

Excerpt from *Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life* © Dr. Nancy Kay

QUICK REFERENCE

Questions to Ask Pet Insurance Companies

About the Company

- ❶ How long has your company been in operation?
- ❷ Is coverage provided where I live?
- ❸ Is coverage provided when I travel?
- ❹ Can we utilize any veterinarian and hospital?
- ❺ Do you offer multiple-dog discounts?
- ❻ What are your customer service hours?

About the Policies

- ❶ What are the coverage plan options? (Most providers have multiple options; often the more that is covered, the more expensive the insurance premium becomes.)
- ❷ What are the deductible options? (As with many insurance policies, there is usually a required “out-of-pocket” investment before the insurance company provides reimbursement. Often the lower the deductible, the more expensive the policy.)
- ❸ How much will my premium increase every year?
- ❹ Is it possible to lock in the premium rate so that it doesn’t increase?
- ❺ Will there be a penalty if I change my plan or deductible?
- ❻ Is preapproval of medical services ever required?

- ❼ What are the policy limits? Is there an annual or lifetime cap for a particular medical problem?
- ❽ Will I be able to find out the amount of insurance reimbursement before authorizing my veterinarian to proceed with recommended tests and treatment?
- ❾ Is the reimbursement amount for a particular service always the same, or does it vary based on the veterinarian’s fee?
- ❿ Can my dog be dropped from coverage? If so, what are the criteria for doing so?

About Claims

- ❶ What is the process for filing a claim?
- ❷ How are claims handled when there is no diagnosis, either because tests were not performed or the results were inconclusive?
- ❸ How long does it take to receive payment on a claim?
- ❹ How are claim disputes handled?
- ❺ What is the specific formula for calculating reimbursement on a claim? Is there a benefit schedule (standard amount paid for a service regardless of what the veterinarian charges), or is it based on a percentage of the cost?

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- ⑥ Is there a maximum amount paid per incident (medical event)?
- ⑦ Is there a maximum amount of reimbursement per calendar year?
- ⑧ Is there a maximum amount of reimbursement per disease?
- ⑨ Are consultations with specialists covered?
- ⑩ Are second opinions covered? Third opinions?
- ⑪ Is after-hours emergency care covered?
- ⑫ Are costs associated with treating behavioral issues covered?
- ⑬ Are costs associated with well care/preventive care covered?

What's Included and What's Not

- ① May I see the list of diseases excluded from coverage?
- ② May I see the list of breed-specific diseases excluded from coverage?
- ③ How much time must pass before a pre-existing condition is finally covered?
- ④ Are complementary/alternative medicine services covered?
 - Homeopathy?
 - Acupuncture?
 - Acupressure?
 - Massage therapy?
 - Chinese herb therapy?
 - Chiropractic?
- ⑤ Are services associated with breeding, pregnancy, Cesarean section, and newborn care covered?
 - Vaccinations (including serology)?
 - Heartworm testing and preventative?
 - Spaying and neutering?
 - Dental work?
 - Geriatric screening?
 - Flea and tick control?
 - Microchip identification implantation?
 - Deworming?