

Critter care is costly. Does pet insurance make sense?

KTLA

Zoe the cat is 12 years old, and lost an eye to cancer and related complications last year. The total veterinary bill: \$25,000.

Zoe's owners, Torrance residents Mike Superstein and Suzanne Erdelyi, paid the full amount because Zoe was uninsured.

"I've had many many pets and I've never had a problem like this," Suzanne says.

The experience taught the pair a valuable lesson. As with human family members, health insurance can be crucial for critters.

"If you have a pet, and you do love that pet, you know you're going to have to treat that pet," says Kristen Lynch, executive director of the North American Pet Health Insurance Association.

The American Veterinary Medical Association says the average household spends \$367 a year on routine medical care for pooches and \$253 on kitties.

If - or when - a serious medical issue arises, the costs can run into thousands of dollars. And that's the entire case for pet insurance right there.

"It's definitely worth it if you are the kind of person who feels like you would do anything to save your cats or your pets if they got injured or ill," says Amy Bach, executive director of the advocacy group United Policyholders.

California, the country's largest market for pet insurance, passed a law in 2014 requiring greater transparency in pet-insurance fees and conditions.

As of 2022, according to industry estimates, the average cost to insure a dog for accidents and illness was \$53 a month. For cats, \$32.

As with human insurance, the larger the deductible you agree to, the lower your monthly premium. Ask your vet about pet insurers they've had experience with. Then do your homework.

"It's really important that people do take that time and read a policy, understand it, ask questions," says Lynch.

Does the insurance cover accidents and illness, or accidents only? Does it cover preventive care? What about routine checkups?

And pay close attention to the fine print.

Can you take your pet to any vet you choose, or is there a preferred network of providers? Will coverage include normal effects of aging such as joint problems and cataracts?

Superstein and Erdelyi haven't insured Zoe because of her age and because her cancer is a pre-existing condition, which won't be covered.

But they learned their lesson from Zoe's \$25,000 medical bill. They promptly researched their options and purchased coverage for their younger cat, Sunny Gray.

"She figures to be living at least another 12, 13 years minimum," says Mike. "So that's the only way to go after what we went through."