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.

---

**Estimate of Reimbursement**

Determines eligibility prior to services

- 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**

Claims estimates can be obtaining during regular business hours:
Monday to Friday, 8:00 am - 8:00 pm EST

In the case of an emergency, estimates may be able to be expedited upon request, but this is not guaranteed.

---

**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](http://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**

*Products are underwritten by United States Fire Insurance Company. Information within this communication is not intended for distribution. This is not a guarantee of coverage or a complete description of all coverage terms, conditions, exclusions, and limitations. Issuance of coverage is subject to underwriting. Information is summarized – specific products, features, rates and discounts may vary by state and are subject to change. View plan documents for complete information.*