

**From:** lissa [lissa@lissa.net]  
**Sent:** Saturday, February 05, 2005 3:20 PM  
**To:** extmagdrl@yahoogroups.com  
**Subject:** [ExtMAGDRL] DOE Topic #11: Pet Health Insurance

Hi All,

Since the topic of veterinary health insurance came up on the list this week, thought I'd share this article as Dog Owner Education Topic #11. It's from RescuePaws.org and includes a comparison of mainstream companies that's worth perusing if you're considering purchasing a policy.

One thing to consider: Watch out for those exclusions! On Joya's policy, I found that before annual renewal they check with my vet to identify any current issues. The next policy statement excludes anything she's been vetted for. That little trick cost me \$3200 for an MRI & surgery because 4 months prior I took her in to have her sore shoulder examined. They excluded everything related to her shoulder. Needless to say, I cancelled that policy!

Anyway, sharing information with all in hopes that you will make the best decision for you and your pup!

[http://www.rescuepaws.org/pet\\_health\\_insurance\\_veterinary\\_plan.html](http://www.rescuepaws.org/pet_health_insurance_veterinary_plan.html)

### **Is a Pet Health Insurance Plan Right for You?**

Are you the kind of pet owner who would devote an unlimited amount of time and money into healing your dog or cat? If the answer is yes, you should probably consider buying a pet insurance policy, in order to limit your financial risks. More importantly, you'll be able to have peace of mind about the potential to extensively provide care for your pet, should something go wrong.

Pet insurance is certainly worth a serious consideration on the part of any pet owner. Carrier choices are somewhat limited in the US (as opposed to several European countries), however, amongst the 4 or 5 major US carriers there is ample coverage to meet most budgets and desires.

A few things to think about when selecting a plan:

- Most providers can give you pet insurance quotes online, if you're willing to provide details about you and your pet.
- Routine care (yearly vet visits & vaccinations) is covered by some plans, but the premium is quite high. Chances are, you've already budgeted this expense either explicitly or implicitly. Pet insurance may best serve insurance buyers when limited to unexpected medical costs, like accidents and sudden conditions. But, if you want the fullest coverage and can afford it, you may want to go ahead and cover the costs of routine care.
- Most pet insurance plans will not cover pre-existing conditions. Make sure to read the policy carefully, in order to ascertain whether or not your pet might be covered in regard to an ailment or accident that has already undergone treatment.
- You will also want to locate any exclusions that a policy states. Some policies have numerous exclusions for health conditions and other specific types of uninsured, health-related costs.
- It is always wise to contact the provider regarding a plan that you are considering and ask any questions you may have. If there is something regarding a potential policy about which you are not absolutely sure, you should contact the insurance provider and find out. Don't assume anything about the specifics of a policy. And, do not buy a policy unless you are fully informed about the extent of the coverage. As a general rule, make sure that you read all available policy literature, before buying. And, if there are inconsistencies in the agreement you receive and what you were able to gather prior to buying the policy, you should alert the provider to the nature of this dispute. In order to do this correctly, you should save all of the literature that you can find, so that you can prove the inconsistency. You should also contact the provider prior to buying a plan, and request all available literature regarding the plans you're considering.
- A policy's premiums will depend on the specifics of your pet: age and health. Certain breeds, older pets, and pets with chronic or terminal illnesses may not receive approval for coverage. Your location will likely affect the cost of the policy. And, premiums can increase up to 50% as your pet gets older (often increases take affect at 9 years for dogs and 11 years for cats).

- If there is a deductible, make sure that you understand the nature of how this deductible is carried out. Some plans, for instance, have a yearly deductible of \$100 or more, and after the deductible is met, they will cover a particular percentage of the medical costs covered - most ranging from 70% - 100%.

In general, pet insurance premiums are fairly reasonable, ranging from \$100 to \$400 per year. When faced with bills for the cost of a major accidental injury, this cost begins to look even more reasonable. While some people may be able to handle the addition of insurance costs, associated with their pet-related budget, they may not be able to pay for several thousands of dollars in medical bills for an unexpected condition or injury. The alternatives to one's inability to cover medical costs in the face of an emergency or serious condition, are often bleak. Many times, a pet owner may have no choice but to engage in what is known as financial euthanasia, due to inability to cover or justify medical costs. No caring pet owner would want this to become their reality, but it is, in fact an reality for many.

More and more companies are offering pet insurance to employees. If yours doesn't and you are interested in the option, ask your human resources department to look into it. In the meantime, check out the available insurers, and find the ones you like. Once you've done this, provide the information to your human resources department.

Pet insurance is more common in European countries, especially in the UK, than it currently is in the USA. And, as such, there are several pet insurance companies and providers to choose from. These companies are not covered in this article.

### **Major Pet Insurance Providers in the US:**

#### [PetsHealth](#)

offers the most affordable plan with good coverage of all the providers listed

#### [VPI - Veterinary Pet Insurance](#)

#### [PetCare Insurance](#)

offers the most choice in plan types and types of coverage

### **Alternative Pet Health Coverage:**

#### [Pet Assure](#)

an interesting alternative to insurance or supplement to insurance

[Thanks for educating yourself to benefit all dog owners!](#)

Lissa Scott

AKC Canine Good Citizen Evaluator

MD/DC Adoption Screens & Events

Mid-Atlantic Great Dane Rescue League

<http://www.magdrl.org>

"A dog is the only thing on earth that loves you more than he loves himself." - Josh Billings