How Does Pet Insurance Work?

More people are covering their furry family member with pet insurance. Learn how these plans work to protect your pet and save you money.

Pet insurance is one of the fastest growing insurance products in the United States. For many households, pets are a special part of the family and receive the same commitment to their care and well-being. With advances in medical technology and rising costs in general vet care, this promise to your pet's health is becoming more expensive and, as a result, more people are protecting themselves with a quality pet health insurance plan.

Pet Insurance Basics

Most pet health insurance plans have a few basics in common.

- 1. Monthly premiums
- 2. Select a deductible (either per incident or annual)
- 3. Select a reimbursement level or co-pay percentage
- 4. Any licensed veterinarian will be covered
- 5. Pay your veterinarian first and then reimbursement to follow

There are, however, substantial differences between companies which can impact claim coverage and reimbursement levels. It's important to do your research; for example, a company that covers a \$50 wellness exam but then only pays \$500 for a \$3,000 cancer treatment isn't providing much value.

So how do you choose a company? PetInsuranceReview.com has listed Healthy Paws Pet Insurance as the #1 customer-rated pet insurance plan, and for good reason. Their commitment to customer service and support sets them apart, in addition to an easy-to-use mobile app for claims processing.

Get a free instant quote by going to http://www.healthypawspetinsurance.com/? affid=KSL today!