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American healthcare laws have changed drastically in the last year. One of the healthcare bill's major goals is to help uninsured Americans find affordable healthcare.

There's one class of Americans who have been left out of this bill, though: American pets.

Although it's something that pet owners don't like to think about, medical care for their furry friends can be extremely expensive – so expensive, in fact, that some owners feel that sometimes it's wiser to euthanize their animal than to pay for expensive veterinary procedures that could save the animal's life.

However, just as more and more Americans are trying to find affordable health insurance, more and more pet owners are also finding that pet insurance is a smart investment. Here's a look at pet insurance, what it covers, what it costs, and whether or not it's right for your animals.

What Do Pet Insurance Plans Cover?

Unlike human health insurance, an industry in which most major insurance policies cover the same basic health procedures, pet insurance plans vary widely. Like human health insurance plans, most pet insurance plans include a deductible, usually ranging from \$50 to \$200. Pet plans range in price from very inexpensive plans that only cover catastrophes to very expensive plans which cover almost everything, even including dental visits.

The average pet insurance plan covers accidents, injuries, illnesses, and surgeries. The majority of plans will cover 70 – 100% of the approved insurance claim.

One thing you should be aware of is that not all pet insurance plans cover pet medications. If you end up choosing a plan that doesn't cover pet meds, keep in mind that you can find discount pet meds through the Internet. A number of discount pet meds sites offer pet meds at a much lower rate than what your veterinarian offers.

How Much Does Pet Insurance Cost?

The cost of pet insurance can be as low as \$5.75 per month for an accident-only plan, or as much as \$80 per month for a comprehensive plan that covers just about everything that could go wrong with your pet.

Is Pet Insurance Really Worth It?

Keep in mind that veterinary medicine, like human medicine, is advancing. Conditions that could have killed your dog or cat twenty years ago are treatable today. However, these advances in technology don't come cheap.

From MRIs to prescriptions far more expensive than the discount pet meds you can find online, the average cost of a visit to the vet is more expensive than ever. Pet insurance both regulates the cost of regular vet visits while simultaneously protecting pets against unforeseen health disasters. In a word, yes – pet insurance is definitely worth it.

Finding the Right Pet Insurance for You

When you are searching for pet insurance, ask the following questions of the insurer:

- * What is the co-pay?
- * What is the deductible?
- * Does the policy pay for prescriptions, or would discount pet meds be more affordable?
- * Are congenital diseases covered?
- * What preventative treatments and vet visits are covered?

An Ounce of Prevention...

As a final side-note, it might interest cat owners to know that the most expensive of the common procedures for cats is surgically removing foreign bodies from the small intestine. What exactly do vets find inside the cat's intestine? Here are some of the most common items:

- * Socks
- * Underwear
- * Pantyhose
- * Corncobs
- * Hair ties

Do you have pet insurance for your pet(s)? Share your experiences below.

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A former pet shop manager and life-long dog lover, Robbie Wilson has extensive experience in helping people with their dogs, cats and other pets. She keeps her pets healthy using a [discount pet meds](#). For information on the latest pet treatments, she often turns to <http://www.petcarerx.com>.

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