



Whole Dog JournalTM

Health Insurance for Dogs in 2018

Knowing exactly what you need in an insurance plan for your dog can reduce insurance-claim letdown.

By Cynthia Foley

We last discussed [pet insurance](/issues/18_9/features/Pet-Insurance-101_21304-1.html) in the September 2015 issue (/issues/18_9/features/Pet-Insurance-101_21304-1.html) of *Whole Dog Journal*. As we gathered information for this update, we immediately noticed an improvement in what the various insurance companies cover and don't cover. We also noticed that there are many more companies offering pet insurance than there were three years ago; perhaps the competitive rates are due to the greater number of insurance-company choices.

We've listed the major players in pet health insurance, and the details of each plan, at the bottom of this article. But first, here are 15 things to pay attention to when deciding which of these plans might be best for you and your dogs.



If your dog becomes seriously ill or has an accident requiring surgery or other advanced treatment, having even lousy pet health insurance is better than having none at all. And having a good plan and knowing you can afford the co-payments can give you peace of mind at an otherwise terrible time.

Pet Health Insurance 101

Accident coverage covers your pet if he is injured, such as from swallowing something he shouldn't eat or hitting a hole in the ground at full speed and breaking his leg. Accident-only policies tend to be the ones offered with advertising like, "Cover your dog for less than \$10 a month." They're inexpensive because insurance is a risk-associated industry and the chances of your dog being hurt in an accident aren't as high as him becoming sick.

Alternative and/or complementary treatments are included in some plans, but most offer it as a rider. The policies are very specific as to what they will cover. Look for things like hydrotherapy, acupuncture, and chiropractic work, which are rapidly gaining ground as viable rehabilitation and pain-control therapies. Most policies specify exactly what they will cover and who may administer the treatment.

Exclusions will be spelled out, usually in detail, in your policy. It tends to be a very long section. Read it before you sign, and question any vague descriptions. If you can, get your questions answered in writing (one of the great things about email—you can print out the answer and tuck it away with your policy).

Illness coverage takes care of expenses when your dog is sick. That means things like vomiting, heart problems, and tumor removal. Be careful, though, when it comes to cancer; sometimes the limitations are very specific. Read your contract carefully, especially the exclusions page.

Prescription drug coverage seems like it should be covered within the accident and/or illness sections, but it isn't always. You need to ask. Pets Best had a prescription formulary schedule, just like you see in human health insurance, stating what drugs they will cover. No one can predict what your dog might need—nor what new super drug might be released tomorrow—so, if you can avoid these limitations, all the better. Otherwise, you'll need to have that list with you when you visit your veterinarian to see if there's a treatment option covered by the insurance.

Wellness coverage means your dog's routine care, such as screening blood tests, vaccinations, and tests for internal parasites, such as worms and heartworm. Extraordinary care, such as neutering or dental cleaning, may be covered or may be offered only as a rider on your main policy.

1. Figure out how much you *can* spend on your dog's health insurance.

The first things to consider when choosing which company is right for you and your pets are your out-of-pocket amounts: monthly (or annual) premium payment, deductibles, and copays.

When you got your first car, did you choose the lowest deductible, knowing there was no way you could come up with \$1,000 if there was an accident, so that meant your monthly premium was uncomfortably high? Or did you choose a plan with the highest deductible and lowest monthly premium, hoping and praying you wouldn't have an accident? You have to make a similar choice here: The lower your deductible, the more you'll pay in a premium. The higher the deductible, the lower the premium.

Deductibles range from \$50 to \$1,000, with possible custom amounts available (you may have to call and talk with an agent). We were impressed with Embrace's Healthy Pet Deductible strategy, which reduces your deductible by \$50 each year you don't have a claim. When you do have a claim, the deductible resets to the original amount.

Make sure that you check to see how each company you consider takes off the deductible. Some insurers subtract the deductible before calculating the co-insurance, which lowers your overall out-of-pocket expense. Others first calculate the co-insurance and then subtract the deductible from the remaining amount, which may cause your out-of-pocket total to rise.

Watch out: Some policies have a per-incident deductible instead of an annual deductible, although these plans are increasingly rare. With a per-incident \$250 deductible, for example, you have to pay the first \$250 of every claim you submit. With an annual \$250 deductible, you pay the first \$250 for the year's claims.

Also consider your co-payment options, which are generally 10 to 30 percent of the total bill. Cancer treatments can quickly reach \$10,000. A 30-percent copay on that will be more than \$3,300 - on top of your deductible. The North American Pet Health Insurance Association (NAPHIA) says 80 percent is the most commonly selected co-insurance, which means the insurer pays 80 percent and you pay 20 percent of every claim.

2. You still need to be ready to pay up front for veterinary services (or at least, put down some plastic).

Keep in mind that most veterinarians will require you pay for your service up front and be reimbursed by the insurance company. Only a few companies reimburse the vet directly; Trupanion reimburses only enrolled vets directly.

3. Be aware that it's not difficult to get a five percent reduction on your pet insurance premium.

Insurers offer this discount for a variety of reasons, including military backgrounds, signing up online, veterinarian-employee discounts, AAA, multiple insured pets, and more. We found Pets Best Pet Insurance, sold by Farmer's Insurance, offers policyholders a five percent discount by going through Farmers.

4. Consider your dog's potential for health problems.

What are the conditions that he's most likely to develop? For instance, Golden Retrievers have a high incidence of cancer. German Shepherd Dogs are prone to hip dysplasia. Papillons frequently have dental problems. Will these conditions be covered if needed?

Consider what you do with your dog, too. If he's a sporting dog (agility, herding, flyball, dock diving), for example, look carefully at the coverage for orthopedic injuries.

5. Look over the pet insurance policy's exclusions.

If the policy doesn't spell out the coverage you want, you probably won't have it. Read carefully to learn exactly what is covered. If you don't see "hip dysplasia," it's probably not covered. In fact, it's probably listed in the exclusions list. Read every exclusion. If something is excluded that your dog is at high risk for, keep looking.

6. Be very careful when you find the words "medically necessary treatment" in a pet insurance policy.

For example, Embrace defines "medically necessary" as "in our reasonable judgment." In contrast, Healthy Paws says it covers medically necessary treatment "recommended by your veterinarian."

In order to appeal denials based on that phrase, you will need to be armed with scientific proof, veterinary literature, and more to show that the claim was medically necessary. If you make a rational appeal, chances are you will win. However, it might take two or three appeals to do so.

7. Consider the policy payout caps.

Some insurers also have incident caps, annual caps, and even lifetime caps on how much they will pay out. We would avoid plans with these caps because you're just setting yourself up for heartache. If chemo treatments cost \$10,000 (very possible), but your per-incident cap is \$5,000, you will have to pay the additional \$5,000 yourself. This is huge. Caps are also likely on wellness/preventative coverage, but this seems reasonable. You can pay for additional wellness services.



You never know when you will find yourself at the emergency veterinary hospital – again.

8. Understand your financial responsibilities, too.

Most policies do not cover vaccines, flea-protection, heartworm, and other “normal” preventative measures (unless you have a wellness rider). They will state there is no coverage for a disease preventable by vaccine. However, we noted that they do not list what vaccines are normal or required. Rabies is probably a no-brainer and a core (recommended) vaccine, but what if your dog gets canine flu and you skipped the vaccine? Get a list of what’s required.

9. Make sure routine vet visits are covered in the plan.

A routine veterinarian’s office examination is covered by most policies, but not all. Healthy Paws, for example, does not cover office visits; instead, it pays for things that happen at visits, such as diagnostics and surgery. Keep in mind that office visits can range from \$50 to \$250 or more for specialists.

If you’re the type who frequently takes your dog to the veterinarian “just in case,” you may want to look for a policy that covers these costs.

10. Review what dental care is covered for dogs, and what is extra.

Some plans cover routine teeth cleaning by your veterinarian, and some require that you pay for dental insurance in order to cover veterinary cleaning. If your dog develops a secondary ailment due to bad teeth, is it covered?

Check, too, to see if your dog is prone to dental disease. Small dogs are especially prone to tartar formation, gum recession, and eventual loss of teeth. In fact, according to the American Kennel Club, a dog like a Yorkshire Terrier is likely to have lost half of his teeth by the time he is 12 years old. And large dogs may fracture teeth from aggressive chewing.

11. Find a dog insurance plan with “continual coverage for chronic conditions.”

Without that, you could find yourself out of luck if your dog gets cancer or diabetes. Make sure that the carrier will not cancel your policy because your dog became chronically ill and that the coverage will continue in full.

12. Know that dog insurance premiums get higher as your dog ages.

Prepare for increases in premiums as the years go on; the older your dog is, the more the insurance company will charge to insure him. Also, be aware that some companies have a cut-off age – an age at which they will no longer cover a dog.

13. When you sign your dog up, make sure that you answer all the pet insurer’s questions honestly.

Before accepting your dog, all of the insurance companies require a veterinary exam, or, at a minimum, a review of your dog’s veterinary records. If you failed to disclose a previous health problem, your insurer may refuse to pay for current or ongoing treatment for that condition and, in the worst-case scenario, you could be charged with insurance fraud.

14. Don't forget the insurance industry is all about risk assessment.

Keep in mind as you make your decisions that insurance is a risk-based industry. The insurance company is betting you won't need their service, while you're gambling that you might. It's up to you to decide how much risk you're willing to take.

15. There is a cutoff age to enroll dogs in insurance.

Owner of an older dog? In most cases, you have to enroll your dog in a plan before he reaches a certain age (typically 10 to 14 years). As long as you continue to pay, the companies won't drop your aging dog. But if your dog is currently too old to be newly enrolled in a reasonably priced policy, is turned down for coverage (considered a poor risk), and/or if you are extremely disciplined about saving money, you might consider just setting aside funds in a savings account just for your pets. Keep in mind that the account has to be maintained at a hefty balance to cover the amount of medical care you would desire for your dog if he or she were insured.

LEADING PET INSURANCE COMPANIES AND THEIR PRODUCTS

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
24 PetWatch (https://www.24petwatch.com/) (866) 597-2424	Accidents, illness, wellness	Yes	\$100 to \$1,000	20%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$1,500 to \$20,000	1 day accidents; 14-30 days illness (2 days on limited illnesses)	Actual cost	8 weeks to 10 years

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
AKC (https://www.akcpetinsurance.com/) (866) 725-2747	Accidents, illness, wellness	Yes	\$100 to \$1,000	20%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$3,000 to \$16,000	3 days accidents; 14 days illnesses; 6 months orthopedic	Usual and customary	8 weeks to 9 years

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
ASPCA (https://www.aspcapetinsurance.com/) (888) 716-1203	Accidents, illness, wellness	Yes	\$100 to \$500	10 to 30%

	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$5,000 to unlimited	0 to 14 days	Actual cost	8 weeks to no limit

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Embrace (https://www.embracepetinsurance.com/) (800) 511-9172	Accidents, illness, wellness	Yes	\$200 to \$1,000 <i>Offers "Healthy Pet" deductibles!*</i>	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$5,000 to \$15,000	2 to 14 days accidents (varies by state); 14 days illness; 6 months orthopedic	Actual cost	Up to age 14

**We like this feature, which gives credits to those whose pets have not needed care for illness or injury.*

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Figo (https://www.figopetinsurance.com/) (844) 493-4130	Accidents, illness, wellness	Yes	\$50 to \$500	0 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	Unlimited**	5 days accidents; 14 days illnesses; 6 months orthopedic	Actual cost	8 weeks to no limit

*** We have highlighted the companies whose default offerings have no caps on annual coverage. We don't like consumers to have to guess at the maximum amount they might need to save their dogs' lives.*

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Hartville (https://www.hartvillepetinsurance.com/) (800) 799-5852	Accidents, illness, wellness	Yes	\$100 to \$500	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$5,000 to unlimited	0 to 14 days	Usual and customary	8 weeks to no limit

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Healthy Paws (https://www.healthypawspetinsurance.com/) (855) 898-8991	Accidents, illness, wellness	Yes	\$100 to \$500	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	Unlimited**	15 days; 1 year hip dysplasia	Actual cost	8 weeks to 14 years

** We have highlighted the companies whose default offerings have no caps on annual coverage. We don't like consumers to have to guess at the maximum amount they might need to save their dogs' lives.

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Nationwide (https://www.petinsurance.com/) (855) 565-1213 WDJ'S TOP PICK!	Accidents, illness, wellness	Yes	\$250	10%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	Unlimited**	14 days	Actual cost	Up to age 10

** We have highlighted the companies whose default offerings have no caps on annual coverage. We don't like consumers to have to guess at the maximum amount they might need to save their dogs' lives.

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Pet First (https://www.petfirst.com/) (855) 270-7387	Accidents, illness, wellness	Yes	\$50 to \$500	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$2,000 to \$10,000	1 day accidents; 14 days illnesses	Usual and customary	8 weeks to no limit

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Pet Plan (https://www.gopetplan.com/) (800) 241-8141	Accidents, illness	Yes	\$250 to \$1,000	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$2,500 to unlimited	5 days accidents; 15 days illnesses	Usual and customary	6 weeks and up

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Pet Premium (https://www.petpremium.com/) (800) 935-7280	Accidents, illness, wellness	Yes	\$100 to \$500	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$2,500 to unlimited	14 days	Actual cost	8 weeks to 12 years

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Pets Best (https://www.petsbest.com/) (877) 738-7237	Accidents, illness	Optional	\$50 to \$1,000	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$2,500 to unlimited	3 days accidents; 14 days illnesses; 6 months orthopedic	Actual cost	7 weeks to no limit

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Premier (https://www.premierpetinsurance.com/) (877) 774-4671	Accidents, illness, wellness	Yes	\$50 to \$1,000	10 to 30%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	\$2,500 to unlimited	3 days accidents; 14 days illnesses; 6 months orthopedic	Actual cost	Not listed

INSURANCE	COVERAGES	PRESCRIPTION COVERAGE	DEDUCTIBLES	CO-INSURANCE
Trupanion (https://www.trupanion.com/) (855) 210-8749	Accidents, illness	Yes	\$0 to \$1,000	10%
	ANNUAL LIMITS	WAITING PERIOD	REIMBURSEMENT METHOD	ENROLLMENT AGE LIMITS
	Unlimited**	5 days accidents; 30 days illnesses	Actual cost	8 weeks to 14 years

**** We have highlighted the companies whose default offerings have no caps on annual coverage. We don't like consumers to have to guess at the maximum amount they might need to save their dogs' lives.**

Options That Are Not Really Insurance

There are companies like Pet Assure that offer “discount cards” for veterinary services for a low monthly fee. They offer a 25 percent discount if you present the card at “participating” veterinary clinics. However, this is not insurance. You pay the company for negotiating with veterinarians to accept the card. For a lot of the clinics, you may be able to negotiate this rate on your own, especially if you are a frequent customer.

Banfield Pet Hospital offers another option to insurance – a wellness program with various levels of service provided for a flat fee. You select a level of wellness/preventative care that you anticipate needing for a set monthly fee. This provides an incentive to bring your dog into a Banfield clinic for regular wellness exams; the company apparently banks on the likelihood that if your dog does become sick, you will bring him back to Banfield for treatment.

Cynthia Foley is a freelance writer and dog agility competitor in Warners, New York.

Read More on These Topics

- [Insurance \(/topics/insurance.html\)](/topics/insurance.html)
- [Dog Health & Care \(/topics/dog_health_care.html\)](/topics/dog_health_care.html)
- [Vet Trips \(/topics/vet_trips.html\)](/topics/vet_trips.html)

Comments (17)

This article is a great start. I do wish WDJ would have indicated a source for independent, user reviews. Although their top pick is National it's not clear to me if the only reason for choosing it is the unlimited annual caps & 14-day waiting period. Would also be interested to know if any of the WDJ staff have pet insurance from National.

I have had pet insurance from one of the companies on WDJ's list for my Newfoundlands and after a difficult and losing battle with immune mediated thrombocytopenia they were extremely kind & considerate and a check for \$10,000 was deposited to my account in a very reasonable time period. Needless to say I was very glad to have had the insurance coverage.

Posted by: Noblenewf | March 4, 2018 6:56 PM

I just lost Chocolate, my little brindle, Staffordshire Terrier mix, to Kidney Disease after a relatively long healthy life; except for a penchant to rip and tear herself apart, compulsively, chasing varmints. Cats, squirrels, rabbits; anything that scampered across her path. Indeed, most of our trips to the Vet involved repairing the injuries inflicted in the pursuit of her favorite sport. I am presently in the process of writing a book about her exploits. I have created a web-site at www.thelifeofchocolate.life for the purpose of allowing readers, who would like, to participate in the process by proofreading, critiquing and commenting, or simply enjoy it as it happens. I just posted Chapter 6. Insurance a Good Idea. It is about our experience with Pet Insurance. As Chocolate came into that age just after leaving that little ball of fur stage, she immediately demonstrated that she was going to expend most of her vastly, expansive store of energy on, what was to become her favorite sport -- chasing varmints. This also was the beginning of countless trips to the Vet to repair the injuries from encounters with obstacles said varmints, obviously engendered by an innate wisdom designed to facilitate survival, placed in the path of predators. A concept some predators, whom; if you simply base your observations on the behavior of my crazy little pup, just don't get. When varmints scamper through, under and around, these obstacles; they're trying to tell you, “ Stop. Stop chasing me. Leave me alone.” Not, “ Thrash on through bushes and brambles; crash and smash into vehicles, bounce off of debris boxes and the like.” It is a realization she never came to in a lifetime. I'd venture to guess that as we meet again in the Afterlife, varmints will be scampering past me, between my legs and around me, running for all they're worth as she bowls me over in welcome to our reunion in the Great Up Yonder.

Luckily, it was about this time that I stumbled upon an ad on the Internet for PetFirst Pet Insurance. It was a Godsend. I think one of the problems we are likely to have with our audience is the initial realization of the difference a lifetime of paying Vet bills will have on a bank account as opposed to a lifetime of Vet bills payed out, mitigated by, what amounts to a significant reimbursement an insurance policy can mean. I think they would be amazed. I was.

I'm looking into getting Chocolate's complete files from Petfirst so that I can compare it with her files from the Vet and do a Cost-Reimbursement

Posted by: Doguard | March 1, 2018 4:25 PM

For those asking, the list is in alphabetical order.

Posted by: seastorm | February 26, 2018 12:25 PM

Nationwide is WDJ'S TOP PICK! But what is the WDJ pick for dogs over 10 years? Also, has anyone tried to get insurance after one ccl surgery? I'm wondering if any 2nd ccl surgery would be considered "a pre-existing condition," since the other ccl will likely tear.

Posted by: mjk | February 26, 2018 11:05 AM

I believe your chart is incorrect, Pet Plan pays Actual Cost, not routine and customary.

I've had them for 6 years now and one can expect premiums to increase 20-25% annually (even for dogs with no claims), not whatever they tell you before you sign up.

Good advice on getting questions answered in writing, which they won't want to do. I asked LOTS of questions before enrolling my dogs with Pet Plan, was told IN WRITING, by two different company representatives in their responses to inquiries I'd sent several years apart (asked again when enrolling a new puppy), that there would be NO premium increases after the dog reached age 11. Yet when my dog reached 11, the premium continued to increase the 20%. After contacting them, I was told that I was MISINFORMED and that in my state they couldn't cap the premiums (have always lived in this state). Funny, looked to me like I was MISLED, so I filed complaints with the BBB - waste of time, companies just pay for a good rating; and the Maryland Insurance Commission, they accepted the complaint but have taken no action and it has been over a year now. So you're basically stuck once you go with a company, if there are ANY notations on the dog's veterinary record they'll no doubt be preexisting conditions if you change.

I still have insurance on my younger dog, dropped it on the one that will be 14 in June.

Posted by: Barb in Maryland | February 26, 2018 10:08 AM

My husband's employer offered Nationwide last year as part of benefits. As our Chow-mix girl is around eight (she was a rescue, so don't know exact age), I decided that it might be worthwhile. It covered her annual visit and vaccines earlier this year, also her heartworm preventative. However two weekends ago, she started having pain and weakness in her hind leg, and on Sunday morning woke up with a very nasty eye infection. Luckily her vet is open 7 days, so rushed her in. They examined her and ran all the tests they could do in their office. All results were negative, so she was prescribed antibiotics and steroids for the unknown infection. The bill was over \$500, but Nationwide has paid for about \$300 dollars, after the annual deductible. They also paid for the follow up visit after a week. Claims are easy to file through the "VitusVet" app on my phone!

Posted by: Rainy's Mom | February 25, 2018 10:25 PM

I have no had insurance for several years and wonder if my experiences are still true.

Are all these companies available in Canada? I have tried Pet Plan and Trupanion. Trupanion tries to make every claim a new claim even though it is tied in to a previous claim. Therefore, each claim is a new claim with a deductible to be paid. You can choose your deductible so the premiums will be lower but if your deductible is \$500-\$1,000 you have to cover that full amount before they pay anything. That may work with a young dog but as the dog gets older, expenses mount up.

Pet Plan has a system that the more you visit the vet, the less they cover until they reach 50% of your claim after which they can go no lower. So, instead of having 80-90% cost covered, only 30-50% of the cost is covered. But your premiums never go down.

Remember, insurance companies are in the business of NOT paying claims if they can find any way out. Even veterinarians writing to the appeal department stating the claim is neither new nor pre-existing, may not help and they may just dig in their heels. The only time insurance pays off is if there is a huge claim such as surgery or disease. In the past, depending on the general health of the animal, I saved more money not having insurance for my pets. It's a gamble, one way or the other.

Posted by: Hlevin | February 25, 2018 4:17 PM

I have Trupanion and love it. My dog was diagnosed with Cushing's after a year on the insurance and they paid 90% of a lot of money (I never kept track it was so much.) In over 2 years, they only raised my premium \$15/month which was well worth it. Instead of a yearly deductible, you pay it for each disease state so they covered the Cushing's for the duration of my dog's life (only 14 months post-Cushing's) with only one deductible. As someone said above, you have to be very careful about pre-existing conditions, especially with skin. Be very careful how you present a concern to vet techs because they write down every word (in my case, my dog had a tiny bald patch from grooming too close in that area, they wrote "alopecia" in her chart which meant the insurance company never covered anything skin-related. Short of that, I highly recommend them. They were very kind when my dog went to the bridge which meant a lot to me.

Posted by: rsqwyr | February 25, 2018 2:42 PM

I've had insurance through four different companies for four different dogs. You may find that one company's plan is good for one pet but not the next--I actually had two different companies at the same time for this reason.

I recently switched from Healthy Paws after looking at the bills and payouts for our beautiful Hannah (cockapoo, canine lymphoma--rest in peace, Hannah-girl). I realized that, had Hannah's office visits not been covered by her insurance (Pet Plan), I would still have another couple of thousand dollars in bills remaining to be paid off. Each chemo treatment had an accompanying office visit/exam bill and there were at least 25 visits after her initial diagnosis. That's a lot of money. So think carefully about any company that doesn't cover office visits.

By the way, every company I have dealt with has been lovely and supportive when my dogs were ill.

Posted by: Phee | February 25, 2018 2:29 PM

Be aware that *some* insurance carriers have YOUR information freely available to others, including animal RIGHTS (not welfare) organizations (H\$U\$, PeTA) that are interested in seeing what breeds, species, numbers of animals etc you have.

Ask about their policies on FOIA requests.

Some companies have changed that policy, others may not have done so

Posted by: Oceanmock | February 25, 2018 2:14 PM

Diana and GiftofGalway - it's in the order of a little thing called alphabetical except for the company that leads with a number.

Posted by: sbuckmann | February 25, 2018 2:13 PM

Watch out for the "pre-existing conditions." My pup had a couple of ear and skin treatments and the vet had said it "may" be allergies. After that, all other problems, no matter how far-fetched, couldn't be claimed because the insurance co. would tie it to allergies, therefore pre-existing conditions. My vet even wrote a letter on my behalf saying not everything was related, but she was the first to warn me it's a hard sell because the insurance underwriters will find any excuse to tie any problem into a pre-existing condition, especially something as vague as allergies. After paying into the plan for a couple of years, I opted out because I could never claim anything.

Posted by: LoveGSDs | February 25, 2018 2:00 PM

We purchased Healthy Paws Pet Insurance when our now 6-1/2 year old Lab was a puppy. We didn't use it for three years and then we moved to Idaho where she became allergic. I can't tell you how much it has helped us! Just last month all her Rx's had to be filled at once and it came to \$395.69. We only paid \$67.75 out of pocket plus the premium of \$46.34. That saved us \$281.60! Reimbursement is pretty fast too. It covers pretty much everything but office visits and vaccinations. Our deductible is \$100/yr and they pay 90%. I will never own another dog and not have pet insurance! I highly recommend Healthy Paws!

Posted by: Erdocsmom | February 25, 2018 1:06 PM

I have the same question as Diana. Is this list of insurance companies in order of recommendation?

Posted by: GiftofGalway | February 25, 2018 11:24 AM

The "waiting period" is the time before the policy will cover your pet. So a "5 days accident" waiting period means if your pet is unfortunate enough to have an accident within 5 days of the start of the policy, it won't be covered.

I have Trupanion. It's my first experience with pet insurance. My puppy ate meds and was hospitalized. I was very impressed how quickly they processed my claim and reimbursed me. Now I just hope they don't decide we're a bad risk because of this incident.

Posted by: talley | February 25, 2018 10:51 AM

Thanks so much for this. I have never had pet insurance because they used to be considered expensive and not very helpful. I have heard the options are better now and I want to consider it for my current dog as well as a new one I hope to get in the next few months. I look forward to comments and recommendations from readers.

Is this list in order of recommendation, OR is it just FYI?

Posted by: Diana in Portland | February 25, 2018 10:14 AM

We just got a rescue Chihuahua who is estimated to be around 7 years. We want to get her health insurance, but this is all new territory for me. Anyone have a company they love and recommend? Also, what does 'waiting period' refer to on the chart above?

Posted by: vwww | February 22, 2018 2:12 PM