



Pet Health Insurance

River Valley Veterinary Service is committed to providing the highest quality care for your pet. We understand that pet insurance can help make veterinary care more affordable, and we are happy to assist you by providing the necessary medical records and documentation for your insurance claims.

Please be aware of the following important information regarding pet insurance:

- **Payment is due at the time of service.** Most pet health insurance companies operate by reimbursing the client after they have paid their bill with the veterinarian. You are responsible for paying your pet's invoice in full on the day of your appointment.
- **Reimbursement is between you and your insurer.** After you have paid for services, you will submit a claim to your pet insurance company for reimbursement. Our clinic is not responsible for the outcome of your claim, including claim denials or delays.
- **Coverage varies by policy.** Your pet's insurance policy is a contract between you and your insurance provider. We cannot guarantee coverage for any service or condition. It is your responsibility to understand your policy's details, including your deductible, reimbursement percentage, and any exclusions.
- **Pre-existing conditions are typically not covered.** Most pet insurance policies do not cover conditions that were present before the policy took effect. As such it is often best to buy health insurance for your pet when they are young. Check with your provider for specific policy details.
- **Invoices reflect actual services provided.** RVVS invoices all services and products according to our standard pricing and medical documentation. We are unable to alter or itemize invoices differently based on insurance requirements or to influence claim outcomes.
- **Medical records are complete and accurate.** As an AAHA-accredited facility, we are required to uphold comprehensive, precise, and accurate medical recordkeeping standards. We cannot omit, alter, or remove medical information from your pet's record for any reason, including increasing the likelihood of insurance reimbursement.
- **We cannot recommend a specific provider.** While we encourage you to research pet insurance options, our staff cannot recommend or endorse a specific insurance provider.