



Do you need pet insurance?

As veterinary medicine becomes more technologically advanced, the cost of care increases because of the higher costs associated with the equipment, facilities and training required to provide these higher-quality services. For some, the cost of care can cause some anxiety. Pet insurance can help by offsetting some or most of the costs of diagnosing, treating and managing your pet's illness or injury.

But pet insurance isn't for everyone, and there's no magic formula that will tell you if it's right for you and your pet. If you're considering pet insurance, talk to your veterinarian and do some research on your options. Here are some basic considerations:

- Regardless of the insurance provider, your veterinarian should be monitoring the health of your pet as part of a valid Veterinary-Client-Patient Relationship (VCPR; for more information, check out our [VCPR FAQs](#)).
- The insurance provider should clearly spell out to you the details, including the limitations and exclusions, of coverage for routine and/or wellness care as well as emergency treatments and conditions that require extensive care. Find out how your premiums will be increased as your pet ages or if you make any claims.
- See if they have add-on options to provide any specific coverage (e.g., dental care, travel insurance, etc.) you may want.
- Find out how they define and handle pre-existing conditions (diseases or conditions your pet already has – or has had – prior to purchasing the insurance plan).
- In some cases, insurance providers will not insure a specific pet or breed of pet, or may limit the number of pets you can insure, if they consider them "high risk."
- Some providers will give multiple pet discounts.
- All of the charges, including co-pays, deductibles, add-on charges and other fees, should be clearly explained to you so you fully understand the policy and its limitations.
- You should be allowed to choose the veterinarian who will provide veterinary care for your pet.
- Pet insurance plans are generally reimbursement plans – you pay the bills up front and are reimbursed by the insurance provider. Ask the insurance provider how claims are processed as well as the timeframe for reimbursement of your expenses so you know what to expect. If you're concerned about covering the expenses up front, ask your veterinarian about payment options that will work for you in case you need to make arrangements. (It's best to find out your options ahead of time so you don't have the added stress of trying to make payment arrangements on an emergency basis.)

For more information, see the [AVMA's Guidelines on Pet Health Insurance and Other Third Party Health Plans](#).

Your veterinarian may be able to provide you with a recommended pet insurance company based on their experience, but it's ultimately your decision whether or not to purchase pet insurance (and what coverage and from what company you purchase). Below is an alphabetical list of companies that provide pet insurance. The list may not be complete and is intended to provide information and links to help you investigate and decide if pet insurance is right for your pet. The AVMA does not endorse or recommend any one provider over others.

[24PetWatch](#)

[AKC Pet Healthcare Plan](#)

[ASPCA Pet Health Insurance](#)

[Best Friends Pet Insurance](#)

[Embrace Pet Insurance](#)

[Healthy Paws](#)

[PetFirst Healthcare](#)

[Pets Best](#)

[Petplan](#)

[PurinaCare](#)

[Trupanion](#)

[VPI](#)

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