

## Pet Health Insurance in the USA

Pet health insurance companies are hoping that someday pet owners in the United States will catch up with European pet owners. A recent poll taken of American pet owners suggested that approximately three percent of American pet owners had purchased pet health insurance for their family pet. A veterinarian who was interviewed after the survey was stunned by the results. She felt that the survey was generous. She believes that less than one percent of her patients have any health care insurance.

In Europe approximately twenty-five percent of all pet owners have some sort of pet health insurance on their pets. The numbers are even higher in Sweden where approximately fifty percent of all pet owners rely on pet health insurance to help pay their pet's medical expenses.

Some experts believe that the reason so many pet owners in the United Kingdom have pet health care insurance is because of an act passed in 1971. In the United Kingdom dog owners are liable for any accident that their pet is found responsible for. This means that if a dog darts out into traffic and causes a seven car pile up the dog's owner is responsible for paying all the damages. Unwilling to dip into their own pockets to cover their pet's misadventures pet owners in the United Kingdom purchase something called third party insurance. Third party insurance is simply a liability insurance specifically geared to pet owners.

Many American pet owners don't realize that there are similar pet liability insurance plans available in the United States. Pet owners who would like to purchase pet liability insurance to cover any damages their pets might be responsible for should be aware that certain breeds of dogs are listed as high risk insurance cases and the owners will be required to pay extra high insurance policies.

It is unclear why more pet owners in the United States don't purchase pet health insurance. One possibility is that pet owners simply don't understand exactly how expensive pet health care is. Fifteen minutes spent in a veterinarian's office can sometimes cost as much as a hundred dollars. When a pet owner finds themselves facing the cost of an emergency surgery or has to take their family pet to a university hospital to have an illness treated they quickly find themselves wishing they had something to help cover the enormous vet bill. All too often pet owners who find themselves in an emergency situation are forced to euthanize their beloved pet for economic reasons.

Pet owners who are city dwellers probably feel that they don't need to worry about something like pet health insurance because they can't possibly foresee when they would need it. Their pets live inside, what could possibly happen to them. What these pet owners don't realize is that illness can sometimes affect house pets the hardest because their immune systems haven't had a chance to build up any resistance.

Farmers and ranchers have a very clear cut idea of how fast and accident and how

expensive vet care is. Most of them would like to insure the health of their pets but there simply isn't enough extra money to afford the monthly premiums. Ranchers and farmers also tend to have a working knowledge of illnesses and injuries that lets them treat their pets on their own.