

PET INSURANCE

By Mona Miller, DVM

Veterinary pet insurance options have become much more numerous in the past several years. Veterinary care for pets is usually an out-of-pocket expense. Depending on where one lives in the country, this can be considerable - whether it is for monthly medication for health (flea and tick control, heartworm preventive) or chronic disease (skin allergies, thyroid disease, diabetes, arthritis) or for unexpected trauma. Here in the Bay Area, it is not unusual for a dog's fractured leg to cost several thousand dollars for surgical repair, or to spend \$50-100 per month on skin allergy medication. Pet insurance can help a pet owner recoup some of these costs. Most of the plans are third-party reimbursement, which means that the pet owner pays his/her veterinarian directly, the vet helps fill out the forms for proper diagnosis/treatment descriptions, the pet owner submits the form to his/her insurance company and receives reimbursement directly. Most plans offer a set reimbursement rate, so one should look carefully to see if there is a demographic variability - whether it is taken into consideration the different cost of veterinary care associated with living in California versus Kansas. There are a couple of plans that offer a percentage reimbursement (and these are the ones I usually recommend to my clients) - so that the higher cost of living is factored in automatically.

A veterinarian founded the first pet insurance company in 1982. Since then, several other companies have offered insurance packages. Most offer a benefit schedule for reimbursement, giving an amount available per incident. Most insurance plans offer many levels of care coverage, ranging from wellness packages (generally would cover a spay/neuter in the first year or so, anesthetic dental

procedures during mid-years, and annual lab tests for senior wellness) to urgent care only. Some plans offer multiple pet discounts. Exclusions can include breed specific hereditary conditions (for example, some purebred cats may not be covered for specific heart disease, or some purebred dogs may not be covered for spinal degeneration). Some pets might be excluded from their own "pre-existing" condition(s) prior to enrollment in an insurance plan. This becomes less of a factor when enrolling a young puppy or kitten. Even "exotic" pets are covered by most of the well-known plans - providing owners of birds, rabbits, rodents, and reptiles some financial help with veterinary care. Additionally, some plans will cover "holistic" veterinary medicine (which might include acupuncture, chiropractic or supplements) when prescribed by a licensed veterinarian. If pet insurance is something that interests you, check with your veterinarian for his/her opinion or recommendation for a specific company.



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