

Best Affordable Pet Insurance Plans (2022 Review)

If you have a pet, you are undoubtedly aware of the importance of pet insurance. Pets may get into all sorts of mischief or become sick at inopportune moments, necessitating long-term care. As a result, it's essential to have affordable pet insurance to cover the financial damage caused by life-saving veterinary treatment. Several firms provide different levels of coverage, premiums, and deductibles, which gives pet owners many options to [keep their pets healthy](#).

As a result, you should ensure you do thorough research before deciding to purchase pet insurance. As a customer and a devoted pet owner, you should seek low-cost or even free pet insurance that provides significant value to you and your furry babies.

Most pet insurers have three options for policies and plans, comprehensive, accident, and wellness/preventative coverage. You should always get the most coverage possible to minimize costs. At the very least, you want to cover your pet for tests, vaccinations, and essential checkups. This is key to keeping your pet their healthiest and prolonging their life.

Provider	Average Monthly Cost for Dogs	Average Monthly Cost for Cats	Multi-pet Discount	Deductible (How much)
Lemonade	\$37/month	\$15/month	5%	\$100-\$500
Prudent Pet	\$39/month	\$23/month	10%	\$100-\$1,000
Embrace	\$30-\$40/month	\$15-\$20/ month	10%	\$200-\$1,000
ASPCA	\$49/month	\$29/month	10%	\$100-500
Healthy Paws	\$39/month	\$12/month	None	\$100-\$1,000 (depending on age)
Spot	\$30-\$50/month	\$18-\$25/month	10%	\$100-\$1,000

Lemonade

Lemonade Insurance Company is a fully regulated and licensed insurance firm based in Delaware. Lemonade provides a wide range of insurance products. Lemonade also offers home, renters, and condo insurance, among other things. In addition, lemonade Pet Insurance is now available in 34 states, with plans to expand into additional states next year.

Lemonade also prides itself on donating to reputable causes instead of focusing on profit. This is done through the Lemonade GiveBack program. The program works by taking a flat rate after claims have settled and donating up to 40% to charities chosen by policyholders.

Lemonade [offers pet insurance](#) plans that focus on ease of use and processing quickly. They also have an app that will allow you to track your policy and submit claims. By doing so, they can offer inexpensive premiums.

Lemonade also offers a 10% discount if you have any other insurance policies with the company, such as home or renters insurance. They even provide a five percent multi-pet discount, making it an excellent option for those with more than one pet.

The Lemonade pet plans are built on the foundations of a basic accident and illness plan. The treatment of injuries or illnesses your pet suffers is covered by the previous tier's benefits, including diagnostic testing, surgical procedures, and prescription medicines. The Extended Accident and Illness package is an addition to the basic plan. It adds coverage for exam fees [and alternative therapy](#).

Lemonade's Preventive and Wellness plan includes a comprehensive annual checkup, three vaccines every year, and screening for major diseases. The package also provides access to a chat-based helpline where you can ask questions and get expert advice on your pet's health.

With plans starting at \$10/month, Lemonade is an excellent choice for pet health insurance.

Learn more about Lemonade in [our full review](#).

Pros:

- Optional Wellness Plan
- Multi-Pet Discount
- Easy to Use App

Cons:

- Not Available in All 50 States
- Exam Fees Covered via Add-On

Prudent Pet

Prudent Pet Insurance offers comprehensive and accident-only insurance to meet your needs and budget. Prudent Pet was founded in 2018, making it one of the newest pet insurers on the market. Despite this, the plans are insured by more well-known names in the insurance business. Markel Insurance Company is the underwriter for Prudent Pet's policies. The firm's headquarters are located in Illinois.

Prudent offers three options for policies, Accident-only, Essential and Ultimate. Each features all of the previous tier's benefits with additional benefits like behavioral disorder treatment, [hip dysplasia](#), and cancer treatment.

Prudent also offers [Wellness Packages](#) starting at \$8/month for cats and \$12/month for dogs. The plans come in three tiers to choose how much coverage you want.

Reimbursement options range from 70 to 90 percent, with annual deductibles ranging from \$100-\$1000. Prudent's waiting period is five days for an accident, 14 days for illness, and six months for knee or ligament issues.

For all the info you need, take a look at [our full review of Prudent Pet](#).

Pros:

- Chose Any Vet for Care
- 24/7 Chat with a Vet Feature
- No maximum age limit

Cons:

- Fixed Annual Limits
- No Mobile App

Embrace

Another great and affordable option comes from Embrace. Established in 2003, Embrace was founded due to a Wharton Business School project, and it has assisted over 100,000 pets. Embrace even donates \$2 to a pet-related charity for each policy purchased.

They also have an employee match program, where they match 100% of all charitable donations made by employees. Embrace has also been working with American Modern Insurance Group since 2012 for underwriting.

Embrace makes the affordable list due to their cost-effective policies averaging \$30 to \$40 for dogs and \$15 to \$20 for cats. In addition, their coverage, referred to as nose-to-tail insurance coverage, offers customizable plans with deductibles ranging from \$200-\$1000.

One of the ways you can save money with Embrace is the Healthy Pet Deductible that allows you to reduce your deductible by \$50 per year if you don't file a claim. Also, Embrace offers a Wellness Reward for routine care. It will give you money towards other procedures when you spend money on training and grooming services.

Also, Embrace offers a 10 percent multi-pet discount and a 5 percent military discount.

To learn all the ins and out of Embrace, [check out our full review](#).

Pros:

- Mobile App for 24/7 Access
- Healthy Pet Deductible
- 30 Money Back Guarantee

Cons:

- Strict [Pre-existing Condition](#) Guidelines
- No Zero-Deductible Options

ASPCA

The ASPCA® is the oldest and largest animal welfare organization in the United States, established in 1866. Their pet insurance is provided through a collaboration with Hartville Pet Insurance Group, one of the country's oldest and biggest pet insurance companies.

The ASPCA pet insurance policy is one of the cheaper options on the market and still covers many issues. They offer three levels of coverage including:

- Accident Only plan
- Injuries and Illnesses
- Injuries, Illnesses and Advanced Care

The ASPCA also offers preventive care options for both dogs and cats. Starting at just \$10/month, it is a no-brainer. The average cost of ASPCA's pet health insurance is \$49/month for dogs and \$29/month for cat insurance. All coverage levels come with a 15 day waiting period and cover issues such as broken bones, hospitalization, and X-rays.

Some of the ways you can save money with the ASPCA include their 30-day money-back guarantee and 10 percent multi-pet discount.

Looking for all the details, you can find them in our [full review of ASPCA pet insurance](#).

Pros:

- Low Deductibles
- 9.5/10 on Trustpilot

Cons:

- 15 day waiting period
- No Online Claim Submission

Healthy Paws

Healthy Paws was founded in 2009. The policies they offer are underwritten by the Chubb Group, an A+ rated insurer. They also have grant programs that have led to millions in donations to rescues, such as Every Quote Gives Hope™ and Refer-A-Friend.

Healthy Paws offers customizable coverage on their plans with customizable deductibles and reimbursement rates. They do charge a one-time new customer fee of \$25, but with plans starting at \$8/ month for cats and \$20/month for dogs, it is still one of the best choices for pet insurance.

Healthy Paws doesn't cover pre-existing conditions like most companies, but they do cover:

- Illnesses
- Accidents
- Hereditary Conditions
- Congenital Conditions
- Chronic Conditions
- CancerDiagnostic
- Treatment
- X-Rays
- Blood Tests,
- Ultrasounds
- Surgery
- Hospitalization
- Prescription Medications
- Emergency Care

For a complete list of what is and isn't covered, take a look at [our full review of Healthy Paws](#).

Pros:

- Customizable Coverage
- Mobile App for Claims

Cons:

- No Vet Exam Fee Coverage
- No Wellness or Preventative Care Options

Spot

Spot pet insurance, based in Florida, has been around since 2019. The insurance they offer is provided by Crum & Forster Pet Insurance. Spot uses Cesar Millan as its spokesperson, giving it some credibility though only being around for a few years.

The customizable coverage has annual limits that range from \$2,500 to unlimited, making it an excellent option for pet owners wanting the best for their pets. In addition, plans start at only \$10 for accident-only coverage and \$16 for complete coverage. Multiple preventive care packages can also be added to the policy for an added monthly cost starting at \$10.

Spot won't cover:

- Pre-Existing Conditions
- Cosmetic Procedures
- Breeding Costs

Spot is an excellent affordable pet insurance option due to its 10 percent multi-pet discount on added pets with a choice of reimbursement amount. Cat insurance options average \$18-\$25/month, and for dog insurance, \$30-\$50 month gives you peace of mind that you haven't overpaid for coverage.

If you want more info and examples of monthly premiums, [read our full review of Spot](#).

Pros:

- No Age Limit
- No Exam Fees

Cons:

- No Prescription Pet Food Coverage
- No Mobile App

Final Thoughts

Shopping for pet insurance has many variables. Costs will range depending on your pet's age and breed. Some will cover services like spaying and neutering, while others only cover accidents and provide illness coverage. But if you are looking for affordable pet insurance, any of the options we have covered will help keep your veterinary bills at a minimum.

When shopping for the best pet insurance, make sure you get multiple pet insurance quotes and get the best coverage for your pet's needs at the best price.

Frequently Asked Questions

Is pet insurance cheaper for cats or dogs?

Cat insurance is typically less expensive than dog insurance. But, of course, this will depend on your pet's age, the breed, and the issues the breed is prone to.

Does pet insurance cover all veterinary expenses?

No, pet insurance won't cover all expenses you build up at the vet's office. However, insurance will typically cover accidents and illnesses that aren't pre-existing. Some policies will even offer wellness and preventative care add-ons that add additional benefits to your policy, like wellness exams and vaccines.

What is the average cost of pet insurance per month?

[Pet insurance costs](#) will vary based on age, breed, species, and insurance provider. This makes the average cost range quite a bit for a cat; the range will go from \$10 to \$40 and for dogs \$20 to \$60.