

ASCPA® Pet Health Insurance Estimate Process

Estimates of reimbursement are available for veterinary practices and customers, to determine eligibility prior to diagnostics and treatment.

If a veterinary practice would like to accept insurance reimbursement as payment, we strongly recommend that an estimate is submitted and processed ***before any agreement is made.*** This is an important measure to avoid unpaid invoices when services are not eligible for coverage.

Standard Estimate of Reimbursement

Determines eligibility prior to services for ***medically stable pets that are not in need of life-saving care.***

- Processing time is 7-10 days, or less if 12 months of medical records are submitted with the estimate
- Estimate of Benefits provided to the ***policyholder*** to advise of eligibility and potential reimbursement
- Non-emergency estimates may be able to be expedited upon request, but this is not guaranteed

To submit, email the estimate to claimsestimates@cfinspet.com or fax to 855-324-9881

For updates, email vets@aspcapetinsurance.com or call 877-738-2677, Option 3 (non-emergency)

24/7 Emergency Estimate of Reimbursement

Determines eligibility of services when a ***pet is in need of urgent care in an emergency situation.***

- Processing time is typically between 15-60 minutes, when estimate qualifies as emergency treatment
- Estimate results provided to the ***policyholder*** to advise of eligibility and potential reimbursement
- Upon request, veterinary practices can also be contacted with results

To initiate, a call must be made to 877-738-2677, option 2. We will provide further instructions.

Do not submit an emergency estimate without a phone call; it may not be processed immediately.

For updates, email vets@aspcapetinsurance.com or call 877-738-2677, Option 2 (emergency)

Direct Reimbursement to Veterinary Practice

We're happy to send reimbursement due for eligible services to your practice if desired. A new claim must be submitted after services are performed in order to receive reimbursement. Claim forms are available through our website at www.aspcapetinsurance.com.

Please ensure that the owner signs the claim form with the "send payment to veterinarian" option selected.

Without the owner signature, we do not have authorization to directly reimburse your practice. We cannot guarantee payment to your practice if the claim form is not submitted properly.

Questions? The Veterinary Services Team is here to help! Email vets@aspcapetinsurance.com or call 877-738-2677, Mon – Fri 9A – 5P EDT