

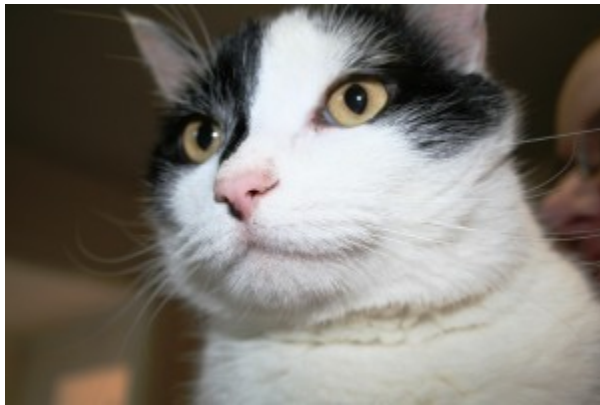


« [The best kind of tears](#) | [Those yellow spots](#) »

2010.05.10

### [Kitty blemishes and pet insurance](#)

[Today's Happy Wag column](#) is about the day I found out my cat had a pimple.



Clear complexion now

In this ode to kitty zits, which ended up costing me only the price of an office visit, an antibiotic injection and a new food dish, I mentioned that we have health insurance for our pets.

We decided this was a worthwhile expenditure after a few steep vet bills.

A dog we lost to cancer almost three years ago ran up a pretty hefty tab at Virginia Tech. We are glad we invested the money in her care, but knowing how deeply we care for our pack of pets and that we have quite a few critters, we thought the insurance was prudent.

It has paid on a couple of big claims since we took it out - including an emergency vet visit for our dog Coral last summer - so we have been pleased with it and feel like it's money well spent.

Does anyone else have pet health insurance? What company and how has the service been? Do you think it's worth the monthly premium?

Posted at 12:33 by Nona Nelson | Category: [Happy Wag newspaper columns](#), [Health and nutrition](#) | 9 Comments

## 9 Comments [»](#)

1. 

We have VPI (Veterinary Pet Insurance) on our bird (a Senegal parrot) and on our mixed breed dog. We have been very happy with their service and reimbursements over the last 8 or so years. The bird had a serious health issue a long while back and we got a lot of the money we spent on her care back when we filed our claim. I think the monthly premium is definitely worth the peace of mind knowing that we will be able to take care of health issues that arise--both small and large. I am trying to find a similar product for my horse. Let me know if you find anyone who knows of such insurance product for horses.

*Comment by Julie T. — May 10, 2010 @ [1:00 pm](#)*

2. 

We looked into it, but the monthly cost with the 8 cats we have would have equalled our car payment, and then we'd still have other out-of-pocket expenses to look at. I did the math on it, and unless we ran up something along the lines of more than \$5000 in vet bills in a year, we would not save any money with the coverage.

However, when we eventually get down to only two or so cats, we may look into having the insurance, because then the premiums would be affordable and worth it. Until then, we just pay out of pocket, and we work with the vets when the bills are larger than expected to spread out the payments if we need to, so we don't have to put it on a credit card.

*Comment by Other John — May 10, 2010 @ [1:01 pm](#)*

3. 

I don't have pet insurance now, but have given it thought. Although Chesney isn't yet a year old and is in excellent health, I know with mini-dachshunds there are a myriad of health issues that could be in his future, none of which will be cheap. When I had my other doxie years ago, he had a lot of big medical issues later in life that were really

expensive, but back then there was no such thing as pet insurance. I'd love to know more about the different companies and what they offer as well as any issues anyone has had with them.

*Comment by Leisa — May 10, 2010 @ [1:29 pm](#)*

4.



The number of pets with health insurance in North America is increasing at rapid rate. There are over a million pet with health insurance in North America. Member companies of the North American Pet Health Insurance Association (NAPHIA) are all realizing double digit growth. The drive for this growth can be viewed in several ways:

1. The bond that we enjoy with our pets is extraordinary. The value of pet ownership has been researched and documented extensively. Many pet owners view their pets as family members. Therefore, pet owners now want, and even demand the same care for their pet, as they would want for themselves. This translates to better and ever-increasing diagnostics, pharmaceuticals and more treatment options.

2. The current economy has also played a part in the growth of pet health insurance. In some cases the cost of care is now beyond the household funds that would cover veterinary care in the past. Also the ability for many of us to place unexpected expenses on credit cards is difficult or simply no longer possible. The difficult economy is making the security of insurance more attractive for those of us that are now less inclined to tap into our savings or our retirement accounts to cover veterinary care.

3. Nevertheless, even in difficult economic times, we request and our veterinarians provide more options for us to consider when our pets have an unexpected illness or disease. Our veterinarians are thoughtful to provide the best care that preserves the quality of a healthy and happy life for our pet. Pet insurance can a life-saving option for our beloved pets and certainly enhances our financial security as caring pet owners. Visit [naphia dot org](http://naphia.org), to learn more about pet health insurance. We are a non-profit / industry funded group. NAPHIA members are committed to working collectively to make positive changes in pet health insurance. NAPHIA provides education to help pet owners the right choice for your pet and for your budget. We do not endorse one pet health insurance company vs. another, but rather we support all quality pet health insurance!

Sincerely, Loran Hickton, Executive Director - NAPHIA

*Comment by [Loran Hickton](#) — May 10, 2010 @ [2:27 pm](#)*