

Which Health Plans Offer Pet Health Insurance

When pet owners purchase a pet they shop around at the various pet shops, breeders, pet rescues, and animal shelters until they find the dog, cat, or exotic pet that suits them, what very few pet owners do is consider the cost of veterinarian cost for their new pet. The oversight can prove financially devastating and emotionally heartbreaking.

The cost of veterinary cost is on the rise. Technology, liability insurance, medications, and medical research have forced veterinary clinics to raise their cost. Veterinary clinics in rural areas of the country (especially ones that combine their small animal practice with a large animal practice) find it difficult to attract young vets who are graduating from vet school to their clinics; they are forced to offer higher salaries in order to compete with clinics located closer to major cities. The increase in the payroll is then transferred to pet owners.

It was recently estimated that the average dog owner will spend about two hundred dollars a year at the vet's office. Cats were a little cheaper; their owners only spent about a hundred and sixty dollars in veterinary bills. When you consider what the average life expectancy is for a pet, especially on kept inside, that's a lot of money. And what if the pet isn't your run of the mill dog or cat? What if the pet is something more exotic like a pot bellied pig, a ferret, a rabbit, a snake, or even a skunk? The more exotic the pet the more the pet owner is likely to spend on the veterinarian bills, especially if they have a pet such as a skunk which will probably require a vet with special skills. What happens to the pet if it suddenly gets sick or is injured in a freak accident? How much will it set the pet owner back if they have to take their family pet to a university's veterinary school, will they be able to afford it or will they be forced to euthanize their pet for economic reasons?

Many pet owners try to keep the unexpected veterinary bills at bay by providing excellent care for their pets. They make sure that the pet is kept well groomed to prevent insects and skin disorders. They only feed their pets foods that are very carefully balanced with a proper blend of nutrients. They make sure the pet maintains a healthy weight, not too thin and not too fat. Some pet owners won't let their pets out of the house, fearing a freak accident. While pet owners should take the best possible care of their pets and do everything in their power to keep their family pet safe, even the most careful, health conscious pet owner can not prevent everything.

Pet health insurance is one way to prevent veterinarian bills from becoming overwhelming. Pet health insurance is insurance pet owners purchase to help cover veterinarian bills similar to human medical insurance. The chances of a pet owner being able to purchase a pet health care at the same health insurance company where they purchase their human health insurance is slim. Most pet owners will find that they have to go to a separate insurance company that specializes in pet health insurance.