p>	<p>855.210.8749 http://trupanion.com/</p>
	<p>With head-to-head comparisons available on their website, Embrace Pet Insurance demonstrates their coverage value. Their high annual limits, along with the lack of per incident maximums, makes them highly competitive.</p>	<p>1-800-511-9172 http://www.embracepetinsurance.com</p>
	<p>Low deductibles and high reimbursement amounts from AKC Pet Insurance can mean the difference between a four-legged friend getting well or saying goodbye. It can reduce the financial burden due to pet illnesses/injuries.</p>	<p>1 (866) 725-2747 https://www.akcpetinsurance.com/</p>
	<p>With a combination of lost pet recovery and pet insurance products, 24PetWatch offers a complete range of features designed to protect the health and wellness of furry family members.</p>	<p>1-866-597-2424 http://www.24petwatch.com/US/Pet_Insurance/</p>
	<p>Formally PetPlan. Offering everything from vacation cancellation protection to lost pet recovery reimbursement, Fetch takes a holistic view of animal welfare and health care and are one of the few companies to cover holistic treatments. Their policies are</p>	<p>866.509.0163 Best Pet Insurance in the U.S. Fetch by The Dodo (fetchpet.com)</p>

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	easy to understand with listed annual maximums. AARP's choice.	
	Covering everything from cancer to emergency care, Healthy Paws Pet Insurance & Foundation offers top-rated pet insurance policies. Their easy claims process makes getting reimbursements quick and painless.	(855) 898-8991 https://www.healthypawspetinsurance.com
	PetFirst plans cost an average of \$25 per month and puts pet owners firmly in control of their pet's health. Their Lifelong Coverage guarantee even protects pets with congenital conditions.	1-866-937-7387, option 2 https://www.petfirst.com/
	Pets Best offers plans that pay reimbursements of up to 100%, allowing pet owners to tackle any illness/injury with confidence. Short waiting periods means pet owners can start using their coverage in days.	1-877-738-7237 https://www.petsbest.com

Alternatives to Traditional Pet Insurance:

	Monthly fee	How it works
Pawp	Yes	Access a \$3,000 emergency fund once per year
Pet Assure	Yes	Receive discounts on in-house medical services
Eusoh	Yes	Share veterinary bills with community members
Savings account	No	Earn interest on money set aside for veterinary costs

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Credit financing	No	Finance your veterinary bill and pay over time
Financial assistance	No	Apply for a grant from non-profit organizations

Taken from: <https://lendedu.com/blog/pet-insurance-alternatives/>