



Kelley Gebhardt, DVM
Happy Tails Veterinary
Emergency Clinic

Dr. Gebhardt is happily married to her husband of 10 years, Lee Allen (Clinic Director of HTVEC). They share their home with their five furry children – two dogs (Wyatt & Josie Earp) and three cats (TJ Sexy Meow Meow, Uno, and Nimbus). In their limited spare time, Dr. Gebhardt and Lee enjoy hiking with their dogs, paddle boarding, gardening, archery, clay shooting, and spending time outdoors.

Dr. Kelley Gebhardt graduated from North Carolina State University College of Veterinary Medicine in 2005. Since graduation, Dr. Gebhardt has worked in both general practice and in emergency medicine. Her passion for emergency medicine inspired her and her family to open the Happy Tails Veterinary Emergency Clinic 9 years ago. They operate the only emergency veterinary clinic accredited by the American Animal Hospital Association (AAHA) in the Triad and surrounding areas.

PET INSURANCE MYTHS DEBUNKED!

The following are actual statements made by local pet owners regarding pet insurance.

Myth #1: All pet insurance carriers are the same.

There are currently 16 pet insurance carriers in the United States and all of them differ based upon their quality of service, monthly premiums, reimbursement percentages, deductibles, and payout limits. The best advice would be to take time to research each of the pet insurance carriers and compare them to one another. The most helpful and user friendly web resource that we have found is www.petinsurancereview.com. This website will help you find the right pet insurance for you and your pet through quick and easy comparative sheets and tools.

Myth #2: I do not need pet insurance because I have no problem paying for general pet care.

Pet insurance is not designed to cover general and wellness care, which can be budgeted for. It is intended to be used for unexpected pet health issues, such as illnesses or accidents. For example, a pet that was seriously injured after being hit by a car may require extensive medical care, surgery, and days of hospitalization. The total cost of care can be significant (thousands of dollars). Wouldn't it be easier to make the decision to treat your pet if you knew you would be getting up to 90% of your money back?

Myth #3: My pet is indoors only, so I would never have the need for emergency services or pet insurance.

The majority of patients seen for illnesses or accidents spend most of their time indoors with their owners. Indoor pets still chew up toys and ingest inappropriate items, get into the trash, receive table scraps, ingest human medications, suffer traumatic injuries, develop systemic disease

(i.e. kidney disease, heart disease, cancer), and so on. The medical care required to treat all of these problems and many others would be covered by pet insurance.

Myth #4: My pet is 10 years old. He is too old to qualify for pet insurance.

Most pet insurance carriers have plans for senior pets, as long as they are enrolled before 14 years of age. While pet insurance often excludes pre-existing conditions, there are many senior pet health issues that would still be covered by pet insurance.

Myth #5: I have a Great Dane. Because of his breed, he is predisposed to bloat and would not be approved for coverage by pet insurance carriers.

Pet insurance companies do not exclude specific breeds from being covered. However, they often exclude coverage for specific conditions that are high risk in certain breeds (i.e. bloat in Great Danes). These specific medical exclusions vary between pet insurance companies. This should not stop you from getting pet insurance for your Great Dane. Since there are so many other health issues that can occur with any pet, their breed or certain excluded conditions should not keep you from getting pet insurance.

Myth #6: I have a Dachshund that had back surgery or a Labrador who had knee surgery, so he would not be eligible for pet insurance.

In both of these cases, the problems arose and the surgeries were performed prior to the owner applying for pet insurance. Therefore, these specific problems would be considered pre-existing conditions and would not be covered under any pet insurance policy. However, there are numerous other health issues that would be covered by the pet insurance including: vomiting, diarrhea, allergic reactions, traumatic injuries, heart disease, and kidney disease, just to name a few. Pre-existing conditions should not stop you from getting pet insurance.

Myth #7: My cat has had urinary issues before, so he would not be eligible for pet insurance.

Like the Dachshund and the Labrador in the previous example, this cat would not be covered for any medical issues relating to his urinary tract problems because they would be considered a pre-existing condition. However, other health issues that he might develop would be covered. Examples of such potential problems include: a corneal scratch; bite wounds; abscesses; vomiting caused by eating a toxic indoor plant; or foreign body surgery. There are many more medical problems that would also be covered by pet insurance.

With all veterinarians accepting pet insurance and the realization that up to 90% of your unexpected veterinary bills for your sick or injured pet could be covered, what are you waiting for? By having your pet covered by pet insurance, you will be able to give them the necessary medical care without worrying about the cost. Remember to visit the website www.petinsurancereview.com to compare all the pet insurance carriers. If you are looking for a suggestion, we frequently recommend Trupanion Pet Insurance. Visit www.Trupanion.com for more details or call (855) 591-3103 to take advantage of their free 30-day trial.



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