

These days people need to be creative thinkers in order to make their dollars stretch further. Not only does this apply to gasoline and groceries, but to pet health needs as well, and financing veterinary care is at the top of the list. Perhaps you've thought about pet insurance, but haven't committed one way or the other because the policies are confusing or you truly don't know whether or not it makes good financial sense. The following is an excerpt about pet insurance from Nancy Kay's book *Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life*. Keep in mind, the same information applies to your kitties as well!

The World of Pet Health Insurance

By Nancy Kay, DVM



“Veterinary health insurance has been around for a good long time, but only recently is it achieving greater popularity with consumers. My sense is that its growth initially was stymied by inadequate, “slowpay, no-pay” reimbursement policies. This seems to be changing now that some insurance providers are willing to provide greater reimbursement amounts to policyholders, thus attracting people who want to take advantage of high-end diagnostic and therapeutic options that might otherwise be unaffordable.

Deciding whether or not to purchase a medical insurance policy for your dog requires serious consideration. And, if you decide to go ahead, figuring out which insurance company is the best fit can be daunting. Although it is considered to be far less necessary than human medical insurance, should your dog suffer some sort of catastrophe—such as being hit by a car—pet insurance might be your best, if not your only, way of financing his recovery. Without question, quality veterinary care is expensive, and as the cost of living increases, so, too, will the cost of doing business with your vet. Currently, the surgical repair of a torn cruciate ligament—a common knee injury in large breeds of dog—costs \$2,000 to \$4,000. The average fee for an MRI scan (including general anesthesia) is \$2,000 to \$3,000. Treating diabetes can cost several thousand dollars over the span of a dog's lifetime.

Remember, when it comes to pet insurance, third party payments are the exception rather than the rule. This means that the veterinarian receives payment directly from you, the client, and not from the insurance company. You are still responsible for paying your veterinary bills. The insurance company then reimburses you as per the terms of your policy.

As you ponder whether or not health insurance makes sense for you and your pet, consider the following questions:

What are your financial resources?

A new puppy means multiple examinations, vaccinations, deworming, heartworm preventative, and spay or neuter surgery—expenses that will need to become part of the household budget. If an emergency—illness or accident—occurred, could you pay what was needed for their recovery? Think about the types of expenses you might encounter, such as surgery, an ultrasound evaluation, hospitalization with or without intensive care, and specialist consultations. Could you absorb such costs should the need arise tomorrow? How do these numbers compare to the amount needed to purchase a year's worth of medical insurance for your cat or dog? Your six-month-old Golden Retriever may be the picture of health, but how about several years down the road when he's become a "golden oldie?" Perhaps purchasing and maintaining pet insurance when your dog is young makes sense. This way, you can rest assured there will be no exclusions for pre-existing conditions, and you may have the option of "locking in" a lower premium rate.

Are you inclined to take the "do-everything-possible" approach when it comes to treatment?

The price tag for aggressive veterinary care is considerably higher than for conservative approaches. If you answered this question affirmatively, insurance might be well worth the investment.

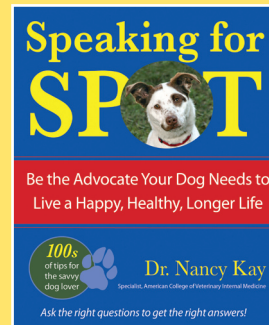
What best suits your peace of mind?

Will you sleep better at night knowing that, no matter what happens, insurance will allow you to pay for excellent, top-of-the-line care? Or, will you lie awake fearing that you are just throwing money away with yet another insurance policy that might never be needed?"

Hopefully this information has helped you determine whether or not health insurance for your pets makes sense. If you determine it does, please spend some time with *Speaking for*

Spot to help you determine how to go about selecting an insurance provider. I wish you and your pets abundant good health during this holiday season.

Dr. Nancy Kay is a board certified specialist in the American College of Veterinary Internal Medicine and staff internist at the Animal Care Center in Rohnert Park.



Dr. Nancy Kay's *Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life*, provides an insider's guide to navigating the overwhelming, confusing, and expensive world of veterinary medicine. Topics include:

- Finding a qualified vet and clinic that you and your dog can agree on
- Sharpen your knowledge of today's vaccines—what your dog needs, when
- Avoid dog-related debt with medical credit lines and pet insurance
- Know when to get a second opinion—and how to do it without offending anyone
- Support your pup through cancer diagnosis, staging, and therapy
- Dispense with "vet appointment tension"—abide by the 10 Commandments of Veterinary Office Visits
- Come to terms with when to say goodbye, and how to make your dog's last moments joyful ones

Speaking for Spot is available for \$15 at the Marin Humane Society's pet supply store Animal Outfitters.