Family Pet and Your Pet’s Insurance

Different pet insurance companies require different things of both you and your veterinarian when you submit a claim. All companies require a diagnosis or description of treatment for the claim to be processed. Other requirements may include a doctor’s signature or initials, or a hospital stamp from your veterinarian’s office. Some forms require the veterinary hospital to fill in a portion of the claim, but even if your claim doesn’t say that you need a veterinarian to help you, we are more than happy to assist you in correctly filling in the medical information.

If we are filling in a portion of your claim form for you, we request a 3-business day time frame in which to complete the form. This is due to the varying complexity of different forms and the availability of your doctor. That being said, there are still some claim forms that are simple enough to be returned to you at the time of your appointment, meaning less work for you and us. To help facilitate a speedy return of your claim form, please present us with the form at your appointment check-in.

We will return your claim form to you once we have filled in the requested medical information so that you can submit it to your insurance provider. If you are dropping the form off with us, please let us know if you would like the form returned to you via e-mail, fax, or in-person pick up.

If you have just purchased a new policy, your insurance company will require a copy of your pet’s medical records to process your claims. Sometimes they only need records from the last year; other times, they need your pet’s complete record (from puppyhood/kittenhood to present.) This can sometimes be several pages of records. If the insurance company requires more than 30 pages of records, there will be a charge for us to prepare and send the records. If the record is too large to be faxed (more than 30 pages), we request that you also pay the postage for us to send your records to your insurance company.

In the case that your insurance company does contact us for your pet’s records, please be aware that we cannot send them copies of reports from other hospitals or specialists that we may have on file. Those specialists and hospitals will need to be contacted separately if you wish for them to send their records to your insurance company.

Pet insurance is a great way to help make health care more affordable, and we are more than happy to help you with any part of pet insurance that we can. Please don’t hesitate to call us with any questions you may have, or for any other service we can provide for you.