

As a veterinarian, I am seeing the financial impact of pet health care first hand. I have experienced the anguish a dog or cat owner faces when their pet becomes sick and the cost of care becomes astronomical.

The simple cost of repairing a broken leg could run over a thousand dollars. If the dog was hit by a car, other injuries could cause the final bill to soar into the thousands of dollars. Just to walk into the emergency clinic after hours is at least eighty dollars, not to mention whatever treatment would be required for your pet.

Whether it is an eye infection or bladder stones, there are so many concerns that can result in huge expenditures at your local doctor's office. Dogs and cats are like having children that never grow up. They are more prone to accidents and illnesses.

You can get a good insurance policy for a dog or cat for roughly \$20 to \$50 a month depending on the plan coverage and the type of pet you are insuring. How would this compare in your monthly budget? The cost of going out to eat as a family for one meal. The cost of going to one movie as a couple. How would this compare in your yearly budget? \$20 to \$50 a month translates to \$240 to \$600 a year.

Some people are part of a pet program through their local veterinary hospital. They pay a certain amount of money per month to get services provided throughout the year. A lot of these plans are started when the pet is a puppy or kitten. It is easier to sign up for this because it is done through your local veterinarian and you see physical evidence of the plan up front. Those can be good programs.

But I would make the case for the fact that these plans limit you to either that particular veterinary clinic or to veterinary clinics in the United States that are part of the corporation. If you get pet insurance, reimbursement is provided regardless of where you have the treatment performed. This would include any veterinary clinic you have to go to while on vacation or any emergency after hours facility that you end up going to.

The best time to start with pet insurance is while your pet is a puppy or kitten. This is because you do not have to worry about pre-existing illnesses or exclusions. Premiums tend to be lower for young pets too. Insurance is not just for special breeds that cost a lot of money. The little stray that you got for free has the same bill at the veterinarian's office as a two thousand dollar pure bred.

So why not, when you bring home your kitten or puppy and you buy the new toys and the dog bed or the pet carrier, go ahead and get insurance started. Just go on the pet insurance finder web site www.petinsurancereview.com and compare and choose a policy that will work best for you.