“Insure” Your Pet is Protected

 Happy spring! It’s Shelby with Antrim Veterinary Hospital. Have you ever wanted to do more for your pet but didn’t have the funds? There is a solution to this problem. You can get health insurance for your pet. There are many different companies you can insure with whom have different premiums, plans, and deductibles just like human health insurance. You can pick plans that just cover accident and illness or plans that include wellness. Some companies even cover up to 90% of costs. Think of how much more you could do for your pet if you only had to pay 10% of your bill.

 29% of dog owners and 21% of cat owners did not take their beloved pet to the veterinarian last year as they could not afford it. Medical treatments for both humans and pets have advanced tremendously in the past 20 years. Unfortunately there is a cost related to the progress made in obtaining quicker and more accurate diagnoses and more successful therapies. That is why we have health insurance. So why not do the same for your pet? The best time to get insurance on your pet is when they are still young and healthy but you can get it at almost any age.

 Most people with pets have budgeted for the expected visits such as food, accessories (collar, leash, bowls) and routine health care. But what about the unexpected costs such as emergencies or complicated illnesses? Statistics show that the average annual cost of a dog is about $685 and $705 for a cat. One third of all pets will need emergency veterinary treatment each year. Some of the common emergencies include cruciate rupture ($2000), foreign body removal ($1300), or a hit by car ($1000 just to stabilize patient).

 There are so many companies to choose from it can be overwhelming but a few we have found easiest to deal with are Trupanion, Healthy Paws, and Pets Best. Individual premiums vary based on breed, age, and sex. Policies that cover wellness tend to have higher premiums versus accident/illness policies.

 Another tool you can use to help with unexpected expenses is Care Credit. Care Credit works similar to a credit card but you may use it for any medical expense including your own! They allow you to divide your total bill into 6 monthly payments that are interest free. It only takes a few minutes to apply and you will know if you qualify immediately.

 What better gift is there than to give your pet something that continues to give back throughout their life? Relieve the financial burden and make the decisions for your pet based on the best medical option instead of cost. Come in today for your exam and a free 30 day trial of pet insurance.