

Pet Insurance

Accidents and illnesses can strike suddenly and at inconvenient times; to ensure that your pet can receive the care you need, consider a pet insurance policy. It is not uncommon for emergency care to cost several thousand dollars, and invasive emergency surgeries can cost \$10,000-\$20,000 or more. These treatments may need to happen immediately, so there may not be time for you to try conservative options while saving money for your pet's care.

Pet insurance differs from human insurance policies in that it usually requires the policyholder to pay the veterinary clinic out of pocket then later be reimbursed by the insurance provider. Many providers will pre-approve a claim so that you can be certain that you will be reimbursed and most have a guaranteed time by which you receive reimbursement, generally within 2 weeks of filing a claim. Services such as CareCredit can allow you to cover your pet's medical costs while you wait for reimbursement from your insurance company; there is more information on CareCredit on the "Payment Options" page on La Costa Animal Hospital's website (<http://lacostavet.com/payment-options.html>).

In addition to this, most pet insurance policies do not cover routine care such as annual physical examinations or vaccines, but depending on the policy may not honor your claim if you do not keep your pet's routine care up-to-date. Routine care costs are easy to predict, and the intent of insurance is to cover unpredictable expenses.

There are many pet insurance policies available; the veterinarians at La Costa Animal do not recommend a particular company, but they do strongly recommend that you read all terms and conditions of the policy that you choose. The "Pet Health Library" on La Costa Animal Hospital's website (<http://lacostavet.com/pet-health-resources/pet-health-library.html>) provides links to pet insurance company reviews and guidance from the American Veterinary Medical Association in selecting pet insurance for your pet.