



TO: All Innovative Petcare Practices

ATTN: Practice Managers, CSRs, Medical Operations, Training and Development

FROM: IPC Operations Team

DATE: September 1, 2020

CAMPAIGN: Trupanion + Innovative Petcare Partnership: Covering our patients for the unexpected.

Innovative Petcare is excited to announce our enhanced partnership with Trupanion, an industry leader in quality medical insurance for dogs and cats. This partnership provides another tool for our teams to provide the best client experiences and patient care at our practices. We believe that insurance is important to the future of our industry and after careful consideration, we firmly believe that Trupanion is the best option for our practices.

While we are working closely with Trupanion, this does not prevent your team from working with other insurance providers. We firmly believe an insured pet will live longer, healthier lives and want to encourage you to find the best partner for your individual practice.

We are asking our IPC Practices that believe in pet insurance for their patients to install Trupanion Express (when available based on your PIMS) and participate in the Trupanion Offer program. You can learn more here: [Trupanion Offer Program](#) & [Trupanion Digital Experience](#).

BENEFITS OF INSURING OUR PATIENTS:

- **More Visits:** Trupanion insured patients visit hospitals 2x more than non-insured patients.
- **Better Medicine:** When decision making isn't dictated by cost, veterinarians don't need to present a backup plan or act as a financial advisor. Clients with insured pets can take the best course of action for their beloved pet.
- **Loyal for Longer:** Trupanion members are active at hospitals 3x longer than non-insured clients.
- **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.

BENEFITS OF TRUPANION EXPRESS:

- **Savings on credit card transaction fees:** We know most pet owners pay for veterinary care with credit cards. With the Trupanion policy paying 90% of covered costs directly to you, a hospital can save thousands on credit card transaction fees and see improved cash flow.
- **Client Experience:** Pet owners are often able to make treatment decisions based on what is right for the pet, not finances, when they only have to pay 10% of the covered costs, their deductible (if any), and costs for non-covered items. When your clients can afford the best medical treatment for their pets, your hospital will see more visits, and your team can focus on discussing medicine instead of fees.
- **Pharmacy Sales:** Typically, 20-30% of hospital revenue comes from your in-house pharmacy, and that needs to be protected. A Trupanion-insured client with vet direct pay has no reason to get their

medication outside your hospital because they only have to pay 10% of the covered costs — the Trupanion policy pays the rest.

- **Improved Client Retention:** Trupanion has data that shows insured clients not only visit their veterinarian twice as often and spend twice as much, but they stay with their veterinarian an average of 10 years, versus an average of three years for an uninsured client.

WHAT WE NEED FROM YOU

Over the next 8 weeks, we will have three steps to help your teams become comfortable with educating your clients on pet insurance and learning more about why we chose Trupanion as our provider of choice for pet insurance.

- ✓ **Step 1:** We will host a company-wide virtual introduction to Trupanion that will help acclimate you to pet insurance. We are hoping to have all practice leaders (Practice Managers, Medical Directors, and Leads) attend the virtual introduction.
- ✓ **Step 2:** Your local Trupanion partner will contact you to set up a training for your practice and work on setting up Trupanion Express in your practice (if eligible). We are targeting to have as many practices as possible integrated with Trupanion Express by the end of the year. This process is very simple and will take 15-20 minutes to install with compatible Practice Management Software (
- ✓ **Step 3:** If your PMS is not compatible with the Trupanion Express software, you will receive a marketing kit that includes 30-day certificates that will provide your patients 30 days of Trupanion coverage with no upfront payment and no waiting periods.
- ✓ **Step 4:** Start having the insurance conversations with your clients and getting certificate activations. Puppies and kittens are a great place to start, but any wellness visit is eligible for a certificate.

To thank your teams for the efforts in helping our patients live longer and healthier lives, we are offering a practice ice cream party for any team that has 20 certificate activations in one calendar month before the end of the year. This will help your team get excited about insuring our patients!

Your Regional Operations Manager will receive monthly data for your practice and can work with you on driving this as a focus within your team.

Please contact Joshua Jasper (jjasper@innovativepetcare.com) or Malia Rivera (mrivera@innovativepetcare.com) with any questions.