

Consider Cat Health Insurance for Your Cat

Concerned about high cat vet bills? Learn how to find a cat health insurance policy that works for you and your cat.

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Posted: Tue May 31 00:00:00 PDT 2005

Being a responsible cat owner means ensuring you are financially able to take care of routine veterinary checkups, as well as any medical emergencies that may arise during your cat's life.

Although only one percent of Americans' 90 million cats have cat health insurance, this figure is greater than it was two years ago. Today there are numerous companies offering cat health insurance plans.

If you are considering cat health insurance coverage, start by consulting your veterinarian for specific advice pertaining to your cat, then shop around for a cat health insurance plan that suits your needs.

Cat health insurance is quite different from human health insurance, which falls under the managed care system. Instead, cat health insurance indemnifies, offering reimbursements for costs associated with veterinary care.

The cat owner pays for services at the time of the visit, then sends the veterinary invoice to the cat health insurance company together with the claim form. Cat owners are responsible for paying a deductible amount, which varies from scheme to scheme, and are then reimbursed by the cat health insurance company for the difference.

When researching cat health insurance policies be sure to ask the following questions:

1. Check that you can visit the cat veterinarian of your choice.
2. Ask how long the cat health insurance provider has been in existence, and check that their rates are regulated by the Department of Insurance.
3. Check to ensure what conditions the cat health insurance policy covers and excludes.
4. Find out what the provider deems a pre-existing condition and also check what congenital or hereditary conditions are excluded from coverage. This varies from breed to breed.
5. Check to see that routine care, such as cat vaccinations and regular checkups, is included.