

22 questions to help you choose a pet insurance provider

Pet insurance is just as important as medical insurance is for people. It can be tough to sift through all the legal jargon included in many pet insurance information packets. After you do some research online and find a few companies you might like to work with, it's time to dig a little deeper.

In general, Mountain Aire Veterinary Hospital recommends that your policy includes both **accident** and **illness** coverage for all pets. Wellness Packages are most useful only on young pets.

Use this list of 22 questions to help find the level of care that's just right for you and your pet:

1. Is the company licensed in your state? Which of their policies is available in your state?
2. Does the company have a good reputation? What do the Better Business Bureau or other independent organizations have to say about it? How long has the company been around?
3. Are the policies and information provided reasonably easy to understand? Are the people you talk to knowledgeable and helpful?
4. Does the company offer customer service during reasonable hours?
5. Can you see any veterinarian you want? (General Practitioners, Emergency, Specialists)
6. Have premiums increased over the past few years? If so, how much? If so, why?
7. What happens to coverage and premiums as your pet gets older?
8. How do they deal with **undiagnosed** illnesses (owner previously declined pursuing treatments, inconclusive results but pet still sick)?
9. Are there any reasons you wouldn't be able to renew your policy?
10. What type of coverage and co-insurance does the policy require?
11. Is there a "usual and customary charges" clause? How are those determined?
12. ★ **What kinds of care are excluded or limited? Are congenital or hereditary diseases covered? What about cancer? Is dental care covered?**
13. ★ **What if there are repeat incidents (foxtail in the ear, snake bites, cruciate injuries, etc.)?.**
14. Are conditions diagnosed within one year excluded as preexisting conditions the next year?
15. Are benefits available for wellness or preventative care?
16. Can you choose a deductible? Can you change the deductible from year to year? Is the deductible annual or is it applied to each medical incident?
17. Are the waiting periods before coverage begins reasonable?
18. Is there a minimum or maximum age for enrollment?
19. Are there limits per incident, per year, per lifetime or per body system? What are those limits?
20. Is a physical examination (plus or minus any laboratory work or tests) required for enrollment or renewal.
21. How quickly are claims processed and paid?
22. Are there any billing fees or discounts?

Not sure how to choose or read your policy? Start with some tips at www.pet-insurance-university.com or www.mountainairevet.com

These are some of the pet insurance companies currently in business for you to research:

→ Trupanion www.trupanion.com (800) 569-7913
Pet Plan www.gopetplan.com (866) 467-3875
→ Pets Best Ins. www.petsbest.com (877) 738-7237
→ Nationwide www.petinsurance.com (888) 899-4874
AKC Pet Healthcare www.akcpethealthcare.com (800) 956-2490
ASPCA www.aspcapetinsurance.com (866) 861-9092
(AKA Pet's Health www.petshealthplan.com)

Purina Care www.purinacare.com (877) 878-7462
Pet Care Ins. www.petcareinsurance.com (866) 373-7387
Embrace www.embracepetinsurance.com (800) 511-9172
Pet's First www.petfirsthealthcare.com (866) 937-7387
24PetWatch www.24petwatch.com (866) 275-7387
Healthy Paws www.healthypawspetinsurance.com
(800) 453-4054

→ These companies have been in business the *longest*.

If you have any other questions, please call Mountain Aire Veterinary Hospital at 661.248.7387