



Veterinary staff share pet insurance best practices, Part 3

Clinic: Thrive Pet Healthcare: Belvidere Veterinary Hospital, Lowell, MA

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Discussing insurance begins at the first puppy visit. While this visit can be overwhelming, I make sure to take the time to discuss insurance and its importance during appointments for all of the reasons we know puppies need pet insurance. These include general injuries, foreign bodies and more. However, I encounter many people who feel as if their animal is “young and healthy” so they will consider it down the road. I gently stop them there and discuss the things young, healthy animals can encounter that are unexpected, costly and chaotic. Beyond this, I discuss my own experience with pet insurance – ASPCA specifically.

“As a CVT it is my job to convey perceived value in all that we recommend in animal health. I take great pleasure in doing so regarding pet insurance.”

Sharing personal experiences - Rubicon

I discuss my dog Rubicon acquired as a 6- to 7-month-old puppy with no medical history outside of a cardiac murmur. Why on earth would I get pet insurance for an animal with a hefty pre-existing condition? Because I know all the other big bad bills animals can encounter. One exclusion did not stop me from insuring her at that age and I am very glad that I did. At 12 months she developed a limp. Having the ASPCA accident and illness policy allowed me to pursue an orthopedic consultation and the knee surgery that followed. The cost of the procedure was over \$6,000 but I paid less than \$8,00 dollars after all was completed.

As an active 12-month-old puppy, Rubi experienced her best quality of life until she was 2 years old. Sadly, at that young age, Rubicon developed advanced stage lymphoma. I thought we were going to lose this sweet young baby far too soon knowing we had lost our 8-year-old boxer to lymphoma one year prior to Rubi’s diagnosis.

We pursued chemotherapy treatment for Rubi as we had with Ratchet, our old boxer. The difference was that when Rubicon completed her treatment (in full remission) six months after her diagnosis, I was NOT left with \$7000 of debt as I was with our old boxer. The treatment for Ratchet led me to having to work seven days a week while grieving his loss.

With pet insurance for Rubicon, her treatment costs were roughly \$25,000 of which \$20,000 was reimbursed to me by my ASPCA pet insurance policy. Rubicon lived in remission for 4four years. Sadly, her cancer returned in late 2023. Although she did succumb, we were again able to pursue the best treatment for her thanks to our ASPCA insurance policy. Rubicon was an incredibly special soul and I truly feel ASPCA pet insurance allowed me to be the best caretaker and give her the care she needed and deserved.

Sharing personal experiences - Coda and OX

Another of my four-legged babies is Koda, a 75-pound pit bull. She has had ASPCA pet insurance since she was a puppy. She also came to me with a pre-existing cardiac murmur that would never be eligible for coverage, but I signed her up anyway. She had skin infections as a puppy. These were covered, including visits costing about \$200 of which 90 percent was reimbursed. With exam fees being covered and costing around \$100, my annual deductible of \$100 was met by the first visit. So I received reimbursement the first visit every time. Later in life, Koda developed inflammatory bowel disease which required a diet costing \$185 for a 25-pound bag. Each bag is covered at 90 percent. Not all insurance companies cover therapeutic diets which is a huge benefit.

Specialist exams were required with Rubicon and Koda. The exam fees alone can cost anywhere from \$200 to \$500. ASPCA's pet insurance covers these 90 percent. Other companies do not all cover exams and consultations.

I also own a happy, healthy 5-year-old pointer mix, OX, who has thankfully not encountered a reason beyond the typical occasional vomiting, diarrhea, injury and such to use his policy. I have received reimbursement for him as well. Ultimately, I am content if I never have to use it. I sleep well, all snuggled up with Koda and OX, knowing they are protected.

“Sharing my own stories with pet owners about using pet insurance gives me context and a way to share my passion and desire to convey the value of that monthly premium they may perceive to be too much.”

Why ASPCA® Pet Health Insurance?

My simple points:

- ◆ They cover exam fees
- ◆ Reasonable annual deductibles
- ◆ Therapeutic diets are covered
- ◆ Conditions are covered after a period of clearance

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