

# Pet Insurance Regulations...

## MADE EASY



Clients value your recommendations regarding what's best for their pet. As a matter of fact, 50% more clients would likely purchase pet insurance if their veterinarians actively recommended it\*

Pet Health Insurance is a highly regulated product. It can be confusing to understand these regulations and subsequently, to understand how you and your staff are permitted to discuss pet insurance to your clients.

### What Are You and Your Staff Permitted To Do?

1. Prominently display brochures in your clinic waiting/exam rooms
2. Endorse the idea that pet health insurance is a useful tool for helping clients financially prepare for their pet's veterinary care
3. Share stories based on your own experience about how clients benefitted from pet health insurance.
4. If desired, submit claims on behalf of your client

### Best Practices To Promote Pet Health Insurance

1. Keep it simple. Do not discuss specific plan details with your clients. Rather, endorse the concept of pet insurance, then refer clients to call the pet insurance provider with any questions about their insurance plan.
2. Ask the client who their pet insurance provider is on intake forms
3. See if clients need an extra invoice to submit a pet insurance claim
4. Display brochures and posters prominently in your clinic exam and waiting rooms.
5. Share insurance provider social media posts on your Facebook or Twitter page

### Clients value your recommendation

**65%** of pet owners surveyed cited their veterinarian's recommendation as the #1 reason for purchasing Pet Health Insurance.\*\*



**ASPCA**® PET HEALTH INSURANCE

\*North American Pet Health Insurance Association (NAPHIA), Research Report 2016, "Driving Growth of Pet Health Insurance"

\*\*Consumer Preferences for Pet Health Insurance, Mississippi State and AVMA internal data, 2018

# With ASPCA® Pet Health Insurance, You and Your Clients Can Worry Less About Cost and Focus On Care

Here are just a few reasons why we lead the pack...

Feature	Feature	Feature
Customizable plan options	We cover exam fees for covered conditions	Annual deductible, not per incident

Benefit	Benefit	Benefit
Helps your clients design a plan that fits their own budget and coverage needs	Exams are an important diagnostic tool	Our annual deductible helps maximize claim reimbursement

Feature	Feature	Feature
Coverage includes prescription food*, vitamins, supplements and dental disease	Our claim form does not require your signature	Claim reimbursement can be paid to the vet directly or to the pet owner

Benefit	Benefit	Benefit
Helps your clients to follow your treatment recommendations for covered conditions	You can feel confident that your clients can enjoy the benefits of pet insurance without much burden on you or your staff	Our flexible reimbursement options can help you service your clients' needs.

## ASPCA® PET HEALTH INSURANCE

\*Foods and vitamins prescribed for general diets or weight maintenance are not covered

Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](http://www.aspcapetinsurance.com/terms). Products, schedules, discounts and rates may vary and are subject to change. More information available at checkout.

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# Sound Byte

CHECK-OFF & ECHO NOTES

**Start an Effective Team to Pet Owner Conversation**  
If engaging in an initial discussion, start with:

**Ms. Jones, being unprepared for the health needs of your pet can be stressful and heartbreaking.**

### STATE THE SOLUTION

We recommend that our clients consider pet health insurance for their pet.

### MAKE YOUR RECOMMENDATION

Ms. Jones, the customer service department for your preferred insurance provider can answer questions specific to you and your pet's needs.