

# YOUR GUIDE TO MORE INSURED PETS

Selling insurance isn't  
in your job description.

It's not your job to sell insurance (and we don't want you to). So here's what you **won't** find in this guide: sales tips, a policy overview, or pressure.

Instead, you'll learn how insured pets can impact your hospital and get a step-by-step resource for starting the conversation about responsible pet ownership with clients.



**trupanion**<sup>™</sup>  
Medical insurance for the life of your pet.

# 12 million.

That's the average number of new puppies and kittens being born each year.\*



## HOW MANY OF THOSE PETS WILL YOUR HOSPITAL SEE?

Whether the number is large or small, there's an opportunity there. An opportunity to help new clients learn about proactive, responsible pet ownership. An opportunity you can help initiate.

***See how you can increase revenue, keep your pharmacy in-house, and focus on the work you love. All because of an insured client base.***

## WHAT YOU'LL FIND INSIDE:

- 01** Why traditional pet insurance doesn't work.
- 02** What to expect from clients with insured pets.
- 03** How to introduce medical insurance to clients.
- 04** What it's like to work with us.

\*American Pet Products Association

01

# Why traditional pet insurance doesn't work.

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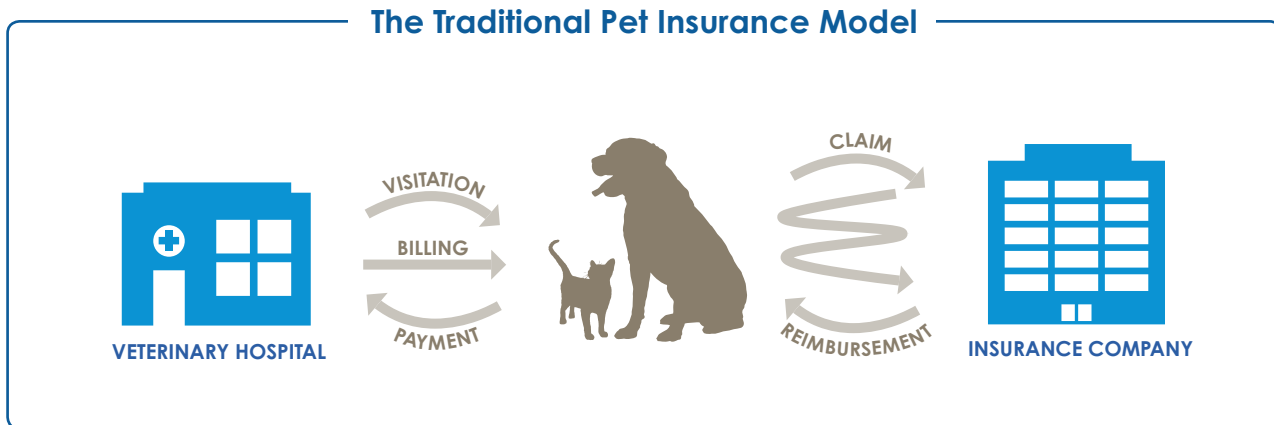
Traditional pet insurance has a bad reputation in the U.S. And for good reason. Traditional policies are overly complicated, unreliable, and even downright sneaky. So we get it if your initial reaction is negative.

**We're not like other insurance companies.** We're fundamentally different. And we can prove it.



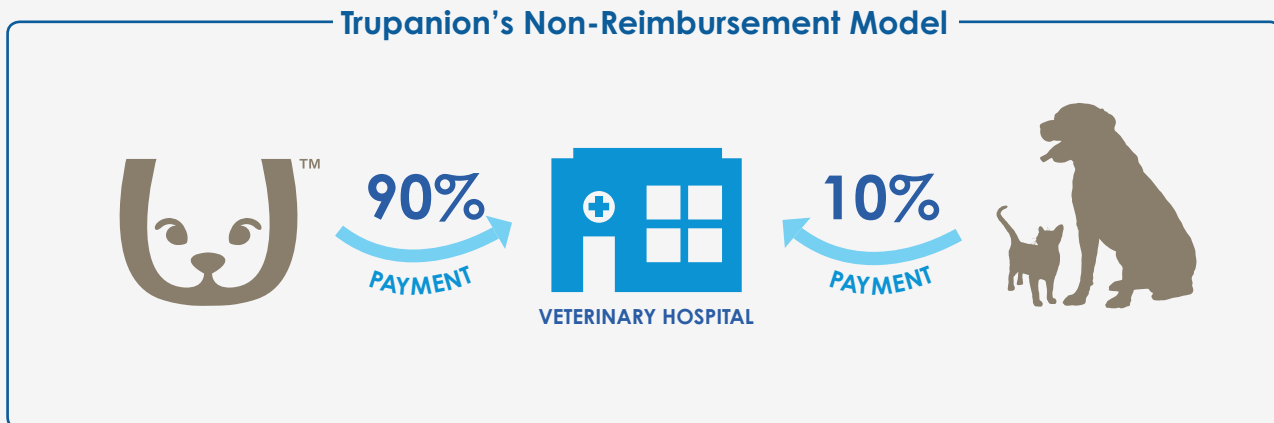
## THE MODEL YOU'RE USED TO

Traditional pet insurance is structured as a reimbursement model. A model that assumes money is accessible. Here's the thing, most pet owners don't have the upfront funds to cover a costly, unexpected treatment. According to a recent [report](#) by the Federal Reserve, nearly **40% of Americans would struggle to cover an unexpected \$400 expense**. Pet owners that do find the money can spend weeks—even months—waiting for a reimbursement check. It's a flawed system that produces negative outcomes for pets and hospital teams.



## HOW WE'RE DIFFERENT

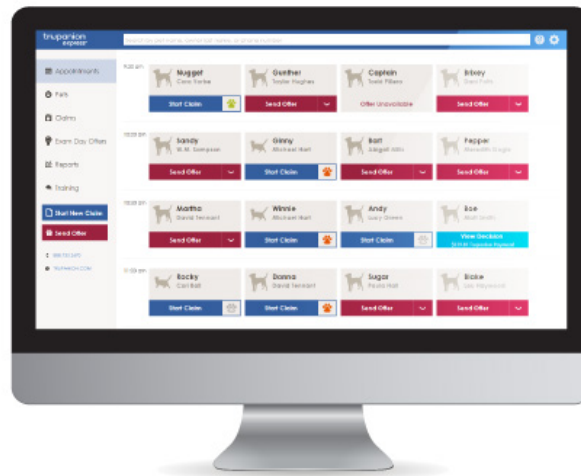
We've completely transformed medical insurance for pets by aiming to eliminate the reimbursement model. With Trupanion, your clients pay roughly 10% of their bill at check-out. We pay the remaining 90%. And we pay it directly to your hospital's account—in minutes. **Our free software makes it possible.**



## FREE HOSPITAL SOFTWARE

Our patented software integrates with your hospital's Practice Management System and makes it easy to:

- ✓ **Break Financial Barriers**—you can let us know if a pet is eligible for an Exam Day Offer with the click of a button.
- ✓ **Receive Our Payments Directly**—we'll send our payments directly to your hospital's account, reducing credit card fees.
- ✓ **Submit Claims Electronically**—digital claims save paper and can be submitted and processed in less than five minutes.
- ✓ **Increase Client Satisfaction**—your clients will appreciate the ease of a streamlined check-out experience.



Trupanion's software has expanded and enhanced our ability to provide the highest quality of care and service to our patients and clients. It makes decision making for our clients easy because they're able to focus on the well-being of their beloved companions versus the direct, and often unexpected, hit to their finances.

**DANIELLE RUSS, LVT, BS, BA, AS**  
HOSPITAL MANAGER

02

# What to expect from clients with insured pets.

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You've heard there's value in an insured client base. But what does that mean to your hospital?



## HERE'S WHAT YOU CAN EXPECT:

- ✓ **More Visits**  
Whether it's a walk-in, emergency, or scheduled appointment, pets with a Trupanion policy visit hospitals 2x more than non-insured pets.
- ✓ **Better Medicine**  
When decision making isn't dictated by cost, veterinarians don't need to present a plan B or act as a financial advisor. Clients with insured pets can take the best course of action.
- ✓ **Loyal For Longer**  
Trupanion members are active at hospitals 3x longer than non-insured clients. When pet owners are financially prepared for the unexpected, they have fewer barriers and stronger bonds with their veterinarians over time.
- ✓ **Reduced Economic Euthanasia**  
When treatment costs aren't out of reach, pet owners can explore all their options.
- ✓ **Added Care**  
Clients with a Trupanion policy spend 2x more at hospitals compared to non-insured pet owners. They're also more likely to use a hospital's in-house pharmacy.

*Based on an internal Trupanion study.*



### SEE THE BENEFITS:

Take this [quiz](#) to calculate your hospital's estimated revenue increase and potential time savings with our non-reimbursement model.

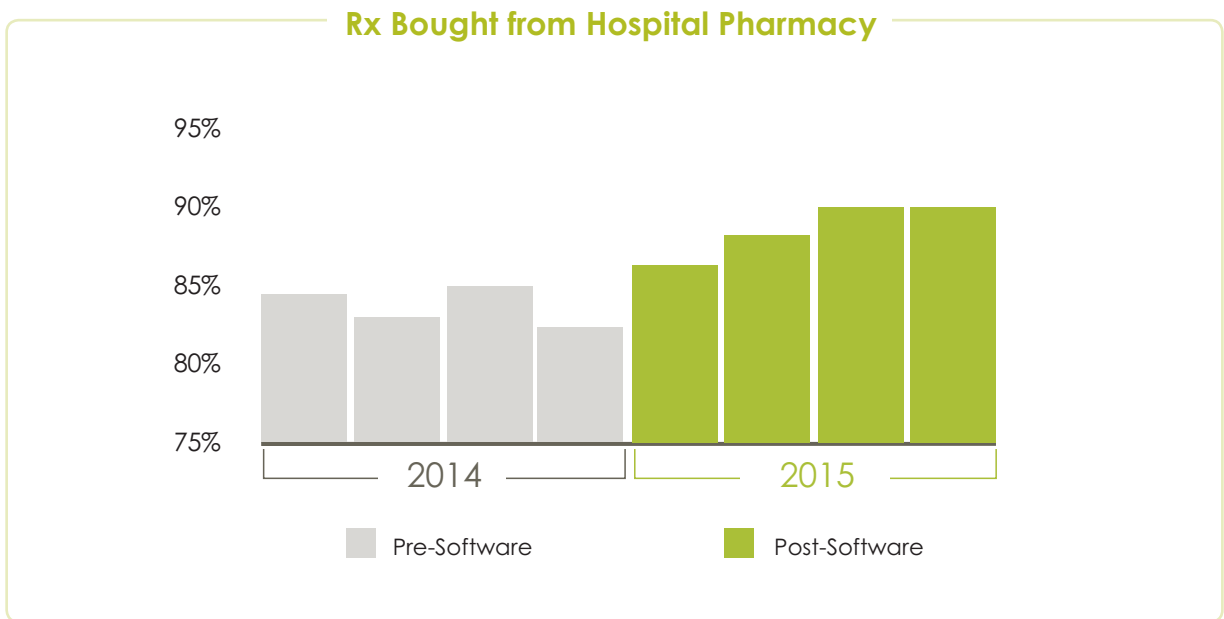


See how insured clients can impact your in-house pharmacy—for the better.

## YOUR IN-HOUSE PHARMACY. PROTECTED.

There's a good chance your pharmacy is losing money. You're not alone. Seventy-five percent of hospitals\* have experienced decreased pharmacy sales. We have a solution. A solution that lessens the appeal of outside companies like 1-800-PetMeds.

Hospitals that proactively grow their insured client base benefit from increased pharmacy sales. Here's an example of a hospital that started working with us in 2014. After installing our software, 90% of its issued prescriptions were filled in-house.



**What about other hospitals?** When we look at an aggregate of 1,000 hospitals that use our software, 90% of prescriptions that were issued for treating an unexpected illness or injury are purchased directly from the in-house pharmacy.

\*DVM Benchmark Study, 2015

Learn more about our pharmacy study [here](#).

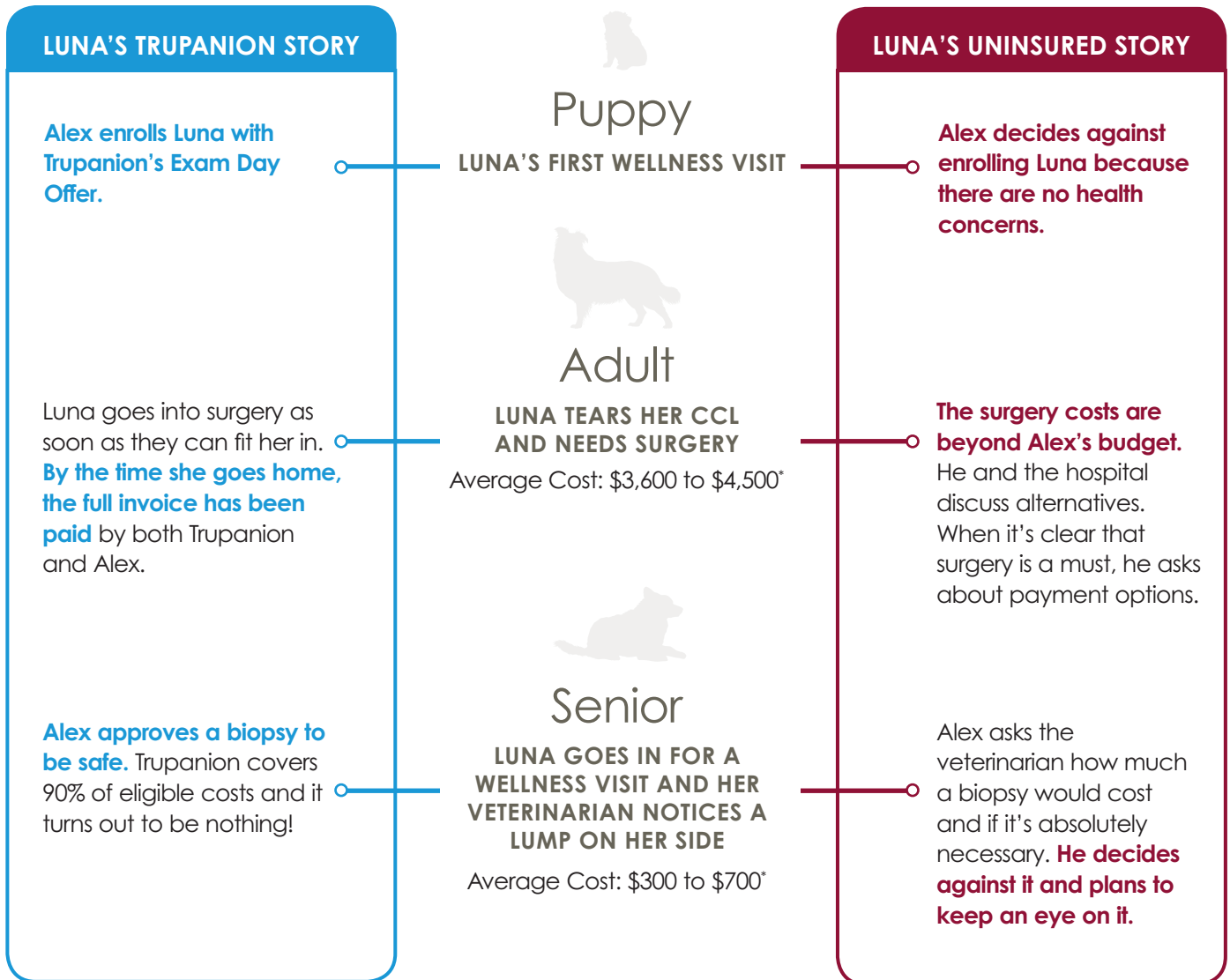




## INSURANCE MAKES A DIFFERENCE

The journey of an insured pet dealing with an unexpected illness or injury is vastly different from a pet without quality medical insurance. Take Luna's story, for example.

Luna's story with her owner, Alex, begins at her first wellness exam as a puppy. There, Alex makes a choice. See how their story unfolds in two alternative realities: Luna's life with insurance and Luna's life without it.



Click [here](#) to see the full infographic.



## 03

# How to introduce medical insurance to clients.

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It's not your job to sell insurance. And we don't want you to. Just like an introduction to any pet-related concept, you can simply introduce the idea of medical insurance for pets in three simple steps.

**Think about the flow of an appointment—from check-in to check-out—and consider these quick conversation starters.**





1

## AT CHECK-IN: ask for a medical insurance provider.

Think back to your last dentist appointment. You were probably asked for an insurance provider at check-in. It's a normal question. It's less normal at a veterinary hospital. And that's exactly what we want to change.

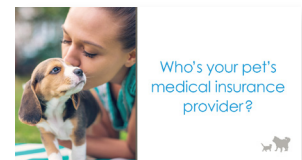
Conversations normalize the topic of medical insurance for pets. That's the ultimate goal. So take the first step **ask clients:**

“ **Who's your pet's medical insurance provider?** ”

**TIP:** Include the question on new-patient and client check-in forms.

### RESOURCES

- We offer free resources [here](#) to help visually pose the question in your hospital—from table tents and decals to small signs and computer monitor stickers.



2

**IN THE EXAM ROOM:** provide resources to help educate clients.

Pet owners visit with one thing in mind: their pet. And many come with breed-specific questions. **Our Commonly Claimed Conditions guide**, which began as a request from a veterinarian, gives insight into what medical conditions your clients can expect in their pets' lives.



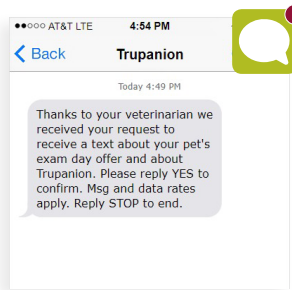
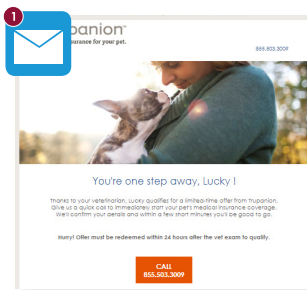
**TIP:** If you've seen how impactful medical insurance for pets can be, share a story about a client who's had a significant claim paid.

3

## AT CHECK-OUT: provide immediate value.

Starting the conversation about medical insurance for pets isn't complicated. Anyone can do it. By normalizing the topic, you're helping to remove financial barriers to care.

**Exam Day Offers** are the perfect tool to help support your conversations and offer immediate value to clients. They offer the same lifelong coverage as our core policy, but with no waiting periods. **And with the click of a button**, our software makes it easy for you to let us know if a pet is eligible for immediate medical insurance coverage.



We'll send interested clients an email and text with an **Exam Day Offer**.

### RESOURCES

- Access free pet owner education materials [here](#) for clients interested in learning more about our policy.
- Give your clients resources to make an informed decision. Our Questions to Ask guide outlines topics your clients can consider when choosing a medical insurance provider.



QUESTIONS TO ASK GUIDE



PET OWNER BROCHURES



DISPLAY MATERIALS

04

# What it's like to work with us.

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Veterinary care teams see firsthand our dedication to their industry. Learn how easy it is to work with us.



## HERE'S WHAT IT LOOKS LIKE TO WORK WITH US:



### No Payout Limits

We don't limit the amount of care you can provide—so there's no annual, per condition, or lifetime payout limits.



### A Simple Policy

We align the interests of both veterinarians and pet owners by covering 90% of eligible costs, directly from the invoice you give clients.



### Dedicated Support

We have more than 120 Territory Partners out in the field supporting hospitals every day, from training to answering claim questions. Our Account Managers are also available to provide VIP support remotely.



### Free Patented Software

We touched on our software here in the previous section. It makes it easy to submit digital claims and receive our payments directly.



**A client-centered practitioner who wishes to empathize with clients would naturally desire to prepare them financially.**

**DR. BARRY KIPPERMAN**



*Don't worry—you don't need to communicate policy details to your clients. We'll handle that. We're just providing knowledge about something that might have a presence in your hospital.*

## SEE WHAT OTHER HOSPITALS ARE SAYING



**DANIELLE RUSS**

“ Trupanion's software has expanded and enhanced our ability to provide the highest quality of care and service to our patients and clients. It makes decision making for our clients easy because they're able to focus on the well-being of their beloved companions versus the direct, and often unexpected, hit to their finances.

A client adopted a new puppy and signed up for Trupanion following their initial wellness visit. Within 24 hours, the puppy slipped out a front door and was hit by a car. With Trupanion in place, they were easily able to provide the necessary care for their new addition and ensure a full recovery.

**Danielle Russ, LVT, BS, BA, AS**  
Hospital Manager | Center of Veterinary Expertise



**MIKE FALCONER**

“ Insurance is one of the simplest things we can do to save the lives of pets and help owners. Trupanion's software manages all of the insurance paperwork of covered patients—without the paper. We know we're going to get paid, the client knows what's going to be covered, and it allows us to focus on medicine and care.

We had a client who was a small-business owner. Her dog was a constant companion. When her dog became seriously ill, there was no question of not treating it. However, we were aware that the thousands of dollars our treatment would cost, plus that of the local specialty hospital, would be a huge burden to her, and could even damage her business. We found out the following day that she had Trupanion for her dog. The relief amongst her friends, and us as her primary veterinarian, was palpable. Her dog was always going to get treated, but the damage to her, her business, and her employees' financial health was not an issue due to her dog being covered.

**Mike Falconer**  
Hospital Administrator | Craig Road Animal Hospital





LINDSEY MATTSON

“ Trupanion's software allows us to offer the best care possible, without making our clients worry about cost. We had a 9-year-old Boxer that ingested the bottom half of a foosball player. They were able to get an estimate for the coverage of an abdominal exploratory, do the surgery, and not worry about cost at all.

**Lindsey Mattson**

Veterinary Assistant | Westonka Animal Hospital

Get in touch  
with us.



Send us an **email** and one of our pet-loving humans will reply.



**Book a time** for us to call you.



Call us directly at **855.727.9085**.



Find helpful resources **here**.

trupanion™

Medical insurance for the life of your pet.