

# Pet Insurance Assessment Checklist

A Step-by-Step Guide to Choosing the Right Coverage for Your Cat

## Before You Start

This checklist will help you evaluate your cat's insurance needs and compare policies effectively. Complete each section to make an informed decision that protects both your cat's health and your financial well-being.

**Important: Research multiple providers and read policy details carefully before making your final choice.**

## Step 1: Evaluate Your Cat's Profile

### Cat Age and Gender Assessment

- Record your cat's exact age (*insurers often have different rates for kittens, adults, and seniors*).
- Note your cat's gender (*males typically cost 10-15% more to insure due to higher urinary blockage risk*).
- Consider spay/neuter status (*unaltered cats may face higher premiums or exclusions*).
- Document your cat's breed (*purebreds often have higher premiums due to genetic predispositions*).

### Age-Based Premium Guidelines:

- **Kittens (0-1 year):** Lowest premiums, best time to start coverage.
- **Adults (1-7 years):** Moderate premiums, still good coverage options.
- **Seniors (7+ years):** Highest premiums, limited coverage options.

## Step 2: Assess Pre-Existing Conditions

### Current Health Status Review

- **List any current health conditions** your cat has been diagnosed with.
- **Note any symptoms** your cat is currently showing (*even if undiagnosed*).
- **Review recent veterinary records** for any mentioned concerns or abnormalities.
- **Research breed-specific conditions** your cat might develop.

### Pre-Existing Condition Coverage Options

- **Standard insurers:** Most exclude all pre-existing conditions permanently.
- **Embrace Pet Insurance:** Offers coverage for curable pre-existing conditions after 12 months symptom-free.
- **Petplan (now Fetch):** May cover certain pre-existing conditions with waiting periods.
- **Expect higher premiums:** Coverage for pre-existing conditions typically costs 20-50% more.

## Step 3: Verify Wellness Requirements

### Annual Care Documentation Needed

- Gather recent wellness exam records (within the last 12 months).
- Confirm vaccination status is current and documented.
- Obtain health certificates from your veterinarian if required.
- Schedule wellness exam if your cat hasn't had one recently.

### Ongoing Wellness Obligations

- Annual veterinary exams are required to maintain most policies.
- Up-to-date vaccinations must be maintained throughout coverage.
- Preventive care compliance may affect claim approvals.
- Failure to maintain wellness care can void your policy.

## Step 4: Choose Your Deductible

### Deductible Amount Options

- **\$0 deductible:** Highest monthly premiums, immediate coverage.
- **\$250 deductible:** Moderate premiums, manageable out-of-pocket cost.
- **\$500 deductible:** Lower premiums, good for routine emergencies.
- **\$1,000+ deductible:** Lowest premiums, best for catastrophic coverage only.

### Deductible Type Comparison

- **Annual deductible:** Pay once per year, then insurance kicks in.
- **Per-incident deductible:** Pay for each new condition or accident.
- **Per-condition deductible:** Pay once per condition for the life of your pet.

**Recommendation:** Annual deductibles typically provide better value for cats with multiple health issues.

## Step 5: Select Your Copay/Reimbursement Level

### Reimbursement Percentage Options

- **70% reimbursement:** Lowest premiums, you pay 30% of covered expenses.
- **80% reimbursement:** Moderate premiums, you pay 20% of covered expenses.
- **90% reimbursement:** Higher premiums, you pay 10% of covered expenses.
- **100% reimbursement:** Highest premiums, rare option with limited providers.

### Calculating Your Out-of-Pocket Costs

**Example:** \$3,000 veterinary bill with \$500 annual deductible.

- **70% plan:** You pay \$500 + \$750 = \$1,250 total.
- **80% plan:** You pay \$500 + \$500 = \$1,000 total.
- **90% plan:** You pay \$500 + \$250 = \$750 total.

## Step 6: Evaluate Add-On Coverage

### Wellness/Preventive Care Add-Ons

- **Annual exam coverage:** Usually adds \$10-20/month, covers \$50-150/year.
- **Vaccination coverage:** Adds \$5-15/month, covers routine vaccines.
- **Dental cleaning coverage:** Adds \$15-25/month, covers annual cleanings.
- **Flea/tick prevention:** Covers monthly preventives.

Worth it? Generally not recommended—you'll typically pay more in premiums than you'll receive in benefits.

### Alternative Medicine Add-Ons

- **Acupuncture coverage:** For arthritis and chronic pain management.
- **Chiropractic care:** For mobility and spinal issues.
- **Physical therapy:** For post-surgical recovery.
- **Holistic treatments:** Herbal medicine and homeopathy.

Worth it? Consider only if your cat has chronic conditions that benefit from these treatments.

### Prescription Diet Add-Ons

- **Therapeutic diet coverage:** Covers prescription foods for medical conditions.
- **Weight management diets:** For overweight cats.
- **Urinary health diets:** For cats with urinary issues.

Worth it? Yes, if your cat requires long-term prescription diets—can save \$300-800 annually.

## Step 7: Understand the Claims Process

### Before Filing a Claim

- **Pay the veterinary bill upfront** (most insurers reimburse rather than pay directly).
- **Request itemized receipts** with detailed service descriptions.
- **Keep all medical records** related to the treatment.
- **Take photos of receipts** as backup documentation.

### Claim Submission Process

- **Submit claims within timeframe** (typically 60-90 days from treatment).
  - **Use insurer's mobile app** for fastest processing (most companies offer this).
  - **Include all required documentation:** receipts, medical records, claim forms.
- Follow up on missing information promptly to avoid delays.

### Timeline Expectations

- **Initial claim review:** 5-10 business days for simple claims.
- **Complex claim review:** 15-30 days for serious conditions requiring medical record review
- **Reimbursement processing:** 2-5 business days after approval.
- **First claim delays:** May take longer as insurers establish your pet's medical baseline.

### What to Expect for Reimbursement

- **Direct deposit:** Fastest option, typically 2-3 business days.
- **Paper check:** 7-10 business days via mail.
- **Claim denials:** Usually accompanied by detailed explanation and appeal process.
- **Partial approvals:** Common for claims with excluded services or conditions.

## Step 8: Compare and Decide

### Final Comparison Checklist

- **Calculate total annual costs** (premiums + estimated out-of-pocket expenses).
- **Review customer satisfaction ratings** on independent sites like Trustpilot.
- **Check complaint records** with your state insurance commissioner.
- **Read actual policy documents** before signing (not just marketing materials).
- **Confirm your veterinarian is in-network** (if applicable).

### Red Flags to Avoid

- **Unusually low premiums** with extensive exclusions.
- **Complicated claims processes** requiring excessive paperwork.
- **Poor customer service reviews** indicating claims processing problems.
- **Automatic premium increases** without clear explanation.
- **Lifetime caps that could leave you without coverage** when you need it most.

## Your Next Steps

### Once You've Chosen a Policy

- **Start coverage immediately** if your cat is healthy (don't wait for problems to develop)
- **Set up automatic payments** to avoid lapses in coverage.
- **Add policy information** to your veterinary records.
- **Create a pet emergency fund** to cover deductibles and excluded expenses.
- **Review coverage annually** to ensure it still meets your needs.

## Remember

### Pet insurance works best when you start early and maintain consistent coverage.

The goal is peace of mind knowing you can provide the best possible care for your cat without financial stress.

### Questions about pet insurance or need more guidance?

Visit our Cat Care Kits for additional resources on budgeting for pet expenses and building comprehensive health plans for your feline family.

This checklist is provided by **GILUFUNDS** to support responsible pet ownership and financial planning for cat care. Every cat deserves access to quality medical care when they need it most.