

**ACCES for Pet Health**

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**Pet Health Insurance: Is it Important?**

**By Dr. Beth Guerra, DVM**



Dr. Beth Guerra with her dog  
Buddy

The cost of veterinary care is rising. Whether you visit your vet for yearly vaccines and heartworm prevention, or you end up in the emergency clinic after a fight at the dog park, you are usually expected to pay your bill immediately. Clinics don't always offer payment plans and many typically don't bill clients. As an emergency vet, I often see the cost of care exceed several hundred dollars, or several thousand if the ICU stay is prolonged. For many clients, this is not a problem, but for many more, the cost of care is often a major factor in deciding whether or not to treat a beloved pet.

As a vet, I hate to discuss finances, but I realize that I need to be honest with my clients up front about the projected cost of care. We give estimates, but we also require a deposit at the time that treatment begins. More and more frequently, I am being asked by clients to sign pet insurance claim forms for their visit.

When I worked as a general practitioner, I used to hand out veterinary insurance information with new puppy exams. At first I got confused looks, but I would remind clients that just because their pet was healthy now, it did not mean they wouldn't develop problems later on in life. Every time I have a client sign an estimate for several thousand dollars, I also encourage them to research pet insurance.

Your veterinarian does not provide the insurance themselves. Rather, you purchase a policy directly from one of the many [pet insurance companies](#) out there. Most pet insurance companies provide wellness plans, which cover the yearly exam, vaccines, heartworm medications, and routine surgeries such as spays and neuters. They may also cover emergency care. You can opt for a package deal, which usually involves a monthly fee and a deductible, often as low as \$50, which is typically the cost of an exam. You can also add on other care options, say, if your pet is geriatric, that include yearly blood work. Often companies give discounts to multiple pet households.

Keep in mind, however, that when you visit your veterinary hospital, you are expected to pay your entire bill to the veterinarian up front. You then take your itemized invoice and mail it to your provider along with a reimbursement form provided by your insurance company. They then send you a check based on the services received, what your deductible is, and what your plan covers.

So what should you know before purchasing pet health insurance? The first question to ask is: how much is the pet worth to you? How much would you be willing to spend? If your pet is a valued family member, chances are you'd be willing to spend quite a bit. In this case, insurance makes sense.

Be aware that, as with any types of insurance, there are many policies available with various deductibles and coverage. I've had several owners with policies that didn't cover the pet for health issues the owners thought were included in the insurance plan. Other times their pet was considered to have a pre-existing condition that excluded them from coverage. Certain breeds are thought to have congenital problems automatically and those diseases are not covered-whether your pet gets it or not. It is important to make sure you understand what the plan is covering-*and not covering*-and for how much. You may want to consult your family veterinarian about the various providers and plans that are available. Also note that you may have to submit a copy of all previous medical records for your pet to sign up for coverage.



Getting pet insurance early on can help cut the cost of veterinary care later on

When filling out forms for reimbursement, have a copy of the various diagnostic and treatment codes used by the provider. It is important to use the correct verbiage when listing the diagnosis and treatment in a way that is compliant with the insurance provider's definitions. If you are unsure, most insurance companies have 24-hour customer service lines available to help you through the process.

Veterinarians are able to provide better care than ever, so our pets are healthier and living longer. Pet insurance is a way to help afford the health care many owners want to provide long-term for their beloved family members. If you are interested in health insurance for your pet, speak with your veterinarian.

Posted by [Christina Ryan](#) at October 28, 2008 6:06 p.m.

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