



American Association of Rehabilitation Veterinarians - Pet Insurance Summary (updated 7-1-19)

Data is for general information only. Always check specific coverage, fees and services before purchasing a pet insurance policy. AARV's summary of pet insurance coverage for rehabilitation services contains updates from companies that have provided information for 2019; otherwise, it lists 2017.

	Figio	Pets Best Insurance	Trupanion	Embrace (2017)	Hartville Pet Insurance Group (ASPCA, Hartville, PetPremium, PetsHealth and Protect Your Bubble) (2017)	Healthy Paws (2017)	Nationwide (2017)	PetFirst (2017)	PetPlan (2017)
Is Rehabilitation Covered?	Yes	Yes, rehab is a supplemental benefit that comes standard on most plans. Plans can also be purchased that do not cover rehab as a benefit.	Yes but requires the Recovery & Complementary Care Rider	Yes	Yes, under Complete Coverage and Accident-Only Coverage plans	Yes	Yes	Yes	Yes
Specifics on Services Covered:									
Complete Evaluation and Assessment (Including but not Limited to Goniometry, Stance Analyzer, Kinematics)	Must be FDA approved and medically necessary. Research shows this can be done on a routine basis. If routine, this will not be eligible for coverage.	Yes	Diagnostic testing is eligible. However, exam and/or consultation portion is not eligible for coverage.	Initial Rehab Evaluation - Yes	Initial Rehab Evaluation - Yes	Initial Rehab Evaluation - No	Initial Rehab Evaluation - Yes	Initial Rehab Evaluation - Yes	Initial Rehab Evaluation - Yes
Ultrasound Therapy?	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Laser Therapy?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Shockwave Therapy?	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes
Pulsed Electromagnetic Field Therapy?	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes
Therapeutic Exercises	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hydrotherapy - Swimming?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hydrotherapy - Underwater Treadmill?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Manual Therapy (Range of Motion)?	Yes	Most	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Massage Therapy?	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chiropractic / VSMT (Veterinary Spinal Manipulative Therapy)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Acupuncture?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Stem Cell?	Yes	No	Yes, included in core coverage	Yes	Yes	No	Yes	Yes	Yes
PRP (Platelet Rich Plasma)?	Yes	No	Yes, included in core coverage	Yes	Yes	No	Yes	Yes	Yes
Supplements (oral)?	Only if requires prescription to purchase	Some	Yes, included in core coverage	Under Wellness Plan	Yes	No	Yes	No	Yes
Supplements (topical)?	Only if requires prescription to purchase	Some	Yes, included in core coverage	Under Wellness Plan	Yes	No	Yes	No	Yes
Prescribed Diets?	Only if requires prescription to purchase	No	Yes, prescription diets at 50% coverage for up to 2 months	Under Wellness Plan	Yes	No	Yes	No	No
% of Costs Covered?	70-100%	70-90%	90% of eligible costs on the invoice after optional deductible is met	70-90%	70-90%	70-90%	90%	90%	70-90%
Max \$ Limit per year	Plan dependent, 10K, 14K, unlimited	Plan dependent (\$5,000, \$10,000 or unlimited)	Unlimited	5k-15k	Plan dependent, \$2500 to unlimited	Unlimited	Unlimited	Plan dependent	\$5000 to unlimited
Who Can Perform the Above Therapies?									
Any Licensed Veterinarian?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
A Licensed Veterinarian with Specific Training?	Yes	Under direct veterinary supervision	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Any Other Licensed Healthcare Professional?	If specifically referred by licensed Vet	Under direct veterinary supervision	When recommended & under direct veterinary supervision	Under veterinary supervision	Under veterinary supervision	Under veterinary recommendation	Under veterinary supervision or recommendation	Yes	Veterinarian only
Any Other Licensed Healthcare Professional with Specific Training?	If specifically referred by licensed Vet	Under direct veterinary supervision	Yes, qualification requirements specified in policy depends on type of therapy	Under veterinary supervision	Under veterinary supervision	Under veterinary recommendation	Under veterinary supervision or recommendation	Yes	Veterinarian only
Additional Comments		Pet Insurance is underwritten by the American Pet Insurance Company. Please visit www.americanpetinsurance.com to review all available pet health insurance choices.							
Contact Information for Questions or Concerns	Call 844-738-3446; text 844-262-8133; or email support@insurefigo.com	Contact our customer care team at 1-877-738-7237 from 7AM to 7PM (MT) Mon-Fri and 10AM to 2PM (MT) on Sat.	Contact: 888-615-8318; info@trupanion.com ; www.trupanion.com						