



## **Kelley Gebhardt, DVM Happy Tails Veterinary Emergency Clinic**

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 in February 2008.

Dr. Gebhardt is happily married to her husband, Lee Allen (Clinic Director of HTVEC). They share their home with their four furry children – one dog (Nugget) and three cats (TJ Meow Meow, Uno, and Nimbus). In their limited spare time, Dr. Gebhardt and Lee enjoy hiking with their dog, mountain biking, kayaking, and spending time outdoors.

## **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 14 pet insurance carriers in the United States and all of them differ based upon their quality of service, monthly premiums, policies available and reimbursement percentages. The best advice would be to take time to research and compare each of the pet insurance carriers. The most helpful web resource that we have found is [www.petinsurancereview.com](http://www.petinsurancereview.com). This website will help you find the right pet insurance for you and your pet.

### **MYTH #2: I do not need pet insurance because I have no problem paying for routine pet care.**

Pet insurance is not designed to cover preventative care. 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). Providing the best possible care for your pet in this situation would be so much easier knowing that you would be getting up to 90% of your money reimbursed by your pet insurance carrier.

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

The majority of patients seen for illnesses or accidents live mostly 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 a pet insurance carrier.**

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 who had back surgery or a Labrador who had knee surgery, so they 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 #8: 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 previous urinary tract problems because they would be considered a pre-existing condition. However, any other health issue that he develops would be covered. Examples of such potential problems include: a corneal scratch or abscessed bite wound caused by fighting with another cat; vomiting caused by eating a toxic indoor plant; or foreign body surgery after eating dental floss. There are many more examples that would be covered by pet insurance.

With all veterinarians accepting pet insurance and the realization that up to 90% of your unexpected veterinary bills could be covered, what are you waiting for? By having your pet covered by pet insurance, you will be able to give them the best medical care possible without worrying about the cost. Remember to visit the website [www.petinsurancereview.com](http://www.petinsurancereview.com) to compare all the pet insurance carriers. If you are looking for a suggestion, we frequently recommend Trupanion Pet Insurance. Visit the website [www.Trupanion.com](http://www.Trupanion.com) for more details or stop by our business anytime for more information.



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