

Pawsitive Press

INSIDE THIS ISSUE:

Pet Insurance	1
Insurance Cont'd	2
Animeals Pantry	3
Coupons	4

Related Webpages:

Need a Helping Hand?

By: Julie Katz

Have your finances ever restricted veterinary care decisions? Our pets look to us for everything and when finances prevent us from giving them the very best medical care, the result can be heart breaking. Veterinary Pet Insurance, Care Credit, and ScratchPay are helpful options when confronting the cost of a veterinary bill. I have worked in the veterinary field for 21 years, and I know that these options have provided financial and emotional relief for many pet parents when helping their sick or injured pets.

Pet Insurance

Veterinary pet insurance is a relatively new idea in the United States. The pet insurance business has grown so quickly over the past few years as more and more pet parents become informed of its benefits. Is pet insurance for everyone? Well, that depends on many factors. Buying pet insurance is both an economic and an emotional decision, based on your personal financial situation. It depends on what you are willing to pay for peace of mind. Just because you have a healthy pet now does not mean that health problems may not arise in the future. The earlier in your pets life that you purchase pet insurance the better. If

you wait too long, pre-existing conditions may affect the type of insurance offered.

How does pet insurance work?

Pet insurance is a little bit different than insurance for you and me. When a pet parent comes into a veterinary hospital and receives services for their pet, the veterinary bill is paid in full by the owner. There is no co-pay, like in human insurance. The veterinary bill can then be claimed by the owner through the pet insurance company. The pet insurance company then reimburses the pet parent according to their policy guidelines. Some pet insurance companies have a reimbursement schedule that they follow per service rendered (meaning that they look at each individual line item against the coverage schedule and pay out a certain amount per each claim), and other pet insurance companies simply pay a percentage of the bill as a whole. I have found that those companies that reimburse a percentage of the veterinary bill pay out much more than those that follow a schedule. These policies tend to be a little bit more pricy, but reimburse much better in the long run.

What does Pet Insurance cover?

Pet insurance has evolved to

simple nail trim to cancer. Pet insurance companies offer a wide variety of plans that will cover wellness; things like annual vaccines, annual dental cleanings, etc., in addition to accident and illness coverage. Some insurance companies will only cover accidents and illnesses. Insurance polices that cover accident, illness, and wellness have a higher premium than those that cover only accidents and illnesses. However, this can be helpful when your pet is due for all their vaccines and a dental cleaning at the same time. When it comes to paying out wellness coverage, there are two different types again: scheduled payouts and something like a health savings account. The scheduled payouts pay a limited amount back on wellness services at a predetermined amount. So, say you spent \$35 on a vaccine, the scheduled insurance company has predetermined that they will reimburse you \$25 for that vaccine only. Conversely, the company that uses a health savings account will simply deduct the \$35 from the amount of coverage you purchased and reimburse the full \$35. Once you have used all the health savings account money for the year, there will no longer be reimbursements for wellness coverage. Each plan has its pros and cons.

Insurance Cont'd

How do I submit a claim to the insurance company?

Submitting a claim to your pet insurance company is relatively simple. Every pet insurance company has their own claim form that you must fill it out and send it in along with the completed doctor's notes for that visit and a final, paid invoice. Most insurance companies accept these via fax, e-mail, or snail mail.

At the Animal hospital of Dunedin, we will happily submit your claims for you. All that is required is a claim form signed by the policyholder (if the insurance company requires a signature). Once we have the appropriate paperwork on file for you and your pet, all you have to do is inform the receptionist upon check out that you would like your visit submitted to your pet insurance company – and we will take care of the rest! We can complete and submit most claims to the insurance company within 7 to 10 business days. Once the claim has been submitted, an exact copy of the claim will be mailed to you for your records. We suggest that you contact your insurance company if you have not heard from them within two weeks of the claim submission. The reimbursement turn-around for most insurance companies is relatively quick.

What is Care Credit?

The Care Credit healthcare credit card is accepted at over 175,000 providers nationwide and is designed to help you finance your health - and your veterinary needs. With Care Credit, you can pay for

treatments and procedures for you and your pet right away and then make convenient monthly payments.

At the Animal Hospital of Dunedin, we can help you apply for this card right in the office. Once you are approved, you can start using your card immediately. Care Credit offers several different financing options. We offer 6 months interest free on all purchases of \$200 or more, and 12 months interest free on all purchases of \$1,000 or more. With these offers, interest is charged to your account (from the purchase date at 26.99%) if the purchase is not paid in full within the promotional period. Minimum monthly payments are required; however, paying the minimum monthly payment may not pay off your purchase by the end of the promotional period.

What is ScratchPay?

ScratchPay is an actual cash loan you can apply for directly from your smart phone. It is offered to veterinarians only. Unlike Care Credit, ScratchPay is a not a credit card and while your credit score is a factor in approval, it is considered a soft hit on your credit score. There are several repayment options to choose from; you just select the one that best suits your needs. These options range from a 30 day zero interest if paid in full up to 24 months with interest. Your interest rate is dependent on your credit score. Many pet parents that are unable to get approval through Care Credit are able to receive financial help through ScratchPay.

How does ScratchPay Work?

Owners can apply at scratchpay.com. Once payment option is selected, the hospital receives a confirmation email. After the services for the pet are complete, we let ScratchPay know the final amount used via our ScratchPay Dashboard, and ScratchPay sends the funds straight to the hospital. It is that simple.

Pet insurance, Care Credit and ScratchPay offer great piece of mind when it comes to taking care of your pets, especially in an emergency situation. If a monthly pet insurance premium is out of the question for you, consider applying for Care Credit or ScratchPay. Having a financial back up plan will make decisions regarding your pet's medical care much more simple. Remember, pet insurance policies vary greatly from company to company. The only way to know what you are buying is to get a copy of the policy and see what is covered – and more importantly, what is NOT covered. Do your own research and compare companies online. However, if you have any questions regarding either pet insurance, Care Credit or ScratchPay, please feel free to contact the office. Our staff will happily answer any questions you have regarding each.



Animeals Pet Food Pantry

Pets provide stability for their families during trying times. Unfortunately, during financially stressful times, often the pet is the first that is sacrificed in order to be able to afford food to feed the family. Our nation has risen admirably to the plight of impoverished families who need to be fed and there are food banks in nearly every major city to help with this crisis. Many families have been sharing their own food bank portions with their extended furry family members, and those that can't make the food stretch may have to make the painful decision to relinquish their family pet. To combat this growing issue, many food banks across the nation have added pet food and litter to their pantries. At the Animal Hospital of Dunedin, we would like to build upon this generous spirit and help provide the Animeals Food Pantry of the Humane Society of Pinellas and the Senior Pet Connection with much needed supplies to help those families in need. During the month of December thru January 12, 2019 we will be accepting food, treats, durable toys AND Advantage II on behalf of the Animeals Food Pantry and the Senior Pet Connection. Please help us help other less fortunate families by bringing a donation to the hospital. No donation is too large or too small, every bit will help. We will have treats and Advantage II available for purchase at a discounted price at the front desk, as every pet deserves a little something extra special this holiday season!

For more information on the Animeals Food Pantry and the Senior Pet Connection, please visit the site below:



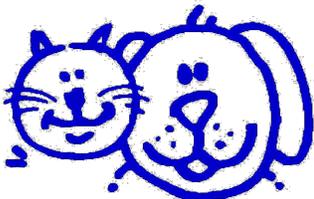
Animal Hospital of Dunedin
1355 Pinehurst Rd
Dunedin, FL 34698

Phone: 727-733-9351
Fax: 727-733-8165
E-mail:

AnimalHospitalofDunedin@gmail.com



“Caring for pets with love and kindness”



We're on the Web!
www.ahofd.com



Animal Hospital
OF DUNEDIN
Caring for Pets with Love and Kindness

\$1

First Exam - New Patient

(\$49-\$80 Savings)

Includes comprehensive physical exam and one vaccine. Does not include 3yr Rabies vaccine. Must be presented at the time of purchase. Coupon may not be combined with any other offer.

NL



Animal Hospital
OF DUNEDIN
Caring for Pets with Love and Kindness

-10%

10% Off Dental Cleaning

(Call for an appointment today 727-733-9351)

Discount applies to anesthesia, prophylaxis, and any other dental radiographs or extractions that might be needed. Offer excludes required pre-dental labwork. May not be combined with any other coupons or discounts. Must be presented at the time of purchase.

Expires 12/31/18 NL



Animal Hospital
OF DUNEDIN
Caring for Pets with Love and Kindness

\$5 OFF

Santa Claws Special

(\$19 Value)

Present this coupon and receive \$5.00 off your pets pedicure. Pet must be current on a rabies vaccine. Walk-ins welcome. May not be combined with any other offer. Coupon must be presented at the time of purchase.

Expires 12.31.18 NL