

Best Practices

Staff Member's Personal
Experience with ASPCA®
Pet Health Insurance



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Discussing insurance begins at the first puppy visit. This visit can be overwhelming with information, but I make sure to take the time to discuss insurance and its importance at these appointments for all of the reasons we know puppies need pet insurance – injury, foreign body, etc. 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 and healthy” animals can encounter which can be unexpected, costly, and chaotic. BEYOND this, I discuss my own experience with pet insurance – ASPCA in specific.

Rubicon's Story

I acquired her as a 6-7 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 of all of the other big bad bills out there animals can encounter. One exclusion did not stop me from enrolling her at that age. And I am very glad that I did – at 12 months old, she developed a limp. **Having the ASPCA accident and illness policy allowed me to pursue orthopedic consult and the knee surgery she needed.**

COST OF THE PROCEDURE



\$6,000

TOTAL PAID



< \$800

As an active 12-month-old puppy, this allowed Rubi to experience her best quality of life...until she was 2 years of age. At 2, yes TWO years old, Rubicon developed advanced stage lymphoma. I thought we were going to lose this sweet young baby, far too soon – we had lost our 8 year-old boxer to lymphoma 1 year prior to Rubi's diagnosis.

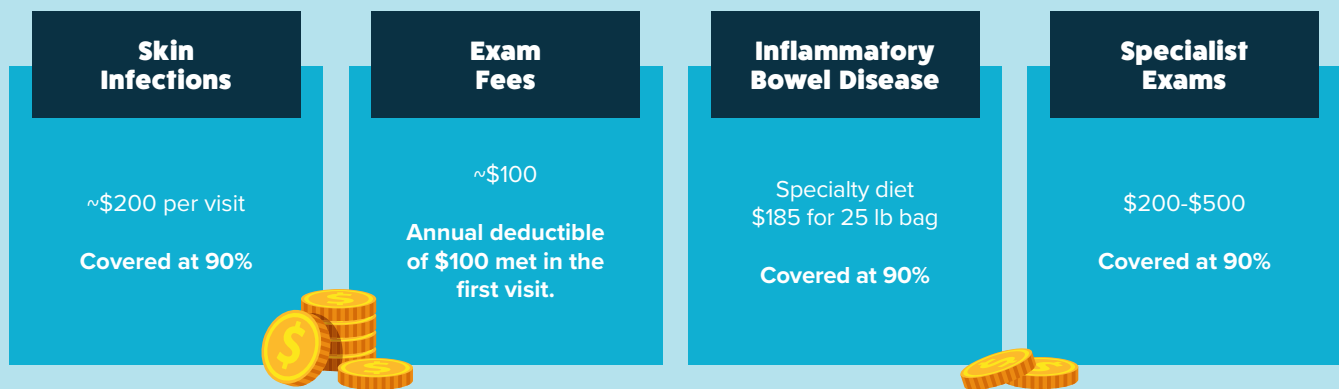
We pursued treatment in the form of chemotherapy for Rubi as we had with our old boxer. The difference was that **when Rubicon completed her treatment (in FULL REMISSION) 6 months after her diagnosis, I was NOT left with a \$7,000 debt as I was with Ratchet, our old boxer.** The treatment for Ratchet leads me to having to work 7 days a week while grieving his loss.



Rubicon lived in remission for 4 years. At the end of 2023, her cancer unfortunately returned, and she did succumb – but we were again able to pursue to 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.**

Koda and OX's Story

Another of my four-legged babies has had ASPCA Pet Insurance since she was a puppy as well. She also came to me with that pre-existing cardiac murmur which would never be eligible for coverage. Again, I signed her up anyway. Koda's policy has covered:



I do also have a happy healthy 5-year-old pointer mix named OX who has not thankfully encountered a reason beyond the typical occasional vomiting, diarrhea, injury, etc. to use his policy. I have received reimbursement for him as well but 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.

*Claim example illustrates reimbursement from plans with \$100 annual deductible, 90% reimbursement, and a \$10,000 annual limit for Koda & Rubicon and \$15,000 annual limit for Ox. Individual reimbursement results and coverage varies based on plan type. Claim payout of \$20,000 covers multiple procedures over multiple policy years. Pre-approval to paraphrase and publish given by author Sarah Walsh.

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