

# Best Pet Insurance Companies & Plans in Maryland (2021 Review)

Pet insurance in Maryland is an excellent way to protect your pet. Unfortunately, you can't predict when an emergency will happen, and pet emergencies are expensive. When you have [pet insurance in Maryland](#), it's much easier because the pet owner doesn't have to pay for all medical expenses related to their pet's illness or injury.

Instead, they are covered by the pet insurance policy they choose when they sign up with an insurer that offers that type of plan. Pet insurance is also great if you find a great pet health care clinic that you want to use for all your pet's needs. The clinic may be more expensive than other clinics, but you don't have to worry about the cost because you have pet insurance.

Some of the insurance providers you can choose from in Maryland include:

- Lemonade
- Prudent Pet
- Embrace
- ASPCA
- Healthy Paws
- Spot

Provider	Visit Site	Waiting Period (Yes or No? How Many Days if Applicable)	Money-Back Guarantee	Maximum Enroll Age (Years)	BBB Rating
Lemonade	<a href="#">Site Link</a>	Yes, 2 days for an accident, 14 days for illness, 6 months for cruciate ligament	Can't find	14 years	D
Prudent Pet	<a href="#">Site Link</a>	5 days for an accident, 14 days for illness, 6 months for knee or ligament issues	Yes, 30 days	None	A+

Embrace	<a href="#">Site Link</a>	Yes, 2 days for accidents; 14 days for illnesses	Yes, 30 days	14 years	A+
ASPCA	<a href="#">Site Link</a>	Yes, 14 days	Yes, 30 days	18 years	A+
Healthy Paws	<a href="#">Site Link</a>	Yes, 15 days	Yes, 30 days	14 years	A-
Spot	<a href="#">Site Link</a>	Yes, 14 days	Yes, 30 days	None	A

## Pet Insurance Companies in Maryland Reviews

Shopping for insurance isn't fun. There are so many variables to consider and options to compare. Lucky for you, we are here to help. We will review six of the best options for pet insurance in Maryland. You will also find information on what is and isn't covered and a general idea of what you can expect to spend.

### Lemonade

Lemonade has a variety of insurance plans to choose from. In addition to pet insurance, Lemonaid also provides home & renters' coverage as well! This gives you an opportunity that most companies don't offer- bundles for the best rates and discounts possible without sacrificing quality services when it comes time to pick up your policy year after year.

Lemonade Pet Insurance is now available in 34 states, including Maryland, with additional states coming soon. Lemonade offers a variety of insurance plans that you can choose from to meet your needs and budget. Check out all of the plans available from Lemonade.

#### Key Benefits:

- Rates are as little as \$10 a month.
- There's a simple claims process that doesn't require a bunch of paperwork.
- Coverage levels range from \$5,000 to \$100,000
- Lemonade covers a variety of conditions and medical procedures like:
  - MRIs
  - CT scans
  - X-rays
  - Urinalysis
  - Emergency care
  - Surgery
  - Hospitalization
  - Medications
- Lemonade doesn't cover pre-existing conditions, preventable illnesses, or experimental treatments.

The typical cost of a cat is \$15 per month, whereas the average cost for a dog is \$37 per month. You may also add extra coverage to your policy if you wish. It begins at \$10 per month for cats and rises to \$15 per month for dogs on preventative plans.

Pros:

- Preventative Coverage
- Donate Unpaid Claims To A Non-Profit
- Easy Claims Process

Cons:

- New to Pet Insurance Market
- Limited Availability in Some States

## Prudent Pet

Prudent Pet is an excellent alternative for people who want to pay for unlimited yearly coverage. Prudent Pet has several plan choices with set annual limits, such as its ultimate plan, which provides infinite annual coverage. If your pet requires complex treatment in the event of an accident or illness, an unrestricted plan eliminates the worry of running out of money. It also offers wellness plans covering routine care costs like vet visit expenses and vaccinations.

Key Benefits:

- Unlimited Annual Coverage
- Wellness Plans
- Coverage For Routine Care
- Here is a list of the procedures that Prudent will cover:
  - Cancer and Treatments
  - Bite wounds
  - Broken Bones
  - Emergency care
  - Hospitalization
  - Surgery
  - Congenital disabilities
  - Eye, ear, and skin conditions
  - Urinary infections
  - Hereditary conditions
  - [Hip dysplasia](#)

Prudent Pet insurance does not cover [pre-existing conditions](#), organ transplants, cosmetic operations, alternative therapies, or prescription food. Prudent Pet's coverage entirely covers accidents and illnesses. Prudent currently covers only dogs and cats.

The cost of pet insurance is determined by several factors, such as the breed and age of your dog or cat. The typical annual cost is \$39, whereas a cat's yearly expenditure is about \$23. A monthly premium for a cat will set you back around \$13.95 per month; that price increases to around \$19.95 for a dog. Prudent Pet claims to have faster claim processing thanks to its usage of AI technology.

Pros:

- Fast claim processing with AI tech
- Offers a Multi-pet Discount
- No Age Limit for Coverage

Cons:

- High Premiums
- Big List of Exclusions

## Embrace

The Embrace pet insurance program is competitive, yet it also offers unique benefits. Embrace has protected over 100,000 pets over the 19 years they have been around. They also have a match program to add \$2 to a pet-related charity for each policy acquired. Since 2012, Embrace has worked with American Modern Insurance Group to underwrite its policies.

Key Benefits:

- 10 percent multi-pet discount
- 5 percent Armed Forces discount
- ACH discounts
- Spay/neuter savings
- Monthly payment discounts if you pay yearly rather than every month
- Embrace also has a wellness rewards program called Embrace Wellness Rewards.
- Their preventative care policy reimburses basic veterinary training and grooming costs regularly.
- Embrace also offers a Healthy Pet Deductible, which allows you to deduct \$50 from your pet's yearly premium if you don't file a claim.
- Embrace covers a fair amount of illness and issues. Here are some of what is covered:
  - Diagnostic Tests
  - Specialty Care
  - Cancer Treatments
  - Hospitalization
  - Behavioral Therapy
  - Follow-up Care
  - Rehabilitation

- Prosthetic Limbs
- Dental Illness up to \$1,000/year
- Prescription Medications
- [Breed-specific issues](#)
- Congenital illness
- Chronic conditions

Embrace's exclusions are better than those of other insurance companies. Embrace does not cover pregnancy, pre-existing conditions, intentional injuries, cosmetic operations, DNA testing, or stem cell treatment. Embrace currently covers only cats and dogs.

The cost of dog insurance varies from \$30 to \$40 per month, [while cat insurance](#) costs between \$15 and \$20 monthly. Rates will differ based on the pet's age, gender, and breed.

Pros:

- Healthy Pet Deductible
- Wellness Program

Cons:

- Tight pre-existing conditions rules
- Higher Premiums

## ASPCA

ASPCA pet insurance is a member of the American Society for the Prevention of Cruelty to Animals, contributing to its high standing as a pet insurance provider. It also backs up its coverage and provides a 30-day money-back promise, which is appreciated. In addition, similar to other pet health insurance providers, ASPCA does not require preliminary tests before enrolling.

Key Benefits:

- ASPCA has a user-friendly mobile app that allows pet insurance members to file claims, contact customer care, check their benefits, and pay their premiums using their phones.
- Multi-Pet Discount
- Microchipping is Covered
- ASPCA presently offers coverage only for cats and dogs.
  - List of Covered services:
  - Cancer Treatments
  - Microchipping
  - Stem cell therapy
  - Prescription foods
  - Supplements for specific conditions

- Tooth extractions
- Exams
- Medical supplies

Like other pet insurance providers, the ASPCA does not cover pre-existing conditions, plastic surgery, or breeding expenses. It also offers less coverage for dental issues than others.

Although the SPCA is a fantastic organization, it charges more than other pet insurance options. For dogs, [the average cost](#) of ASPCA dog and cat insurance is \$49 per month, while for cats, it's \$29. Please keep in mind that these costs will vary based on your pet's age and condition, as well as where you live and other circumstances.

Pros:

- Microchipping Included
- Multiple Pet Discount

Cons:

- Lower Annual Limits
- Higher Prices

## Healthy Paws

Healthy Paws Pet Insurance & Foundation was established in 2009 as a non-profit organization focused on assisting pet owners with financial obligations for their pets while also aiding animal rescue organizations with sick animals. They operate grant programs that have dispersed over 1.6 million dollars to shelters and rescues.

Healthy Paws insurance has partnered with Aon Corporation, a global insurance broker, and Chubb Group backs its pet insurance plans.

Key Benefits:

- 30-day money-back guarantee
- Customizable Coverage
- Only cats and dogs
- Healthy Paws does charge a one-time new customer fee of \$25.
- The typical cost for dogs is \$39 per month and for cats is \$12 per month.
- Here is a brief list of what's included in Healthy Paws plans:
  - Prescription medication
  - X-rays
  - Tooth extractions
  - Stem cell therapy
  - Poison control
  - Cancer treatment
  - Blood tests

- Surgery
- Hospitalization

However, if you want to work with Healthy Paws, here are some of the expenses you would be responsible for. All pre-existing conditions, examination fees, preventative care, behavioral treatment, and non-FDA pet nutrition and supplements are excluded.

Pros:

- Covers breed-specific conditions
- Fast claim repayment

Cons:

- \$25 New member fee
- No preventive care options

## Spot

Spot Pet Insurance is a no-obligation policy to safeguard your pet from high-cost and inconvenient veterinary visits. There's nothing complicated about it. You simply wait after receiving care at the vet, submitting a claim, and waiting for reimbursement. You may adjust the coverage amount to fit your pet's needs and financial restrictions, as well as customize the policy to match your preferences. Crum & Forster Pet Insurance is the insurance provider for Spot.

Key Benefits:

- An annual limit of \$2,500.
- Preventive care programs at a cost extra
- No Upper-age limit
- Dogs are expected to be \$30-\$50, while cats will cost around \$18-\$25 per month.
- Spot covers a wide variety of things, including:
  - X-rays
  - Tooth extractions
  - Poison control
  - IV fluids
  - Cancer treatment
  - Blood tests
  - Accidents
  - Emergency care
  - Surgery
  - Hospitalization

Of course, there are drawbacks. For example, spot does not cover dental treatments, gland expression, preventative care, vitamins, experimental therapies, cosmetic surgery, and house visits.

Pros:

- No upper age limit
- 30-day money-back guarantee

Cons:

- No preventive care options
- 14-day waiting period
- Low Annual Limit

## How Does Pet Insurance Work in Maryland?

A quote from the ASPCA: "Pet insurance can help provide coverage for medical costs that traditional health insurance doesn't cover as well as those expenses you're simply unprepared to pay. When it comes to your pet, there's no predicting when an accident or illness might happen."

In general, a plan is set up between the owner and the insurer. The details of this agreement—the rules of coverage, exclusions, limitations on dollar amounts for specific procedures—are spelled out in the policy.

Once the premium is paid and everything is in place, most significant diseases and injuries are covered regardless of age or breed. However, there may be times when veterinary care wasn't fully compensated for whatever reason, even due to personal reasons such as not having updated the policy. In these instances, the pet owner would have to pay the vet bill and submit a claim to the insurance company for reimbursement.

Many pet insurance companies operate in Maryland, so it's essential to do your research before deciding which is best for you and your furry friend. Remember, preventive care is key to maintaining your pet's health, so make sure you're up-to-date on all vaccinations and screenings!

## How to Choose the Best Pet Insurance in Maryland for You

The most important factors you should consider when buying pet insurance are:

- Your budget
- The overall health of your pet
- Where you live
- Your age
- Your lifestyle
- Types of coverage



- **Deductible:** The amount you pay before the insurance company begins to reimburse you. This is usually per incident, not annually.
- **Annual Limit:** The maximum amount the insurance company will pay out in a year. Once this limit is reached, the policy stops covering veterinary costs for the rest of the year.
- **Coverage Limit:** The maximum amount the insurance company will pay per incident.
- **Exclusions:** What the policy does not cover. This can vary from company to company, so reading the fine print before signing up is essential.
- **Reimbursement:** How much of the cost of a procedure or medication will be reimbursed to you. This also varies depending on the carrier and your plan.
- **Preventative Care:** Some plans offer free or discounted preventive care, such as routine exams, vaccinations, and spaying/neutering. Others do not cover these services at all.

It's essential to choose an insurer that maintains relationships with most veterinary hospitals in Maryland. It becomes much more challenging to coordinate care when something happens if they don't. For example, what if you're in the middle of treatment at one hospital but need surgery at another? Making sure they are all covered under one company makes it easier for follow-up treatments.

## How Much is Pet Insurance in [State]?

It is a huge responsibility to be in charge of and look after a pet, and if an unforeseen event happens and your pet is injured or sick, it might be expensive. Pet insurance may assist you with these medical expenditures. When compared to other types of insurance, pet insurance is relatively inexpensive. The cost of your policy depends on a variety of criteria.

- Insurance company
- Type of pet
- Breed of dog
- Age of dog
- Geographic location
- Type and amount of coverage

Here is a list of example prices based on location. The test was conducted using a 4-year old mixed breed, 55-pound dog.

- Baltimore      \$35.68
- Annapolis      \$42.78
- Rockville      \$34.67
- Frederick      \$38.63
- Beltsville      \$38.63

Provider	Sample Monthly	Sample Monthly	Sample Monthly
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	<b>Cost For Dogs</b>	<b>Cost For Cats</b>	<b>Wellness Cost (If Applicable)</b>
Lemonade	Average \$37/month	Average \$15/month	Cats start at \$10 Dogs start at \$15
Prudent Pet	Average \$39/month	Average \$23/month	Cats start at \$7.95 and dogs at \$11.95
Embrace	Average \$30-\$40/month	Average \$15-\$20/month	Start at \$18.75/month
ASPCA	\$48.78	\$29.16	NA
Healthy Paws	Average \$39/month	Average \$12/month	NA
Spot	Average \$30-\$50/month	Average \$18-\$25/month	Starting at \$9.95

## Final Thoughts

When looking for pet insurance, it's essential to keep the needs of both you and your pet in mind. Additionally, some companies offer more comprehensive plans than others, so reading the fine print before signing up is essential.

Generally, most policies do not cover preventive care, so make sure you're up-to-date on all recommended screenings and vaccinations. And if you live in a rural area, be sure to check that the insurance company has a good relationship with local veterinarians.

## Information for Pet Owners in Maryland

Maryland offers many resources for pet owners. The good news is that there are many pet-friendly places to eat, walk, swim, or sleep in Maryland. Working in Maryland does not necessitate the separation of your pet from home regularly. Some businesses allow pets (mainly dogs) in the office, including The Humane Society and Key Technologies. Here are a few other topics with important info about pets in Maryland.

### Maryland Pet Laws

In Maryland, there are several pet regulations in place. Some are for particular counties or towns, while others are for the entire state. So whether you're a resident and pet owner or someone visiting Maryland with your dog, it's crucial to be aware of the legislation in the location where you'll be. Here is a summary of some of the most frequent pet laws.

- The Dog Pooper Scooper Law states that if your dog does its job outside the house, you must pick it up and remove it. You may be fined \$100 if you do not comply.
- All dogs and cats must have a license and be vaccinated if at least four months old.
- The state has its criteria for tethering a dog.
- The county requires that all dogs and cats older than a year be registered.
- If your dog or cat is not on your property, the Animal at Large law states that it must be leashed or confined.
- The Unwanted Contact legislation stipulates that dog owners keep their dogs away from locations where their presence might cause alarm or injury to another person.

## Fun Things to Do With Your Pet in MD

When traveling with our dogs, one of our primary concerns is where we can go with them and where they will be permitted and accepted. Maryland has a lot of pet-friendly restaurants, walking paths, beaches, and hotels that allow dogs.

- 2nd Sunday Hikes at Baltimore Humane Society – Bring your dog, your kids, your friends, or just yourself and go for an hour walk around one of Baltimore Humane Society's 365 wildlife sanctuary grounds.
- Ocean City Dog Playground in Ocean City – Small dogs may enjoy the one fenced-in space for big dogs, while big dogs can use the separate area for small ones.
- Cruised on the Bay by Watermark Annapolis – This pet-friendly cruise allows pets and owners to take a nice cruise together. Dogs have their bed.
- Lake Roland Park in Baltimore – This large park offers open fields, plenty of water, and some walking trails.
- Macky's Bayside Bar & Grill in Ocean City – The Dog-Friendly Bar and Restaurant on the Beach, which features American pub grub and beachfront tables, is one of the top places for dog owners to eat.
- Riptide by the Bay in Baltimore – This seafood place specializes in seafood and crabs, offers live music, and caters to your canine friend.
- Prime Outlets in Hagerstown – This huge shopping paradise offers more than 100 stores and a very big welcome to dogs.
- Annapolis Trolley Tours – Imagine touring the entire city and sightseeing with your dog.

## Maryland Pet Resources

Maryland has several organizations and businesses that provide low-cost veterinary services and supplies to pet owners in need. Here is a shortlist of some of them:

- [Baltimore Humane Society](#) – offers spay/neuter services and affordable veterinary services
- [Animal Welfare League of Montgomery County](#) – offers spay/neuter assistance
- [Talbot Humane Society](#) – offers pet food and spay/neuter services

- [Thankful Paws, Inc.](#) – This is a pet food bank.
- [Shanklin Fund for Seniors](#) – offers wellness checks and vaccinations to pets of owners over 65 or on fixed incomes.
- [Spay Now, Inc](#) – provides vaccination and spay/neuter assistance
- Frederick County Humane Society – offers pet food, spay/neuter assistance, and help with veterinary care
- [Caroline County Humane Society](#) – offers pet food and spay/neuter assistance