

Health Insurance Isn't Just For Humans Anymore

The diagnosis and treatment of a seriously ill or injured pet can cost thousands of dollars, and more than ever before, pet owners are buying Pet Insurance to help them manage their pet's health care expenses.

Pets Best insurance company reviewed its claims over \$500 and found that:

- 54% are for regular veterinary care
- 35% are for specialist care
- 11% are for emergency clinic care

Emergency situations are unplanned and often require costly intensive care or even emergency surgery.

The increase in specialization in veterinary medicine has made referral to a specialist readily available to veterinarians for the benefit of their clients and patients. Because specialists have more training and expertise, perform more technically difficult procedures, solve more difficult problems, and have access to more advanced and expensive technology, their fees are higher.

Pet owners who aren't prepared when these unexpected and costly situations arise are sometimes faced with deciding between either a sub-optimal treatment option that may or may not be successful, or sadly, economic euthanasia. A pet insurance policy, if chosen wisely, is one of the strategies pet owners can use manage their pet's healthcare expenses and possibly avoid having to make such a choice.

Therefore, we want to make sure you are aware that pet insurance is available. There are about a dozen companies that offer pet insurance to pet owners in the United States. They all have their own unique policies, and sifting through what each has to offer can be confusing. The biggest mistake that pet owners make when purchasing pet insurance is not thoroughly researching companies and policies before buying.

Since a pet insurance policy is a contract between the pet owner and the pet insurance company, we've decided not to recommend specific pet insurance companies to our clients. However, we do want to make you aware of a resource, the **Pet Insurance Toolkit** (petinsurancetoolkit.com), that will help you understand how pet insurance works, and then decide if it is something you should consider purchasing. If so, it also contains worksheets that will help you objectively research the companies that sell policies in the United States and find the company and policy that you feel is the best one to insure you pet.

