

# Pet Insurance Regulations...

## MADE EASY



### Clients value your recommendations regarding what's best for their pet.

As a matter of fact, 9 in every 10 veterinary teams wished more of their clients had pet insurance, and most veterinary team members believe that they have a role in informing clients about pet insurance.<sup>1</sup> We are here to help!

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 can say “yes” to recommendations

When a client has pet insurance, veterinary teams believe **owners are less worried about the cost of care recommended** than non-insured pet owners. In fact, 70% of veterinary staff indicated a positive feeling (relieved, happy, appreciative) when a client has pet insurance.<sup>1</sup>

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ASPCA® PET HEALTH  
INSURANCE

<sup>1</sup> June 2022 Veterinary Survey, ASPCA® Pet Health Insurance program, data on file.

# With an ASPCA® Pet Health Insurance Plan, 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	Plans cover exam fees for covered conditions	Annual deductible, not per incident
Benefit	Benefit	Benefit
Your clients can 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 options include prescription food*, vitamins, and supplements for covered conditions, as well as 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.

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### Be an Effective Team with Pet Owners Starting a 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 decision

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