



Cost of Pet Care: 2016

Presented by

healthypaws[®]
PET INSURANCE & FOUNDATION

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Advances in Vet Care: Great for Our Pets' Well-Being. Not so Great for Our Bank Accounts.

The state of veterinary care has changed drastically in the last decade as animal medicine borrows from the advances made in human medicine. Where people have increased treatment options so, too, do dogs and cats. **Veterinarians have a greater ability to treat and save sick animals now more than ever before.**

At Healthy Paws Pet Insurance, we're seeing cutting-edge procedures and treatments—MRIs, flu shots, melanoma cancer vaccines, laser surgery, robotic surgeries, hip and knee replacements, and ultrasounds, as well as alternative medicine like acupuncture and hydrotherapy—all becoming more widely available to pets nationwide.

While opportunities for high-tech treatments give pets the chance to live longer and healthier lives, there are corresponding costs associated with the latest and the greatest in veterinary care. These costs represent a burden many families are unable to bear. From our work with the Healthy Paws Foundation, we discovered that 26 percent of rehoming instances resulted from a pet owner's inability to pay for their pet's medical care. Simply put, as advanced veterinary care grows more expensive, fewer pet parents are able to afford it.

To better understand the financial decisions facing pet parents today, we examined a year's worth of claims¹ made by our pet parents. Read on to see how advances in medical care are impacting the cost of care for our cats and dogs.

¹ Claims made for incidents occurring between June 1, 2015, and June 30, 2016.

NEW TREATMENTS AND DIAGNOSTICS

New developments mean better care. How much do they cost?

Condition	New Diagnostics	New Treatments	Cost
Stomach Issues	Digital X-Ray, Endoscopy, Ultrasound, CT Scan, Intestinal Biopsy	N/A	Up to \$6,400
Skin Conditions	N/A	Apoquel, Atopica	Up to \$3,000, depending on condition
Ear Infection	N/A	BNT Ear Treatment	Up to \$250 per visit; \$45 treatment
Eye Conditions	N/A	Parotid Duct Transposition (PDT)	Up to \$5,000, depending on treatment
Growth/Lump	Biopsies	Radiation, Chemotherapy, Cyberknife, Melanoma Vaccine	Up to \$15,000+
Pain	Digital X-Ray, CT Scan, MRI	Laser Therapy, Chiropractic Care, Acupuncture, Massage Therapy	Up to \$5,000+
Allergies	Heska Allergy Testing	N/A	Up to \$400
Limping	Digital X-Ray, CT Scan, MRI	Laser Therapy, Chiropractic Care, Acupuncture, Massage Therapy	Up to \$5,000+
Cruciate Ligament Injuries	Digital X-Ray	Surgery, Physical Therapy, Laser Therapy	Up to \$6,000
Kidney Disease	N/A	Lithotripsy	\$3,000+
Heart Conditions	N/A	Prescription Medications	Up to \$100/mo for treatment; up to \$20,000 for major surgeries and treatments



Claims Of Fame: The Most Expensive Incidents

We reviewed the most costly claims for catastrophic incidents in the past five years² to see how high vet bills can go.



MOST EXPENSIVE CLAIM FOR A DOG

A three-year-old female French Bulldog was diagnosed with intervertebral disc disease—which can cause pain, nerve damage, and even paralysis—as well as pneumonia. This sweet girl ended up needing a CT scan, MRI, and spinal surgery. In accordance with the pet parent's policy, Healthy Paws facilitated payment directly to the pet hospital for 80% of the staggering **\$44,296 bill**.



MOST EXPENSIVE CLAIM FOR A CAT

A 10-year-old male Domestic Shorthair was diagnosed with liver cancer after some testing and hospitalization. **Over \$14,000 in claims** was covered by their Healthy Paws policy.

WHAT'S IN A NAME?

We found out everything about our four-legged customers; for one, the names of the most accident- and illness-prone pets.*

Incident-prone pups:

- Bella
- Charlie
- Bailey

Incident-prone kitties:

- Tigger
- Simba
- Max

**Don't worry—there is no cause and effect relationship between pet names and claims.*

² Claims made for incidents occurring between January 1, 2012, and June 30, 2016.

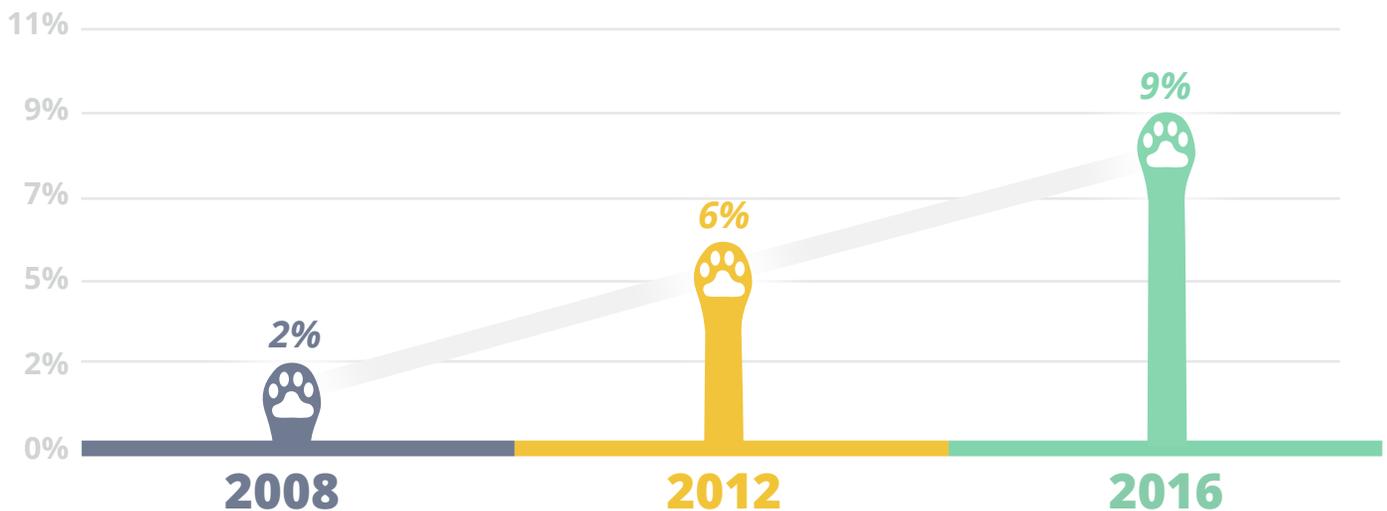
Are You Prepared for the Unexpected?

After scouring a year's worth of pet insurance claims, there's one thing that became very clear: unexpected accidents, illnesses, and incidents occur at every stage of life for our furry friends. As pet parents, we have to ask ourselves, "Am I prepared for the worst or the weirdest?"

The good news is that modern veterinarian medicine brings with it more awareness and developed support systems. Case in point: pet insurance. **Having pet insurance means you can provide the highest quality medical care without having to sacrifice your savings.**

Overall, the popularity of pet insurance is exploding. It's one of the **fastest growing voluntary employee benefits** in the workplace. As more companies offer pet insurance benefits, fur-moms and dads are beginning to see the incredible value of this benefit and the peace of mind it provides. The North American Pet Health Insurance Association (NAPHIA) estimates that by the end of 2012, the US had just over 1 million pets insured from both employee benefit programs and owners purchasing coverage.³ Living well doesn't just mean you are healthy and happy, it means your pets are too.

Percentage of Companies Offering Pet Insurance Benefits⁴



³ Source: NAPHIA.org
nbcnews.com/id/22669844/ns/health-pet_health/t/more-employers-offering-pet-insurance/
⁴ Percentage of Companies Offering Pet Insurance Benefits



So, is Pet Health Insurance Right for You?

Ask yourself these questions:

- **Does your pet sleep in your bed with you?**
- **Is your cell phone photo gallery full of pet pics?**
- **Does your pet go on vacation with you?**
- **Do you follow your vet's advice about dietary restrictions for your dog or cat?**
- **Is your pet your best exercise partner?**

If you answered yes to any of the above, you pretty much consider your pet a part of the family. You're probably willing to do whatever is necessary to provide quality care for them.

The team at Healthy Paws Pet Insurance is made up of pet parents just like you, so we understand how scary it can be when your pet gets sick or injured. Our policy is designed to cover unexpected veterinary costs when you and your pet need it most, so you can focus on what really matters—taking the best possible care of your cat or dog. While no company covers pre-existing conditions, signing up early means your pet will be covered before you really need it.

Because we care about the health and well-being of all pets, we also started the **Healthy Paws Foundation**. With every quote for pet insurance, we contribute funds to the foundation to be used for medical grants for homeless pets. While we're invested in the rising popularity of pet insurance, we are also working hard to help animals in American communities get the help they need.

Pet Parents' Guide to the Most Common Pet Accidents & Illnesses

Tips on Prevention, Recognizing Early Symptoms, New Treatments and Costs

We wanted to see how the changes in veterinary medicine are impacting vet bills, and how pet insurance has helped to offset those costs for our pet parents. We examined incident data from over 215,000 claims filed between June 2015 and June 2016 to determine the most common accidents and illnesses, and their subsequent expenses at the vet's office. Throughout this process, we uncovered thousands of pet parents who have relied on Healthy Paws to help them through minor to major incidents: everything from fluke injuries to digestive issues to cancer treatments.

Read on to discover the most common reasons pets visit the vet and learn how pet insurance can help shoulder the financial burden should your furry family member require unexpected medical care.

Case Study:

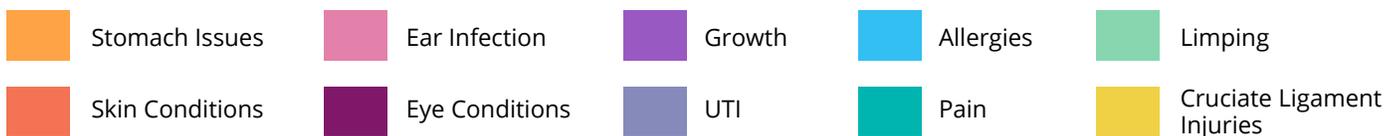
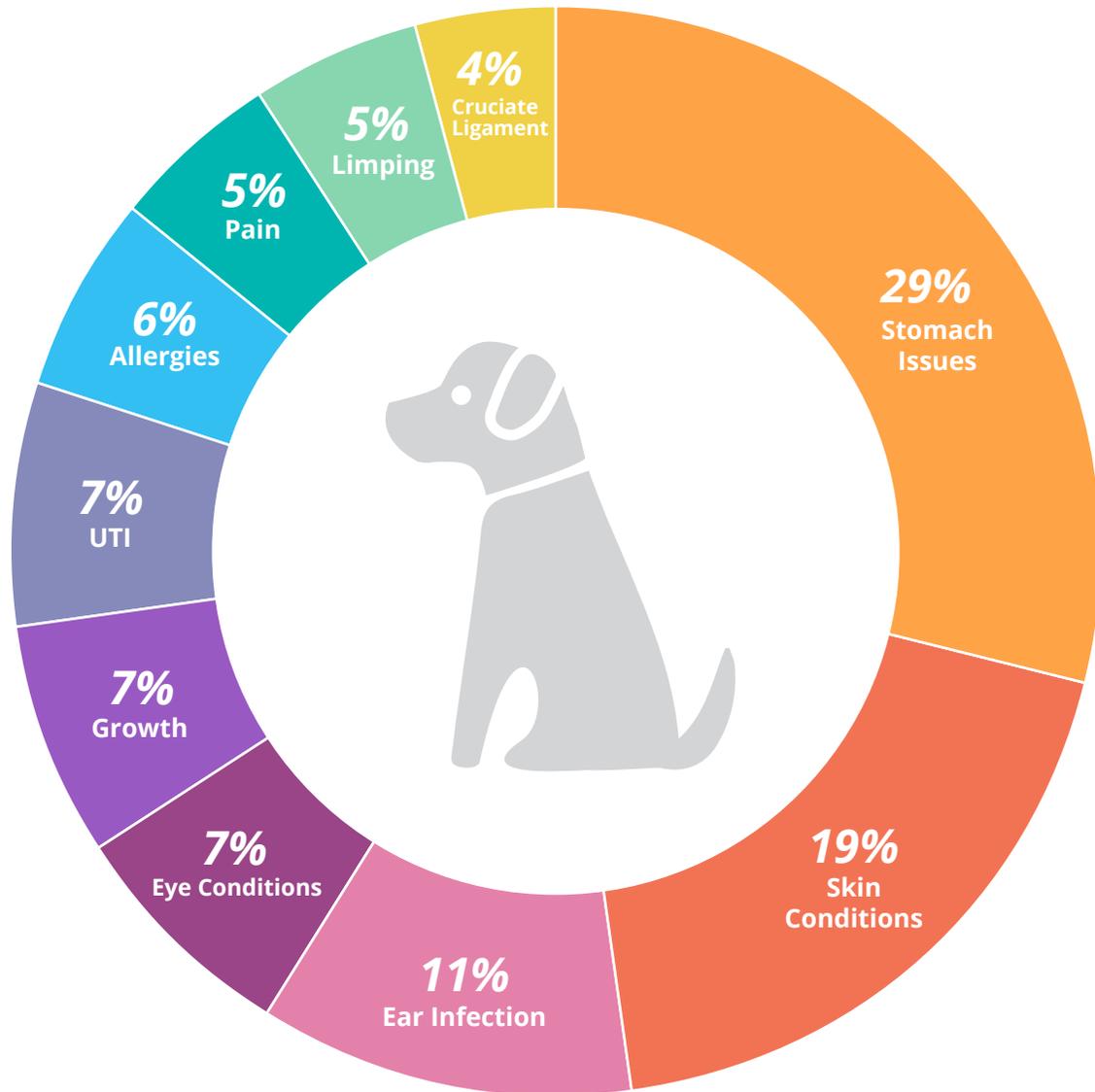
Ingestion claims are common for Labradors (of course—Labs eat everything!), but this one takes the cake. The pup ate a mole, and the mole had eaten anti-coagulant rat bait. The puppy had to be treated for rat bait ingestion. This was a version of the fable where a woman ate a fly so she swallowed a spider. Happily, the treatment was covered by their Healthy Paws policy.



Top 10 Accidents & Illnesses for Dogs

Dogs can get into trouble, that's for sure. As their guardians, we see them through thick and thin. Here are the most common ailments we see with our insured pups.

Top 10 Incidents for Dogs





1. Stomach Issues

By far the most common condition for both dogs and cats is stomach issues, which covers a lot of different ailments: everything from vomiting, diarrhea, and ingesting foreign objects or plants.

Recognizable Symptoms

Vomiting, diarrhea, not eating or drinking, foaming at the mouth and drooling combined with listlessness can all be signs of stomach distress that require a vet's attention.

Quality of Life Difference

In the past, vets would treat the symptoms of stomach problems without necessarily knowing the cause. With today's new diagnostics, vets are able to determine an accurate diagnosis and effectively treat the root cause.

Case Study:

We had a pet parent call in a stomach issues claim for her Boxer puppy: he had started eating rocks. He managed to ingest 6 or more rocks without his mom's knowledge. It wasn't until he began to throw up a few stones that the pet parent was able to take action. The poor pup ended up having to have the remaining rocks surgically removed, a \$4,000 procedure that was covered by her Healthy Paws policy.

New Diagnostics	Cost
Digital X-Ray	\$150 - \$400 , depending on the number of views
Endoscopy (camera down the hatch)	\$800 - \$1,000
Biopsy	Up to \$1,500
Ultrasound	\$300 - \$500
CT Scan	\$3,000 , depending upon how long the pet is under anesthesia



Preventing Stomach Problems

- Disease, parasites, and viruses can be prevented with the proper vaccines.
- Avoid feeding off the table and overfeeding altogether.
- Make sure toys and anything accessible are puppy-safe.
- Stress, change of diet, anxiety, and change of environment can also cause stomach upset.
- While you can't help it if a wayward sock goes down the hatch, get help for your dog immediately if they ingest anything questionable.



2. Skin Conditions

Includes infections, rashes, itching, and bites.

Healthy Paws has covered thousands of dollars of treatments for skin conditions including: dermatitis, flea reactions, pruritus, pyoderma, and skin infections. Vet bills can register up to **\$2,400 for venomous insect stings and snakebites, whereas a regular dermatitis treatment can be anywhere from \$100 to \$500** with full prescriptive treatments.

Recognizable Symptoms

Symptoms for skin conditions are typically easy to notice: itching, licking, scratching, and overall discomfort expressed by your dog or cat. Inspect the skin and, if it is red, scaly, or flaking, it's time to see the vet.

Quality of Life Difference

Skin conditions have historically been treated with steroids, antibiotics, special shampoos, or dietary changes. Today, exact causes can be pinpointed and adequate medicines prescribed to help cure itchy skin that can come from a variety of sources.

New Drug Treatments	Cost
Dermatitis Capsule Apoquel	For a medium to large size dog, this will cost approximately \$3 per pill requiring up to 28 pills for a total of \$84 .
Atopica (helps alleviate skin conditions by working on your pet's immune system)	For a medium to large dog, it is approximately \$2.50 per pill and the dose varies for each pet. You can expect a single daily dose for 30 days before tapering off to every other day (\$75), then twice a week for an undetermined amount of time (\$20/week until vet approval).

Preventing Skin Conditions

Some skin irritation can be caused by allergic reactions (see page **14**), but other skin conditions include yeast infections, folliculitis, impetigo, dandruff, mange, ringworm, alopecia, and more. Your vet can help treat most any infection, but avoiding it can be tricky. Good nutrition and keeping your pet's spaces clean and tidy are the first steps to preventing skin conditions.



3. Ear Infection

Recognizable Symptoms

So many symptoms! Scratching of the ear or area around the ear, discharge, odor in the ear, redness and swelling, crust or scabs, hair loss around the ear, rubbing, shaking, head tilt, loss of balance, unusual eye movements, walking in circle and hearing loss are all signs of an ear infection. The total cost to treat **ear infections is between \$100 and \$250** with a vet visit.

Quality of Life Difference

BNT Treatments for ear infections have been around a long time, but have generally meant applying ointment two times per day for up to two weeks! Thanks to medical advancements, a new formula is available that will clear up an ear infection with just a single application.

New Drug Treatments	Cost
BNT Ear Treatment/Packing (one 3-in-1 treatment to clear up infection completely)	\$45 per tube

Preventing Ear Infections

Dogs with allergies are more prone to ear infections, as well as those with fur that grows into the ear canal. Check with your vet on how to clean ears properly, and if your dog goes swimming or has a bath, remember to dry completely.



4. Eye Conditions

Includes cataracts, cherry eye, coloboma, corneal ulcers, glaucoma, progressive retinal atrophy, and dry eye.

Recognizable Symptoms

Noticeable vision problems include blindness (running into things, not being able to see toys), redness (specifically “cherry eye”), squinting and acting uncomfortable in bright lights, and bumps or foreign matter on the eye. Not as easy to pinpoint, Keratoconjunctivitis Sicca aka dry eye in dogs leads to excessive blinking, swollen blood vessels or eyelids, and discharge. The cost to treat depends on the condition; **treatment can range from \$50 to \$3,000 per eye** if surgery is necessary.

Quality of Life Difference

The biggest improvements have been in the treatment of dry eye. Instead of treating the symptoms with daily eyedrops for your dog or cat, surgical options now exist to correct underlying issues for a permanent solution.

New Treatments	Cost
Parotid Duct Transposition (PDT) for Dry Eye	\$3,000 to \$5,000

Preventing Eye Conditions

Not all eye conditions can be prevented as they can be gestational or hereditary, but overall good health can keep dogs’ eyes in working order longer. Also, keep the eyes clean!

5. Growth / Lump

Recognizable Symptoms

Any protrusion, lump, bump, or foreign outgrowth under your pet's skin is a growth. Cancer symptoms include swelling, sores that don't heal, weight loss and/or loss of appetite, strange odor, and difficulty breathing, eating, or going to the bathroom.

Quality of Life Difference

Pets with cancer historically have not had many treatment options, and vets had to rely on full limb amputations to rid the body of cancerous growths. New technologies help medical professionals to more accurately locate tumors. This means more localized surgeries and lower incidents of amputation. Vets can remove tumors with a small incision or a quick zap of a laser!

New Diagnostics	Cost
Biopsies and Fine Needle Aspirations (cell removal and analysis)	Starting around \$1,500

New Treatments	Cost
Radiation	\$500 - \$1,000 per session, around \$5,000 - \$10,000
Chemotherapy	\$1,000 - \$15,000 for a full course
Cyberknife™ (Robotic Radiosurgery; target-locked tumor removal)	~ \$10,000

New Preventative Drugs	Cost
Melanoma Vaccine	\$1,000 - \$1,500 every 6 months

Pet Parent Tip

Growths are not always cancer. Any lump or bump deserves a good check out by a vet, but they could also be cysts or Lipomas, which are benign fat deposits under the skin.



6. Urinary Tract Infection

Recognizable Symptoms

Just like humans, urinary tract infections (UTI) mean frequent urination, blood in urine, and straining to urinate. Your pet may cry or whimper while going to the bathroom, break housetraining, and even obsessively lick the genital area.

Treatment

Good-old-fashioned antibiotics work just fine with UTIs for both cats and dogs.

Preventing UTIs

- A problem can be low urine acid, which can lead to UTIs. A great source of acid is a meat-based diet—which also helps support your pet’s immune system—as well as meals with a probiotic (or yogurt) mixed in.
- Don’t forget to keep your dog hydrated, as water can help flush out excess bacteria.
- A routine helps. Stick to a regular schedule for urination to help keep the bladder strong.



7. Allergies

Recognizable Symptoms

You can recognize the same symptoms in humans—itching, scabbing, watery eyes, sneezing, vomiting and diarrhea—as well as paw chewing and licking. Allergies can result from environmental factors, which includes fleas.

Quality of Life Difference

Allergy treatment for animals has come a long way! Before, a generic round of steroids and antibiotics were ordered. Now you can find out exactly what your dog is reacting to with Heska allergy testing. Just like human allergy testing, the Heska tests a pet's reactions to a variety of triggers to identify what your pet is allergic to. Vets can then prescribe appropriate dietary changes or medicines, or advise the pet parent on how to avoid allergic triggers.

New Diagnostics	Cost
Heska Allergy Testing	\$250 - \$400

Pet Parent Tip

While there isn't much you can do to prevent allergies, there are preliminary studies that claim diet can offer relief. Clinical research has shown one way to reduce the development of allergies is to give puppies probiotics *Lactobacillus Acidophilus* and *Lactobacillus Bifidus*, two bacteria from yogurt. In addition, improving the quality of their diet later in life with probiotics as well as fish oil can help boost immunity and help with itchy skin tremendously.



8. Pain

Recognizable Symptoms

Recognizing pain in pups includes excessive grooming, panting, limping, whimpering, lack of appetite, antisocial behavior (either suddenly shy or very aggressive), and stiff movements.

Quality of Life Difference

Treating the source of pain has been a guessing game if nothing obvious showed up on an x-ray in the past. Now there are a variety of diagnostic strategies vets can use to identify the root cause, as well as new treatments and alternative therapies to help pets lead fuller, pain-free lives.

New Diagnostics	Cost
Digital X-Ray	\$150 - \$400 , depending upon the number of views
CT Scan	\$1,000 - \$3,000 , depending upon how long the pet is under anesthesia
MRI	\$3,000 - \$4,500

New Treatments	Cost
Laser Therapy	\$250 - \$400
Chiropractic Care and Acupuncture	\$35 - \$100 per session, usually in the \$80 range
Massage Therapy	\$30 - \$60 per session

Pet Parent Tips

To avoid arthritic pain, exercise and an appropriate diet can help keep joint pain at bay. Dogs are also candidates for glucosamine supplements, which can help ease joint mobility. Ask your vet about the right dosage.



9. Limping

Recognizable Symptoms

Walking “funny” or not putting weight on one leg is the hallmark of this injury. Your dog will also show the telltale signs of pain such as panting, whimpering, and awkward movements. The vet will probably be looking for dysplasia injuries.

Quality of Life Difference

With the new digital x-rays, vets can zoom in and see the exact point of injury for quick and accurate diagnosis.

New Diagnostics

If there isn't a superficial cut, ingrown toenail, or object stuck in the paw, limping will require an x-ray to see if there is a bone, tendon, or ligament injury. The same rundown for pain will suit a limping dog.

New Diagnostics	Cost
Digital X-Ray	\$150 - \$400 , depending upon the number of views
CT Scan	\$1,000 - \$3,000 , depending upon how long the pet is under anesthesia
MRI	\$3,000 - \$4,500

New Treatments	Cost
Chiropractic Care	\$35 - \$100 per session, usually in the \$80 range
Massage Therapy	\$30 - \$60 per session

Pet Parent Tips

- Accidents will happen, but make sure your yard or playground is level without surprise holes or divots.
- For more urban areas, invest in some booties when walking through areas with possible broken glass or litter.
- Restrict movement and crate your dog if they start limping. Never exercise a limping dog.
- Ask your vet about pain medication you can administer.

10. Cruciate Ligament Injuries

Recognizable Symptoms

The most common orthopedic claim, cruciate ligament injuries include the tearing or rupture of the cranial cruciate ligament (aka the knee). Going lame in a hind leg is the first symptom, as well as swelling around the knee. Surgeries have been reported to cost anywhere from \$3,000 to \$10,000 depending on the breed, severity of the injury, and location of the tear.

Quality of Life Difference

Previously, although there was a lot of pain medication, an overall lack of tools existed to fully correct cruciate ligament injuries. Now, just like their human parents, dogs can receive full knee replacements with Tibial Plateau Leveling Osteotomy (TPLO).

New Diagnostics

As with pain and limping, x-rays, CT scans and MRIs are the first steps in diagnosing a torn cruciate ligament.

New Diagnostics	Cost
Digital X-Ray	\$150 - \$400 , depending upon the number of views
CT Scan	\$1,000 - \$3,000 , depending upon how long the pet is under anesthesia
MRI	\$3,000 - \$4,500

New Treatments	Cost
Extracapsular Repair Surgery (least invasive procedure where the joint is tightened)	\$700 - \$1,100
Tibial Tuberosity Advancement (stabilizes knee joint)	\$1,500 - \$2,000
Tibial Plateau Leveling Osteotomy (specialized surgery on the tibia)	\$2,200 - \$2,700

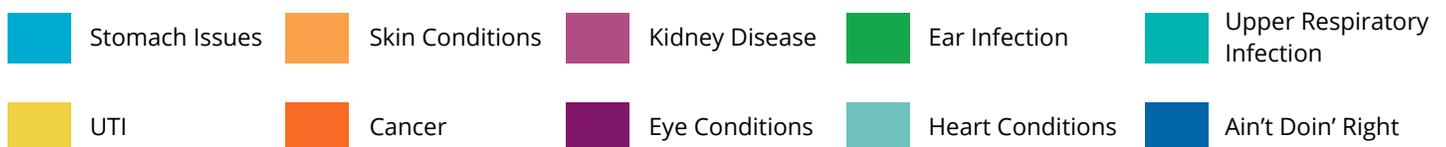
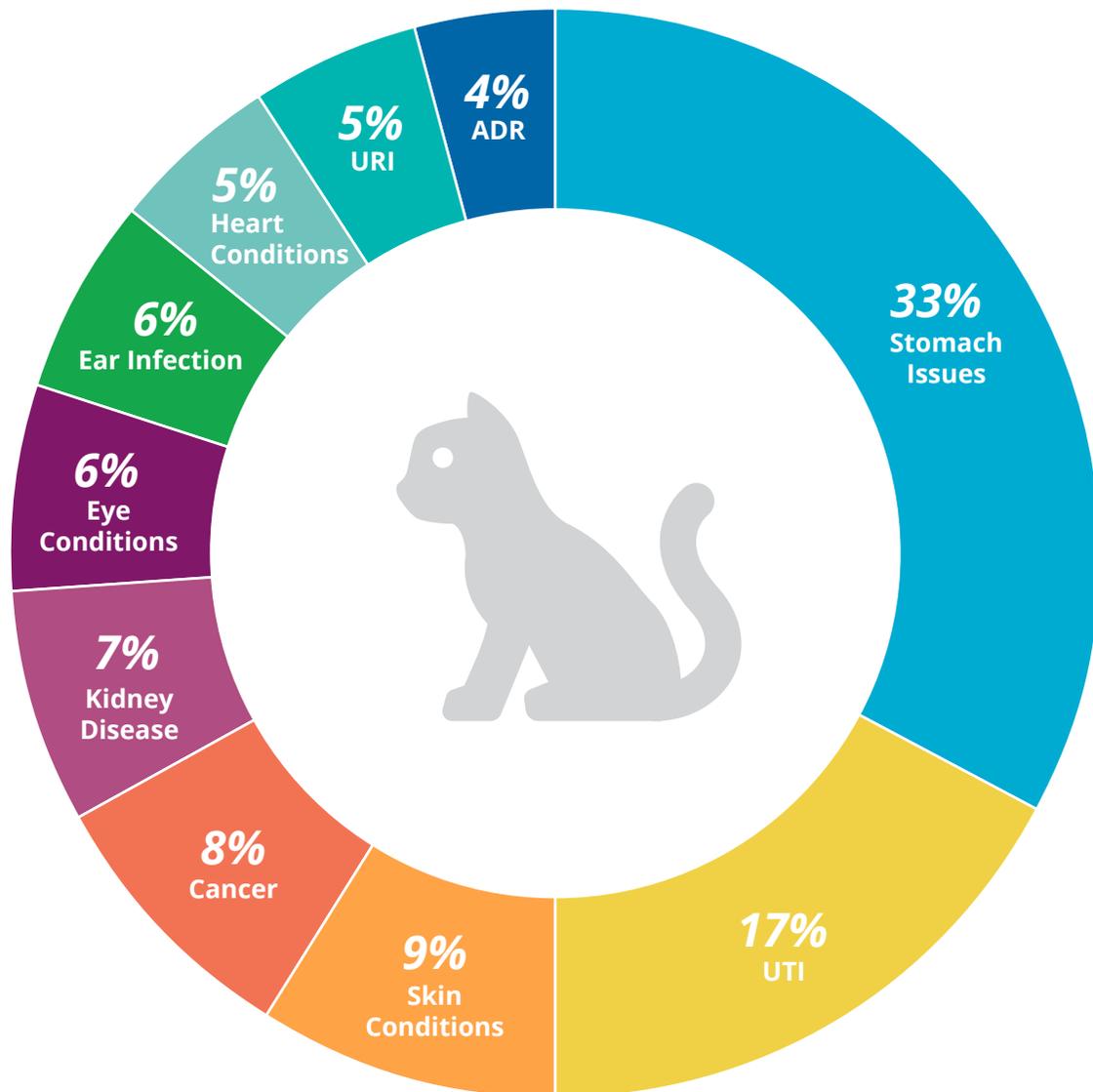
Pet Parent Tips

It's difficult to prevent a cruciate injury; however, you can try to minimize the amount of stress on the ligaments through weight control; keep your dog fit, strong, and healthy in order to support playtime. Don't over-exercise or expect fitness miracles from your dog if he/she hasn't been training to build muscle and stamina.

Top 10 Accidents & Illnesses for Cats

Like dogs, cats have their medical issues! We see many of the same accidents and illnesses; the most common incident for cats is also stomach issues, which can come from ingesting foreign or poisonous materials (we've all seen a cat chewing on a houseplant, right?) as well as cancers and growths, skin conditions, and eye and ear problems. While cats are more likely to have UTIs, the treatments outlined above for dogs also apply to their feline counterparts.

Top 10 Incidents for Cats





1. Stomach Issues – Similar to dogs; See page 8

2. Urinary Tract Infection – Similar to dogs; See page 13

3. Skin Conditions – Similar to dogs; See page 11

4. Cancer – Similar to dogs; See page 12

5. Kidney Disease

Healthy Paws covered claims averaging approximately \$20,000 a month for kidney disease in both cats and dogs. However, this issue is more common in cats as they have more frequent bladder infections that can spread to the kidneys.

Recognizable Symptoms

Cats rarely have visible signs of kidney disease early on, which is why early diagnosis can be challenging. In later stages, signs of kidney disease may include increased thirst, increased urination, weight loss, decreased appetite, lethargy, and, in some cases, vomiting. If these signs are observed, a pet parent should seek veterinary consultation at once.

Quality of Life Difference

Kidney complications are prevalent in cats, especially seniors, so as a pet parent, the knowledge of symptoms can be your cat's lifesaver.

New Diagnostics	Cost
Lithotripsy (ultrasound shock waves to break apart kidney stones or bladder stones)	\$3,000

Pet Parent Tip

Bladder infections can turn into kidney problems very quickly. Preventing UTIs is the first step toward healthy kidneys for cats, so remember to always have fresh water for your cat, make sure they have a clean litter box, and keep them at a healthy weight. It is also possible that what you think are UTI symptoms could be kidney stones, so a trip to the vet isn't a bad idea!

Case Study:

A claim came through involving a cat and her dog friend who got into a bit of trouble together. This dynamic duo opened an economy-sized bottle of vitamin D capsules and ate the all of them as if they were the tastiest of treats. Healthy Paws covered their treatment and prolonged hospitalization, which ran \$6,000, and both made a full recovery!



6. Eye Conditions – Similar to dogs; See page 11

7. Ear Infection – Similar to dogs; See page 10



8. Heart Conditions

Includes congestive heart failure and heart disease.

Healthy Paws covered claims totaling around \$95,000 for pets with heart disease and heart conditions between June 2015 and June 2016. While there are no new developments in veterinary procedures for heart issues, we have seen plenty of new drugs.

Recognizable Symptoms

Difficult or rapid breathing, blue or gray gums or tongue, loss of appetite, weakness or lethargy, sudden collapse, and hind limb paralysis could be signs of a heart condition. Take these symptoms seriously at the first sign of them.

Quality of Life Difference

Before, there wasn't much that could be done to help cats with cardiac problems. Now, with therapies that mimic human health treatment, cats can live longer lives with just a simple daily prescription.

New Treatments	Cost
Diltiazem (treats high blood pressure and heart rhythm disorders)	At \$.50 a pill, you will spend roughly \$45 a month for this prescription until the condition has reversed or is stabilized
ACE-Inhibitors (angiotensin-converting enzyme inhibitors) such as benazepril	\$12 for 100 for ongoing treatment
ARBs (angiotensin receptor blockers)	Telmisartan (\$17 for 90 pills) or Pimobendan (\$65 for 50 pills) are both ongoing treatments that may need to be taken indefinitely

Preventing Heart Disease

Each breed has a unique predisposition to heart disease based on genetic factors, but there are steps you can take to make sure your pet's heart is as healthy as possible.

- Just like people, exercise and a healthy diet go a long way for heart health.
- Keep up with regular vet visits to make sure everything is in working order.
- Regular pest prevention (heartworm) dramatically reduces heart complications.



9. Upper Respiratory Infection

Upper respiratory infections are typically diagnosed with a physical exam, and/or radiographs and then treated with antibiotics.

Recognizable Symptoms

Symptoms are very similar to humans—sniffing, sneezing, mucus from nose, coughing, and lethargy. Vets also can check for oral ulcers, sometimes caused by Feline Herpes (Feline Viral Rhinotracheitis or FVR) and Feline Calicivirus (FCV).

Quality of Life Difference

A spot-on diagnosis can determine whether your cat has an upper respiratory infection that can be quickly treated with antibiotics, or if it's something more serious like pneumonia or complications from existing illnesses.

Pet Parent Tip

Costs for upper respiratory infections really start to add up when a pet develops pneumonia. This can result in hospitalization for multiple days, oxygen therapy, and IV antibiotics.



10. Ain't Doin' Right

ADR is a catch-all term used by vets that means “ain't doin' right.” Say these three little letters to your veterinarian and they'll know your cat is acting funny, ill, or hurt, but you're not sure of the cause.

Recognizable Symptoms

Symptoms include anything that is out of the ordinary: vomiting, diarrhea, loss of appetite, weight loss, and/or lethargy. The phrase ain't doin' right is actually a little misleading because there definitely is something going on for your vet to find.

Quality of Life Difference

Moving away from generic diagnoses is a huge step in vet care. Much like the care we receive from doctors, vets want to get to the bottom of every mysterious illness. ADR might have been understood amongst staff even a short while ago, but now vets have a myriad of tests they can rely on to properly diagnosis and treat.

Pet Parent Tip

It's perfectly fine to go into your vet's office with vague symptoms; as a pet parent, you know when something just isn't right. Costs can include everything from tests to treatment, ranging from \$40 to possibly thousands.

Conclusion

As you can see, vet care over the years has drastically improved, not just as an industry, but also in helping our pets live longer, healthier lives. As we progress in human medicine, we see a corresponding upward tick in veterinary science. Everything from new digital x-rays to advanced prescriptions now exist to thoroughly treat and save our pets. While these developments come at a cost, the addition of pet insurance has helped ease the financial burden tremendously.



About Healthy Paws

Healthy Paws understands pet parents because we *are* pet parents: we know how devoted you are to the health and well-being of your furry family members.

Healthy Paws offers complete accident and illness coverage—so you can focus on your pet's care without worrying about the bill. Plus, with every quote for dog or cat insurance, Healthy Paws makes a donation toward a homeless pet's medical care through the Healthy Paws Foundation.

Healthy Paws is proud to be the #1 customer-rated pet insurance company for five years running. To see reviews from real customers, visit PetInsuranceReview.com, Consumersadvocate.org, or PetInsuranceQuotes.com.

Helping to protect your pet with a Healthy Paws policy is easy.
See your rates at **HealthyPawsPetInsurance.com**

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