



Pet Insurance

Connie's Weekly Newsletter

Recently on the ASPCApro.org site, staff member Brenna Jennings wrote a blog titled "Anatomy of a Difficult Decision", the focus of which was Brenna's personal experience having to make some very heart-wrenching decisions in regards to medical care for her pets.

Brenna wrote in her blog:

"In 2004 we brought home our first dog. He was a dachshund who'd spent all of his 3 years caged. Just as he was learning to live with us, he suffered a herniated disk that resulted in a \$4,000 surgery. At the vet I dried my tears just long enough to read the credit application.

In 2011, our 9-year-old adopted terrier mix started to exhibit scary and mysterious symptoms, and over the course of her treatment I scraped together what money I could from our bank accounts, credit cards and generous donors. After 2 months and \$3,000 spent investigating her illness, Stella died at home.

In July 2012, when we learned that our third dog had developed a tumor in his skull, my husband and I took time to consider the heartbreaking news and make a plan in advance. We decided then not to intervene. We talked about bringing Bertie to the end of his life once we saw signs of pain; the decision was difficult but we were grateful for the time to prepare. But as the humans responsible for our animals' lives, it is always gut wrenching deciding between a mortgage payment and a veterinary procedure. It aches to not be able to return our pets' unconditional love with unlimited resources."

The experience Brenna recounts mirrors both my own, and likely millions of other pet parents, and reinforced the decision I had made to purchase pet insurance policies in addition to the policy I receive as a staff benefit for my three dogs. Like Brenna, I too have been faced with some very expensive medical expenses with my dog Lucy. Because I had insurance I did not have to make my decision based on what I could afford, I could make the decision based on her quality of life. What a relief that was for myself and my family, and one that really changes the dynamics in the office of your veterinarian.

Those that I have worked with in the animal welfare industry have generally had more pets than those I've known from outside the industry. Along with a higher number of pets, people who work in the field of animal welfare, also in my experience, tend to have limited finances when faced with covering their pets' medical costs. In recognition of this issue we at Pethealth would like to hear from organizations that may be interested in offering pet insurance as a staff benefit. [24PetWatch Insurance](#) offers a variety of flexible programs with premiums that will fit in all budgets. From the EmergencyCare policy that provides medical coverage for lost pets via a link to the 24PetWatch microchip, to the Elite policy that covers your pet with up to \$60,000 in illness coverage. Please feel free to email me or your local representative if you would like to start a pet insurance program for your staff.

As veterinary medicine becomes more sophisticated and more expensive, lifesaving procedures become more and more mainstream. Hand in hand with this, the cost of care has increased as well. Adopters are often faced with the same difficult decisions as Brenna; without the gift of insurance they're often faced with large medical bills or even relinquishment. These decisions should not hinge on this issue when all of your adopters have the gift of insurance at their fingertips.

Providing a gift of insurance to adopters is an important component to making the public aware of the benefits of insurance. A few tips to make sure the adopter understands the importance of confirming their insurance are:

1. Communicate with adopters in addition to and outside the time of adoption.
2. Add a reminder in your new adopter surveys in regards to confirming their gift.
3. Create an instruction sheet covering common medical tips with a reminder for the adopter to confirm their gift.

In addition, consider hosting a community wide meeting or send a letter to your local veterinarian providing information on the 24PetWatch 30 day gift of insurance.

Did you know?

You could win a trip for two just for being a PetPoint partner! PetPoint recently announced two contests, each giving two lucky winners the chance to travel abroad. The two contests, **PetPoint 2000** and **24Petwatch in Vitre 2013**, will each grant two lucky people from the winning organization a trip of a lifetime. [Click here](#) for more details and how to participate.

Sincerely,

Connie Howard
Director Animal Welfare Relations
Pethealth Inc.
Office: 1-866-630-7387 ext 617
Mobile: 1-720-459-0959
Email: connie@petpoint.com