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The cost of ignoring pet insurance: a valuable lesson in preparedness

by Paws & Tails editorial staff

In 2004, a move to Texas marked a new chapter in life, which included the addition of a couple of cats. Among them was Monica, an adventurous orange tabby. One day, a seemingly harmless cat toy led to a potential disaster when Monica ingested a 4-foot piece of ribbon. Although much of it was regurgitated, Monica's condition worsened days later, as she refused to eat and became lethargic.



Navigating challenges with limited resources

As a graduate student with a tight budget, no car, and a demanding academic schedule, the prospect of getting Monica veterinary care seemed impossible. Public transportation was the only option, but finding an affordable vet willing to handle Monica's case proved to be a daunting task. The veterinarian estimated that surgery would be needed, with a cost of \$1,500 . . . equivalent to the amount of money earmarked for purchasing a car.

A difficult decision with unexpected relief

Despite the financial challenges, prioritizing Monica's health over the car purchase became the obvious choice. A bus ride to the vet was planned for the upcoming Saturday, with the hope that Monica could endure one more night. Miraculously, she began eating again that evening. The vet confirmed that Monica had likely suffered intestinal discomfort from the ribbon, but after some time, she fully recovered.

The importance of pet insurance: a crucial lesson

Reflecting on the experience, it becomes clear that the stress and uncertainty of the situation could have been alleviated with pet insurance. Although a policy was not available at the time, had one been in place, it would have removed the financial burden and allowed-for immediate, appropriate care. Today, pet insurance provides peace of mind by ensuring that pets receive timely and necessary veterinary care without the added stress of financial concerns. This lesson emphasizes the importance of being prepared for the unexpected, as a pet's health can take priority in any circumstance.

*** Paws & Tails is a newsletter for pet lovers who see their furry friends as family. The readership is represented as 75 percent female and 25 percent male from age 25 to 54.