

Questions Cat Owners Need to Ask Themselves Before Purchasing Cat Health Insurance for Their Pet

Before cat owners purchase health insurance for their family cat there are a few questions they should ask themselves. Asking themselves these questions will give the cat owner a reasonable idea of what type of policy will best suit them.

The first thing they should consider is whether or not they would like a discount insurance plan or a comprehensive insurance plan. The next question cat owners need to ask themselves is how attached are they to their local veterinarian. Some veterinarians will not accept pet health insurance from various pet health insurance companies for a variety of reason. If the cat owner does not feel comfortable taking their family pet to a different veterinarian they should look for an insurance company their veterinary clinic accepts. Cat owners should also be aware that in certain instances the local veterinarian or animal hospital cannot help their pets and might refer them to the State University veterinary clinics. When purchasing a health-insurance plan for their owner should double check and make sure that any expenses charged to the university veterinary clinic will be covered by the insurance plan.

Before cat owners purchase a health-insurance plan for their family cat they should decide if they would like to neuter or spay their cat. Some pet insurance companies offer health insurance plans for pets that will cover the cost to neutering or spaying. If the policy you are thinking about purchasing does not include neutering or spaying you might want to purchase an additional rider to help with the expense. Remember that if you have adopted your cat from a local animal shelter you will be required to neuter or spay your cat if the shelter hasn't already done that. This is also a good time to get the first round of your cat's annual shots out of the way.

How much can you actually afford to pay in addition to the monthly or yearly cost of your pets health-insurance plan? If you have to bring your cat to the veterinarian will you be able to pay a deductible? A deductible is the amount of money you have to pay the veterinarian out of your pocket each and every time you visit them. The higher the deductible you carry the lower your monthly premiums are on your pet's health-insurance plan.

If your cat gets injured in a freak accident or suddenly becomes sick will you be able to pay for any medication that the veterinarian might prescribe. Prescription drugs are expensive whether they are for humans or for pets. If you are concerned about the potential cost of prescription drugs you may want to purchase a rider that will help cover the cost. Purchasing a co-pay option a

prescription drugs get help lower your annual fee.

Before purchasing a health-care plan for your cat find out if the plan just coverers your cat's immediate health care issues or if it will also cover the cost of the veterinarian's office visit. Cat owner should remember that the time to research the various types of pet health-care insurance is normally before they purchase their pet. Most injuries and illnesses occur during the pets early years of life.