

2019 Cost of Pet Health Care Report

Prepared by

healthypaws[®]
PET INSURANCE & FOUNDATION



Table of Contents

Introduction.....	3
Vet Expense Chart	4
Chart: Top 10 Accidents and Illnesses for Dogs.....	5
Chart: Top 10 Accidents and Illnesses for Cats.....	5
Conditions on the Rise	6
Claims of Fame.....	7
New Available Treatments and Their Costs	8
Top 10 Conditions Dogs (Symptoms, Treatments, Case Studies).....	9
Top 10 Conditions Cats (Symptoms, Treatments, Case Studies).....	20
How Does Pet Insurance Work?.....	31
Key Takeaways.....	31



Introduction



Anyone with a pet knows that vet bills can get expensive quickly and that the costs seem to go up every year. Healthy Paws Pet Insurance has found the reasons for costly pet health care vary from advances in medical treatments to pets living longer to your willingness to spend money and give your pets the treatment they need, just like any other family member. It's not just medical care we are spending money on: The American Pet Products Association (APPA) estimates pet parents spent [\\$75 billion in overall pet care in 2019](#)¹.

Healthy Paws pet parents spent more than \$270 million on veterinary care, based on Healthy Paws claims data from Jan. 1 – Dec. 31, 2019. On the whole, U.S. pet parents spent 4.8 percent more on vet care in 2019 than the previous year, according to the [APPA](#)². It is those unexpected visits to veterinary emergency rooms that can really hit people in the pocketbook, when an [emergency vet visit can range anywhere from \\$250 to \\$8,000](#)³. [Forty percent of Americans don't have \\$400 in emergency funds](#)⁴.

Introduction

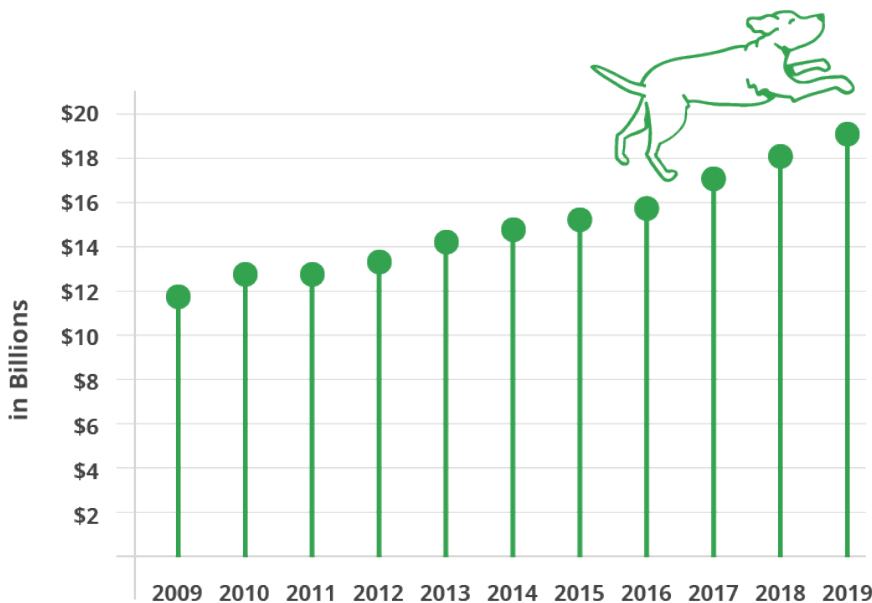
This is where pet insurance can help. Pet insurance can allow you to go into every vet visit with confidence knowing that you will be able to do what is best for your pet, and that you have insurance to help you. The Healthy Paws plan insures new accidents and illnesses, including specialty and emergency care.** With no caps on claims payouts and extensive coverage, pet parents can seek the care their pet needs with insurance helping protect against potentially high costs.

For this annual report, we dove into Healthy Paws' claims records to find out what the most common pet health conditions were and how much treatment costs so that pet parents would be aware when adopting a dog or cat. We disclose which conditions are showing up more frequently and what that might mean. We also share new treatments available that are insured by the [Healthy Paws plan](#)⁵ and what those procedures may typically cost.

The contents of the www.healthypawspetinsurance.com website and in this report are for informational purposes only. These contents are not intended to be a substitute for professional veterinarian advice, diagnosis, or treatment. Always seek the advice of your veterinarian with any questions you may have regarding the medical condition of your pet. Never disregard professional advice or delay in seeking it because of something you read on the www.healthypawspetinsurance.com website or in this report.

The claim scenarios described on the www.healthypawspetinsurance.com website and in this report are for informational purposes only. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

THE AMOUNT AMERICANS SPEND AT THE VET GO UP EVERY YEAR



Source: [American Pet Products Assoc.](https://www.americanpetproducts.org/Uploads/MarketResearchandData/PetIndustryMarketSize2019.pdf) (<https://www.americanpetproducts.org/Uploads/MarketResearchandData/PetIndustryMarketSize2019.pdf>)

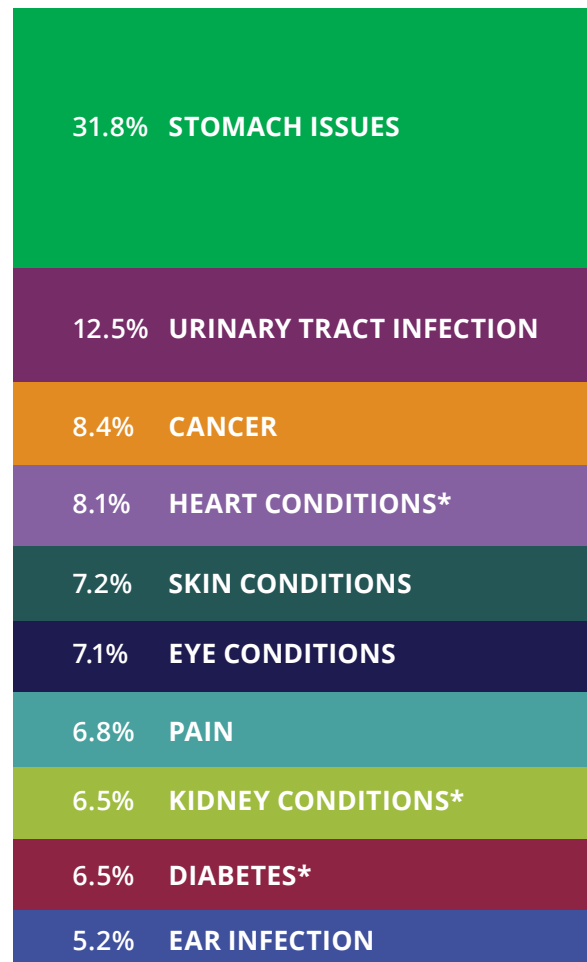
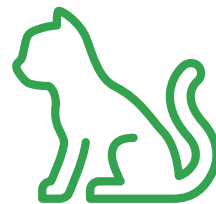
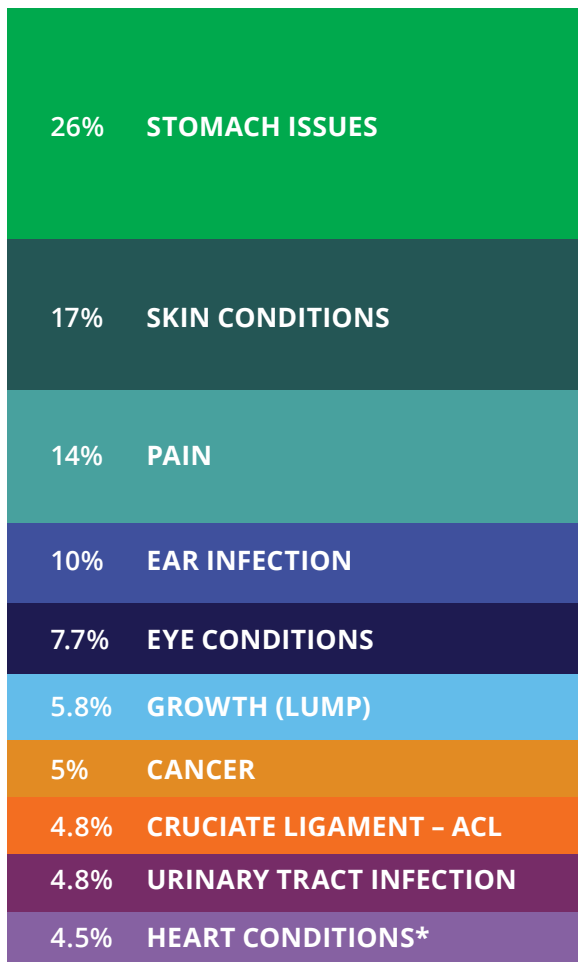
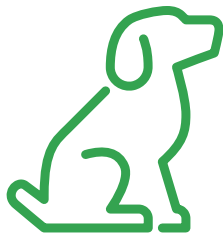
The cost of veterinary care varies depending on where you live, what medical condition is being treated, and the level of care you seek for your pet.

Top 10 Pet Accidents and Illnesses

We dove into nearly 800,000 Healthy Paws Pet Insurance customer claims filed from Jan. 1 to Dec. 31, 2019 and identified the top 10 accidents and illnesses for both cats and dogs. We've included symptoms, treatments, case studies, and how much it may cost pet parents for the best available care.

The top reasons for a pet parent to bring their dog to the vet have remained similar over the past four years, however this year we saw more heart condition related claims for dogs than in the past. For cats, kidney conditions, diabetes and heart conditions broke the top 10 for the first time.

Here are the 10 most common ailments seen at the vet in 2019.****



* New in the top 10

Conditions on the Rise



The rise in heart conditions in dogs is quite possibly tied to more instances of Canine Dilated Cardiomyopathy (DCM), a disease of the heart muscle, said [Dr. Zac Pilossoph](#)⁶, a veterinarian and consultant. The condition is increasing and [a report by the Federal Food and Drug Administration \(FDA\)](#)⁷ found a connection to a change in diets, namely exotic-ingredient and grain-free dog foods. In June 2019, the FDA issued a warning about grain-free diets as a possible contributor to DCM in dogs.

“These diets are thought to potentially pose a variety of predisposing factors such as reduced digestibility and a different nutritional profile, resulting in cardiac changes and subsequent disease,” Pilossoph said.

It’s also likely that pet parents with pet insurance are getting cardiac workups that were previously

out of reach financially, leading to more diagnoses of chronic valvular disease in small breed dogs and getting treatment earlier, he added.

For cats, research has shown that obesity is on the rise, leading to more obesity-related conditions, and Diabetes Mellitus Type 2 is known to be closely correlated to obesity, Pilossoph said.

The increase in cat heart conditions and kidney disease may be related to cats improved longevity, Pilossoph said. As the number of pet cats has increased in recent years, they are receiving more medical care and treatment. Improved medical care means cats are living longer and are more likely to develop conditions found in older cats.

Claim of Fame: The Year's Most Expensive Claims

Just how costly can vet care get? Healthy Paws pet parents submitted claims totaling more than \$275 million last year. The average vet bill was a few hundred dollars, but the bills can easily soar into the thousands if your pet needs extensive or lengthy medical care, has a chronic condition, or suffers from multiple conditions. Here are two of the highest claims we've seen this year.



PRINCE, PITBULL TERRIER

Total Claims: \$56,533 | **Healthy Paws Reimbursed: \$50,630***

Coverage: \$250 deductible/90 percent reimbursement level insurance coverage

Prince, a 7-year-old gentle goofball, suffered acute kidney (renal) failure, resulting in a full month hospital stay. He vomited multiple times and produced black stool, so his pet parents rushed him to the emergency vet. Then, the vet called and said Prince had taken a turn for the worse and needed dialysis as soon as possible. After checking with Healthy Paws that dialysis would be insured, pet parent Matt drove him to Purdue

Reimbursement based on covered treatments using a 90% reimbursement level and a \$250 annual deductible.

University so Prince could get treatment the next day. The expected one to two weeks of care and supervision stretched into a full month, which included additional treatment to fight an infection that was discovered during his stay. Prince's energy level returned and he's now doing great with a prescription kidney diet and medication.

[Read Prince's story here](#)⁸.



HUGO, RUSSIAN BLUE

Total Claims: \$34,830 | **Healthy Paws Reimbursed: \$30,847***

Coverage: \$500 deductible/90 percent reimbursement level insurance coverage

Hugo, a mellow 10-year-old cat from Laguna Niguel, Calif., has had quite a year of medical issues but he ended it on an up note, having recovered from back surgery and a range of other conditions. Hugo was diagnosed with at least two severe disc herniations affecting his nerves to his back legs. That required surgery, which was successful, but other issues soon emerged. Among the conditions that were found while still

Reimbursement based on covered treatments using a 90% reimbursement level and a \$500 annual deductible.

in recovery: congestive heart failure, fluid buildup in the lungs, diabetes and pancreatitis, all of which were treated and resolved. And then he developed a wound infection at the surgical site which needed a second minor surgery. Finally, two weeks after the initial surgery, he was recovered enough to come home. Today, Hugo is back to his old, loving self and is walking, running, and playing like before. [Read more about Hugo here](#)⁹.

The content is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your veterinarian or other qualified health provider with any questions you may have regarding a medical diagnosis, condition, or treatment options.

New Treatments

45%
of pet parents say they
spend more on their pet's
health care than their
own, according to
[one survey](#)[†]

Medical care is constantly progressing, and so is veterinary care. With technological innovation derived from human medicine, our pets' quality of life is increasing. Procedures such as knee replacements, advanced allergy testing, cancer surgeries, and chiropractic care, which were once only found in human medicine, are now available for dogs and cats. More recently, Healthy Paws has begun insuring treatments that were previously considered experimental. They include:

Shockwave therapy. Used in orthopedic/ligament injuries (both acute and chronic), this treatment is usually administered several times for [tendonitis and to help in healing fractures](#)¹⁰ and may require light sedation or general anesthesia. Cost: \$700 to \$3,000 for multiple treatments and sites.

Platelet Rich Plasma (PRP). Administered for orthopedic injuries and arthritis to accelerate [the healing of injured tendons, ligaments, muscles, or joints](#)¹¹, it may be done at the same time as surgery or as a stand-alone procedure and it could be repeated every six months to a year. The cost may include the kit, anesthesia and an injection fee. Cost: \$700 to \$1,500 each treatment.

Bone marrow transplants. While still fairly rare, these transplants are starting to be performed for [pets suffering from autoimmune diseases or cancers](#)¹². Cost: Starting at about \$15,000 for an initial treatment, post-transplant hospitalization for up to two weeks and the post transfusion radiation therapy.

Pulsed electromagnetic treatment (PEMF). Used primarily for orthopedic and arthritic conditions, either acute or chronic, to [reduce pain and inflammation](#)¹³. Devices are used in homes and vet hospitals. Cost: Home devices range from \$50 to \$1,000 to purchase. In hospital use ranges from \$50 to \$150 per treatment.

Cost sources: Claims to Healthy Paws and veterinarian industry sources. Costs are for a range of services received. Individual claims are adjudicated on a case by case basis and the cost may vary. Veterinarian industry sources include [Pulse Vet](#), [Assisi Animal Health](#), [Respond Systems](#) and [Breeding Business](#).



Top 10 Conditions for Dogs

Average number
of vet visits per year
for dogs:[†]

2.4



1. Stomach issues

26% of Top Ten Claims

Vet Cost: Up to \$29,086*

Gastrointestinal (stomach) issues¹⁴ are caused by inflammation, ingesting something dangerous or toxic and serious illnesses. Keep an eye on what your dog eats; life-threatening emergencies happen when dogs ingest bones, toys, and certain human foods that are toxic to dogs.

Symptoms may include**:

- Vomiting
- Diarrhea
- Anorexia (not eating or drinking)
- Excessive drooling
- Foaming at the mouth
- Lethargy
- Yelping when touched

Common treatments insured by the Healthy Paws plan for stomach issues include:

- Diagnostic tools may include:
 - Lab tests
 - X-rays
 - Ultrasounds
 - Endoscopy
- Antibiotics
- Probiotics
- Parasitic treatments
- Abdominal surgery



CUSTOMER STORY

Rosie, a 6-year-old yellow Labrador, was accidentally fed some grapes which are toxic to dogs. When an injection to make her vomit didn't work, she spent two days and nights in the hospital on round-the-clock IV fluids. She was soon home and back to eating only blueberries and other dog-safe foods. The cost was \$2,713, with Healthy Paws covering \$1,702. [Full story](#)¹⁵



2.

Skin Conditions

17% of Top Ten Claims

Vet Cost: Up to \$4,138*

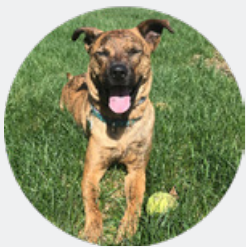
Just like people, dogs can suffer from a variety of [skin conditions](#)¹⁶, depending on environmental circumstances or genetics. Vets see skin allergies, bacterial infections, insect bites, hot spots, rashes, impetigo, mange, and dermatitis regularly.

Symptoms may include**:

- Scratching, itchy behavior including licking
- Dry, flaky skin or dandruff
- Cuts, wounds, abscesses and sores
- Over-grooming
- Dull or dry coat as well as patchy spots, hair loss
- Folliculitis, acne, and bumps
- Redness

Common treatments insured by the Healthy Paws plan for skin issues include:

- Diagnostic tools may include:
 - Cytology
 - Impression smears
 - Punch biopsies
 - Heska allergy testing
- Parasitic treatments (fleas, mites, ringworm, parasites)
- Medicated shampoos and creams
- Antifungal treatments (yeast infection)
- Allergy shots
- Skin cancer treatment including surgery



CUSTOMER STORY

Rue was just a puppy when she started showing signs of skin problems, including ear infections, missing fur, constant itchiness and dandruff. An allergy test revealed she was allergic to numerous types of trees, grass and pollen. Now with monthly allergy shots, Rue can enjoy her romps in the woods once again. The vet bill: \$1,400 with Healthy Paws reimbursing \$1,136.

[Full story](#)¹⁷



3.

Pain

14% of Top Ten Claims

Vet Cost: Up to \$11,425*

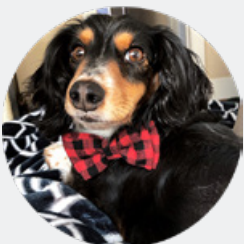
Pain usually indicates an underlying condition or can be caused by aging and arthritis. Past trauma, genetic conditions, and even accidents can lead to a pet experiencing pain. If your dog appears to be in pain, get them to the vet immediately.

Symptoms may include**:

- Excessive grooming
- Panting
- Limping
- A “grimace” where the jaw seems clenched or other expressions that could seem to humans as “worried”
- Whimpering
- Lack of appetite
- Antisocial behavior (suddenly shy, suddenly aggressive)
- Stiffness or limited movements
- Animals with arthritis frequently “wander” the house at night because they cannot sleep and have uncomfortable joint pain.

Common treatments insured by the Healthy Paws plan for pain include:

- Diagnostic tools may include:
 - X-rays
 - MRI
 - CT scans
 - Ultrasounds
- Adequan injections for arthritis
- Anti-inflammatory medications
- Laser therapy
- Hydrotherapy
- Acupuncture
- Massage therapy
- Chiropractic care
- Surgery
- Shockwave therapy
- Platelet Rich Plasma (PRP)
- Pulsed electromagnetic treatment (PEMF)



CUSTOMER STORY

Charlie the Dachshund suddenly lost use of his hind legs and was shaking in pain. He was eventually diagnosed with intervertebral disc disease which required surgery, weeks of therapy and ongoing maintenance for two years, but he is almost fully recovered and back to his loving self. The vet bill totaled \$12,085 with Healthy Paws covering \$9,168. [Full story](#)¹⁸



4.

Ear Infections

10% of Top Ten Claims

Vet Cost: Up to \$12,954*

There are many different reasons why your pup can come down with an ear infection: rashes, allergies, bacterial or yeast infections, even cancer or cysts. Outer **ear infections**¹⁹ can be painful and annoying, but if they persist to the middle ear, neurological damage and deafness can occur.

Symptoms may include**:

- Head shaking or a head tilt
- Scratching at the ear
- Odor in the ear
- Redness or scabbing inside the ear
- Ear is hot to the touch
- Ear is painful/sensitive
- Excess wax, buildup, or crusting in the ear

Common treatments insured by the Healthy Paws plan for ear infections include:

- Diagnostics tools may include:
 - Ear cytology
 - CT scans
 - MRI scans
- Ear cleaning to flush out debris
- Antibiotics
- Anti-inflammatory
- Antifungal treatments
- Pain medication
- Surgery (required for end stage ear infections)

American pets receive
5x less care
 than the American Animal
 Hospital Association
 (AAHA) recommends[†].



5.

Eye Conditions

7.7% of Top Ten Claims

Vet Cost: Up to \$7,637*

Eye conditions can include glaucoma, cataracts, dry eye and cherry eye, as well as abrasions and infection, which can lead to vision loss. A vet should check out all **eye conditions**²⁰ immediately to reduce the chance of long-term damage.

Symptoms may include**:

- Blindness
- Redness
- Discharge or watery eyes
- Crustiness
- Squinting
- Pawing at the eye or face
- Dry eye (excessive blinking and eyes or eyelids seem swollen)
- Decreased appetite due to eye and facial pain

Common treatments insured by the Healthy Paws plan for eye conditions include:

- Diagnostic tools may include:
 - Schirmer tear test
 - Intraocular pressure test
 - Fluorescein stain
- Antibiotics and eye drops
- Parotid Duct Transposition (PDT) surgery (for dry eye)
- Cherry Eye surgery
- Cataract and other eye surgeries
- Drops and surgery for glaucoma
- Enucleation (eye removal)



6.

Growths (lumps)

5.8% of Top Ten Claims

Vet Cost: Up to \$13,692*

This can be any protrusion, **lump**²¹, bump, or foreign growth on your dog’s skin. It could be a benign cyst or lump, or in the worst case, a cancerous tumor that requires removal and other cancer treatment.

Symptoms may include**:

- Any protrusion, lump, bump, or foreign growth qualifies
- Swelling
- Sores that won’t heal
- Strange odors

Common treatments insured by the Healthy Paws plan for growths include:

- Diagnostic tools may include:
 - Needle aspirates
 - Cytology and Histopathology
- Cyst drainage
- Traditional or laser surgery
- Chemotherapy and radiation (when cancerous)

40%
 of Americans
 don’t have \$400
 in an emergency fund†.



7.

Cancer

5% of Top Ten Claims

Vet Cost: Up to \$21,644*

Cancer can take several different forms, and symptoms include tumors, weight loss, and soreness, among others. [Cancer](#)²² is one of the most expensive diseases to address and may include treatments such as palliative chemotherapy, tumor removal, medication and special diets.

- [1 in 4 pets are diagnosed with cancer](#)²³ at some point in their life
- [50 percent of dogs](#)²⁴ over the age of 10 are diagnosed with cancer
- [Cancer is the #1 cause of death](#)²⁵ in senior pets

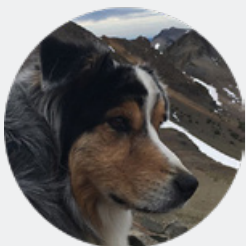
Symptoms may include**:

- Weight loss, loss of appetite and difficulty eating
- Abnormal swellings or lumps
- Sores that do not heal
- Strange or offensive odor
- Bleeding or discharge from any part of the body
- Lameness
- Stiffness
- Loss of stamina and lethargy
- Difficulty breathing
- Difficulty using the bathroom

Common treatments insured by the Healthy Paws plan for cancer include:

The Healthy Paws plan insures treatment for cancer, as long as it's not a pre-existing condition, and includes:

- Diagnostic tools may include:
 - Laboratory Tests
 - Chest x-rays
 - Abdominal ultrasound
 - CT scans
 - Lymph node aspirate
 - Biopsy
- Radiation therapy
- Chemotherapy
- Bone marrow transplants
- Surgery and hospitalization
- Rehabilitation
- Alternative therapy



CUSTOMER STORY

Quigley is an Australian Shepherd who was diagnosed with aggressive T-cell lymphoma, a type of cancer of the blood that originates in the lymph nodes and can spread to other organs if left untreated. Quigley underwent several successful rounds of chemo treatment, and continues to thrive years past his original prognosis of six months. The vet bill came to \$14,481 with Healthy Paws covering \$12,283. [Full story](#)²⁶



8.

Cranial Cruciate Ligament injury

4.8% of Top Ten Claims

Vet Cost: Up to \$12,972*

A **CCL injury**²⁷ for a dog (similar to an ACL in people) is a rupture of an important ligament in the knee joint, that requires surgery to repair. Dogs with this injury will suddenly appear lame and generally won't put any weight on the injured leg.

Symptoms may include**:

- Sudden pain
- Limping
- Sometimes punctuated with a yelp or whimper
- Swelling
- Stiffness
- Abnormal sitting positions
- Difficulty getting up
- Decreased activity levels
- Change in behavior (ex: not jumping in the car anymore)

Common treatments insured by the Healthy Paws plan for CCL injuries include:

- Diagnostic tools may include:
 - Lab tests
 - X-rays
 - CT scans
- Surgery
 - Extracapsular Repair Surgery (the joint is tightened)
 - Tibial Tuberosity Advancement (stabilizes the joint, less invasive than the two procedures below)
 - TPLO (Tibial Plateau Leveling Osteotomy) and TWO (Tibial Wedge Osteotomy)
- Recovery options include laser therapy, hydrotherapy, massage and acupuncture.



CUSTOMER STORY

Nissa, a happy and friendly mixed-breed therapy dog, slipped one day while jumping in the car, resulting in a diagnosis of a torn Cranial Cruciate Ligament (CCL). She ultimately underwent three surgeries because of complications and an infection from the first one, each followed by weeks of rehab including laser, massage, ultrasound treatments and hydrotherapy. The bill totaled \$9,023 with Healthy Paws reimbursing \$6,387. [Full story](#)²⁸



9.

Urinary Tract Conditions

4.8% of Top Ten Claims

Vet Cost: Up to \$9,115*

Urinary tract disease is a catch-all term used to describe several afflictions that can affect the urinary tract, the body’s drainage system for removing wastes and extra water. [Dogs can get a urinary tract infection](#)²⁹ when bacteria get into the urinary bladder, urethra or the kidneys. UTIs can lead to bladder stones, when a solid mass of minerals and salts form in the bladder.

Symptoms may include**:

- Frequent urination
- Blood in urine
- “Dribbling” urine
- Straining to urinate
- Whining or whimpering
- Break in housetraining
- Obsessive licking of the genital area

Common treatments insured by the Healthy Paws plan for UTIs include:

- Diagnostic tools may include:
 - Lab tests (Urinalysis)
 - X-rays
 - Ultrasounds
- Pain medication
- Antibiotics



10.

Heart Conditions

4.5% of Top Ten Claims

Vet Cost: Up to \$18,027*

New in the top 10 for 2019

Heart disease in dogs is almost as common as in humans. In fact, approximately 10 percent of all dogs in the United States have heart disease³⁰.

Heart issues in dogs can include heart murmur, heartworm, heart disease, enlargement of the heart, a thickening of the heart muscle, chronic valve disease, and congestive heart failure (CHF), which is end-stage heart disease. The most common form of heart disease is valvular disease which makes up 75% of heart disease in dogs³¹ and primarily affects small breed dogs over the age of five.

A veterinarian diagnosis and echocardiogram are needed to detect heart problems as the symptoms are not easy to identify.

There is no cure for heart failure, but most heart conditions can be managed with medication.

Symptoms may include**:

- Fatigue
- Reduced interest in exercise or exercise intolerance
- Difficulty breathing
- Loss of appetite
- Weight loss
- Distended abdomen
- Trouble sleeping
- Coughing

Common treatments insured by the Healthy Paws plan for heart conditions include:

- Diagnostic tools may include:
 - Blood pressure monitoring
 - Echocardiogram
 - Blood test
 - Electrocardiograph (ECG)
 - X-rays
 - Ultrasound
 - Heartworm test
- Heartworm treatment (if positive)
- Prescriptions:
 - Diuretics
 - Drugs to relax blood vessels
 - Drugs to help the heart muscle function more effectively

Dog conditions that dropped in percentage of claims in 2019: Allergies



Top 10 Conditions for Cats

Average number
of vet visits per year
for cats:†

1.3



1.

Stomach Issues

31.8% of Top Ten Claims

Vet Cost: Up to \$24,402*

Cats' stomach issues³² can include gastrointestinal disorders, inflammation, food allergies, poisoning, intestinal bacteria or parasites.

Symptoms may include**:

- Prolonged vomiting
- Diarrhea
- Anorexia and weight loss
- Abdominal pain
- Bloating
- Constipation
- Dull coat
- Excessive thirst

Common treatments insured by the Healthy Paws plan for gastro issues include:

- Diagnostic tools may include:
 - Lab tests (including FIV and Leukemia testing)
 - X-rays
 - Ultrasound
 - Endoscopy
- Antibiotics
- Probiotics
- Parasitic treatments
- Stomach surgery



CUSTOMER STORY

Jinx, a 5-year-old tortoiseshell cat, developed a mass of fatty tissue that was pushing her internal organs to one side of her body, which required abdominal surgery to remove. She's much happier and healthier now. The treatment cost \$1,431 and Healthy Paws insured \$1,145. [Full story](#)³³



2. Urinary Tract Conditions

12.5% of Top Ten Claims

Vet Cost: Up to \$12,587*

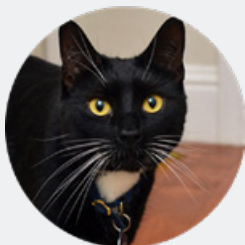
Cats are more prone than dogs to see the vet for urinary tract disease or infections, which have similar symptoms. The majority of afflicted young and middle aged cats have a condition called **idiopathic cystitis**³⁴, which, unlike stones and infection, does not show up on a test. An infection of the cat’s urethra is most commonly found in young kittens. Urinary Tract Blockages are serious and life threatening.

Symptoms may include**:

- Increased thirst
- Accidents around the house
- Painful urination
- Bloody or cloudy urine
- Frequent trips to the litter box
- Constant licking
- Lethargy
- Vomiting
- Hard or distended abdomen

Common treatments insured by the Healthy Paws plan for UTIs include:

- Diagnostic tools may include:
 - Lab tests (urinalysis)
 - X-rays for blockages
 - Ultrasounds
- Antibiotics
- Laser therapy
- Surgery, including perineal urethrostomy (surgical widening of the urethra)



CUSTOMER STORY

Pet parent Amber noticed her Manx cat Checkers squatting in the corner and appearing to be straining to pass urine. His bladder was the size of a lemon so she rushed him to the ER. Checkers required emergency surgery to remove a blockage in his urinary tract, and he has since made a full recovery. The cost of the treatment was \$2,325 and Healthy Paws reimbursed \$1,860.

[Full story](#)³⁵



3.

Cancer

8.4% of Top Ten Claims

Vet Cost: Up to \$11,643*

Cancer in cats can take many forms. Common cancers in cats include lymphoma, which is associated with small cell gastrointestinal lymphoma, squamous cell carcinoma (a form of skin cancer), and fibrosarcoma (soft tissue sarcoma). Cancer can be treatable with chemotherapy and surgery, which can extend your kitty’s life or eradicate the cancer completely. Cancer is one of the most expensive conditions to treat.

Symptoms may include**:

- Abnormal swellings or lumps
- Sores that do not heal
- Weight loss, loss of appetite and difficulty eating
- Strange or offensive odors
- Bleeding or discharge from any part of the body
- Lameness or stiffness
- Loss of stamina
- Difficulty breathing
- Difficulty using the bathroom

Common treatments insured by the Healthy Paws plan for cancer include:

- Diagnostic tools may include:
 - Lab tests
 - X-rays
 - CT scans
 - MRI and Ultrasound
- Surgery (including biopsies, tumor removal)
- Chemotherapy
- Radiation therapy
- Bone marrow transplants
- Ongoing care (alternative treatments, rehabilitation, prescription medicines for pain)



4.

Heart Conditions

8.1% of Top Ten Claims

Vet Cost: Up to \$7,606*

New in the top 10 for 2019

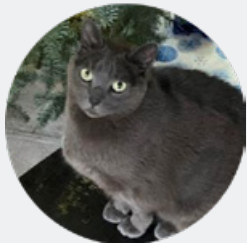
Heart issues in cats can include heart disease, hypertrophic cardiomyopathy, complications from blood clots, heart valve issues, and heart murmur. There is no cure for heart failure but most heart conditions can be managed with medication.

Symptoms may include**:

- Coughing or difficulty breathing
- Rapid breathing
- Weakness
- Lethargy
- Decreased appetite
- Weight loss
- Pain
- Sudden paralysis of one or more legs (due to blood clots)

Common treatments insured by the Healthy Paws plan for heart conditions include:

- Diagnostic tools may include:
 - Blood test
 - Blood pressure monitoring
 - Electrocardiogram (EKG)
 - Echocardiogram
 - X-rays
- Medications:
 - Diuretics
 - Drugs to relax blood vessels
 - Drugs to help the heart muscle function more effectively
 - Anti-clotting medication



CUSTOMER STORY

Hugo, a 10-year-old Blue Russian cat, was recovering from spinal disc surgery when the vet discovered a number of other conditions including congestive heart failure with fluid buildup in the lungs. He was placed on heart medications, diuretics and high doses of insulin for diabetes. Today, Hugo is back to his old, loving self and is walking, running, and playing like before. The vet bill for all Hugo’s conditions and surgery totaled \$34,830 with Healthy Paws covering \$30,847. [Full story](#)³⁶



5. Skin Conditions

7.2% of Top Ten Claims

Vet Cost: Up to \$1,695*

Cats can be afflicted with a myriad of **skin conditions**³⁷, caused by infections, pests or allergies. Most common symptoms are itchiness, dry or flaky skin and over-grooming. A vet will be able to identify a cause and start a treatment plan.

Symptoms may include**:

- Scratching, itchy behavior
- Dry, flaky skin or dandruff
- Cuts, wounds, abscesses and sores
- Over-grooming
- Dull or dry coat as well as patchy spots, hair loss
- Folliculitis, acne and bumps
- Redness

Common treatments insured by the Healthy Paws plan for skin conditions include:

- Diagnostic tools may include:
 - Cytology
 - Impression smears
 - Punch biopsies
 - Allergy testing
- Antibiotics
- Parasitic treatments (fleas, mites, ringworm, parasites)
- Medicated shampoos and creams
- Antifungal treatments (yeast infection)
- Allergy shots
- Skin cancer treatment including surgery



6. Eye Conditions

7.1% of Top Ten Claims

Vet Cost: Up to \$4,080*

Eye conditions³⁸ affecting cats can include conjunctivitis, corneal ulcers, uveitis and retinal damage. A veterinarian should check out all eye conditions immediately to reduce the chance of long term damage. Treatment can range from eye drops to surgery.

Symptoms may include**:

- Blindness
- Redness
- Discharge or watery eyes
- Itchiness Symptoms
- Crustiness
- Squinting
- Pawing at the eye or face
- Dry eye is noticeable when your kitty is excessively blinking and eyes (or eyelids) seem swollen
- Decreased appetite due to eye and facial pain

Common treatments insured by the Healthy Paws plan for eye conditions include:

- Diagnostic tools may include:
 - Schirmer tear test
 - Intraocular pressure test
 - Fluorescein stain
- For eye infection: antibiotic ointment
- Painkiller eye drops
- Antiviral medicines (to treat feline herpes)
- Cataract surgery
- Glaucoma drops and surgery
- Enucleation (eye removal)



7.

Pain

6.8% of Top Ten Claims

Vet Cost: Up to \$5,815*

Pain³⁹ usually indicates an underlying condition or can be caused by aging and arthritis. Past trauma, genetic conditions, and even accidents can lead to a pet experiencing pain. If your cat appears to be in pain, get them to the vet immediately.

Symptoms may include**:

- Excessive grooming
- Lack of appetite or anorexia
- Panting and drooling
- Limping, stiffness or limited movements
- Pained expression, clenched jaw in a “grimace”
- Crying or yowling
- Antisocial behavior (suddenly shy, suddenly aggressive) or hiding
- Less active behavior (won’t jump on the bed, walks carefully)
- Arthritic cats will have a hard time using the litter box, or will find it hard to get comfortable even to sleep

Common treatments insured by the Healthy Paws plan for pain include:

- Pain medications
- Laser therapy
- Acupuncture
- Chiropractic care
- Surgery
- Shockwave therapy



CUSTOMER STORY

Jax the cat was taken to an animal shelter with multiple severe injuries, possibly from a big fall or being hit by a car. X-rays revealed a fractured left hip, a broken left ulna and dislocated radius and a right hind leg ligament tear. He also had a large cut on his hindquarters. He underwent three surgeries and was in an animal hospital for a week, but a year after the accident, he had completely recovered. The final bill: nearly \$18,000 with Healthy Paws covering \$15,753. [Full story](#)⁴⁰



8.

Kidney Conditions

6.5% of Top Ten Claims

Vet Cost: Up to \$14,737*

New in the top 10 for 2019

Chronic **kidney disease**⁴¹ is a common ailment in older cats. Acute kidney injury is a severe condition with a relatively sudden onset. Mild kidney conditions may be managed with a special diet.

Symptoms of a chronic condition may include**:

- Increased thirst
- Increased urination
- Weight loss
- Decreased appetite
- Lethargy
- Vomiting

Symptoms of acute failure may include**:

- Seizure
- Vomiting
- Bad breath
- Weakness
- Loss of coordination
- Fur loss

Common treatments insured by the Healthy Paws plan for kidney conditions include:

- Diagnostic tools may include:
 - Blood tests
 - Urinalysis
 - Ultrasound
 - Blood pressure testing
- Rehydration through IVs (intravenous fluid therapy)
- Dialysis
- Lithotripsy (ultrasound shock waves to break apart kidney stones or bladder stones)
- Medications



9.

Diabetes

6.5% of Top Ten Claims

Vet Cost: Up to \$9,610*

New in the top 10 for 2019

Cats develop **diabetes mellitus**⁴², which is the inability to produce enough insulin to balance blood sugar, or glucose levels. Left untreated, it can lead to weight loss, loss of appetite, vomiting, dehydration, severe depression, problems with motor function, coma and even death. Male cats and those who are older or obese are most likely to develop the condition. Diabetes can be controlled but not cured.

Symptoms may include**:

- Excessive thirst and urination
- Vomiting
- Oily, dandruff-laden coat
- Lethargy

Common treatments insured by the Healthy Paws plan for diabetes include:

- Diagnostic tools may include:
 - Urine test for glucose or ketones
 - Blood test to determine glucose levels
- Glucose monitoring
- Daily insulin

**24 percent of people
have gone into personal debt**

paying for vet services, with
the average debt being

\$1,567[†]



10.

Ear Infections

5.2% of Top Ten Claims

Vet Cost: Up to \$3,094*

Ear infections⁴³ are uncomfortable and sometimes painful, and they can also be a symptom of a more significant health issue. If left untreated, ear infections can lead to hearing loss or other health problems. Kittens, if left outside, are prone to **ear mites**⁴⁴, which are tiny parasites that live inside the ear canal and can cause infection.

Symptoms may include**:

- Scratching at or around the ear
- Discharge, crust, or scabs
- Odor in the ear
- Hair loss around the ear (due to scratching)
- Redness and swelling
- Rubbing
- Shaking the head, or a head tilt
- Walking in circles
- Hearing loss
- Disorientation and/or loss of balance

Common treatments insured by the Healthy Paws plan for ear infections include:

- Diagnostic tools may include:
 - Ear cytology
- Ear cleaning to flush out infection
- Antibiotics
- Anti-inflammatory
- Pain medication
- Surgery (required if the infection is masking a tumor, polyp or cyst in the ear)

Cat conditions that dropped in percentage of claims in 2019: Foreign body obstruction, growth/lumps, and allergies.

HOW DOES PET INSURANCE WORK?

Pet insurance is for those unexpected accidents and illnesses that you just can't plan for — like when the dog eats something he shouldn't, or if the cat is diagnosed with diabetes. It works differently than human healthcare plans as it is reimbursement based, so you don't have to worry about a provider being "in-network" and can simply use any licensed vet (even emergency and specialty hospitals). With the Healthy Paws plan, you can give your pet the care they need and may be reimbursed up to 90 percent of your covered vet bills.

There are substantial differences between pet insurance policies which can affect coverage and claim reimbursement. The Healthy Paws plan insures new accidents, injuries and illnesses with no caps on claim payouts, and includes breed specific, congenital, and chronic conditions. Customers love the terms offered by this easy-to-understand policy and our personalized customer support.

By getting health coverage for your furry family member, you can be there for them when they need you the most. After all, they're always there for you.

Here's how Healthy Paws works:



1. Visit any licensed veterinarian, including emergency clinic or specialist in the U.S.



2. Take a photo of your vet bill and submit it via our mobile app or website.



3. Get money back quickly. 99% of claims are processed in 2 days.

KEY TAKEAWAYS

We've talked to lots of pet parents, and many of them say they wished they'd signed up for pet insurance before their pet got sick or injured. They simply didn't know how expensive vet bills could be and weren't prepared financially. It's heart-breaking to imagine turning down crucial treatment for your pet due to financial constraints. Here at Healthy Paws, we strongly believe that pets are family – in fact, we're not alone! [81%](#)

[of Americans believe this](#)⁴⁵ – and that you try your best to look after your family. Pets bring you joy, love, and good health, and by making pet health care a priority, you can return the favor. More people are turning to pet insurance, with the [average annual growth rate](#)⁴⁶ in U.S. and Canadian pet insurance enrollments at 14.3 percent since 2014. This allows pet parents to say "yes" to important vet care knowing you have insurance that may help you.

-
- ¹ https://www.americanpetproducts.org/press_industrytrends.asp
 - ² <https://www.americanpetproducts.org/Uploads/MarketResearchandData/PetIndustryMarketSize2019.pdf>
 - ³ <https://www.preventivevet.com/pet-emergency-statistics>
 - ⁴ <https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm>
 - ⁵ <https://www.healthypawspetinsurance.com/PolicyDocuments/Sample Policy.pdf>
 - ⁶ <https://www.linkedin.com/in/dr-zac-pilossoph-i-fear-free-certified-dvm-cavm-certified-cbd-prof-369905b3/>
 - ⁷ <https://www.fda.gov/animal-veterinary/news-events/fda-investigation-potential-link-between-certain-diets-and-canine-dilated-cardiomyopathy>
 - ⁸ <https://blog.healthypawspetinsurance.com/prince-the-dog-suffers-kidney-failure-fully-recovers>
 - ⁹ <https://blog.healthypawspetinsurance.com/hugo-the-cat-emerges-healthy-after-a-year-of-illness>
 - ¹⁰ <https://www.animalsurgical.com/shock-wave-therapy/>
 - ¹¹ <https://www.jeffmayodvm.com/veterinary-services/platelet-rich-plasma-prp/>
 - ¹² <https://www.petinsurancereview.com/blog/autoimmune-diseases-in-dogs>
 - ¹³ <https://www.sciencedirect.com/science/article/pii/S003452881830208X>
 - ¹⁴ <https://blog.healthypawspetinsurance.com/dog-upset-stomach-tips>
 - ¹⁵ <https://blog.healthypawspetinsurance.com/accidental-grape-feeding-sends-rosie-the-lab-to-the-er>
 - ¹⁶ <https://blog.healthypawspetinsurance.com/skin-conditions-dogs>
 - ¹⁷ <https://blog.healthypawspetinsurance.com/rue-the-dog-is-thriving-with-life-changing-allergy-shots>
 - ¹⁸ <https://blog.healthypawspetinsurance.com/charlie-the-dachshund-beats-intervertebral-disc-disease>
 - ¹⁹ <https://blog.healthypawspetinsurance.com/dog-ear-infections>
 - ²⁰ <https://blog.healthypawspetinsurance.com/5-dog-eye-conditions-problems>
 - ²¹ <https://blog.healthypawspetinsurance.com/lumps-growths-on-dogs>
 - ²² <https://blog.healthypawspetinsurance.com/cost-of-cancer-treatment-for-your-pet>
 - ²³ <https://www.avma.org/resources/pet-owners/petcare/cancer-pets>
 - ²⁴ <https://www.avma.org/resources/pet-owners/petcare/cancer-pets>
 - ²⁵ <http://www.pethealthnetwork.com/dog-health/dog-diseases-conditions-a-z/five-most-common-questions-about-cancer-dogs>
 - ²⁶ <https://blog.healthypawspetinsurance.com/pet-parent-fulfills-bucket-list-for-her-dying-dog-who-then-defies-odds-and-lives-for-years>
 - ²⁷ <https://blog.healthypawspetinsurance.com/torn-acl-in-dog>
 - ²⁸ <https://blog.healthypawspetinsurance.com/torn-acl-after-multiple-surgeries-and-rehab-nissa-is-jumping-again>
 - ²⁹ <https://blog.healthypawspetinsurance.com/utis-in-dogs-reigns-story>
 - ³⁰ <http://www.pethealthnetwork.com/dog-health/dog-diseases-conditions-a-z/dogs-and-heart-disease-overview>
 - ³¹ <http://www.pethealthnetwork.com/dog-health/dog-diseases-conditions-a-z/dogs-and-heart-disease-overview>
 - ³² <https://blog.healthypawspetinsurance.com/cat-illnesses-upset-stomach-problems>
 - ³³ <https://blog.healthypawspetinsurance.com/weight-gain-signaled-abdominal-trouble-with-jinx>
 - ³⁴ <https://veterinarypartner.vin.com/default.aspx?pid=19239&id=4951488>
 - ³⁵ <https://blog.healthypawspetinsurance.com/checkers-the-cat-recovers-from-utb>
 - ³⁶ <https://blog.healthypawspetinsurance.com/hugo-the-cat-emerges-healthy-after-a-year-of-illness>
 - ³⁷ <https://blog.healthypawspetinsurance.com/skin-conditions-cats>
 - ³⁸ <https://blog.healthypawspetinsurance.com/common-cat-eye-problems>
 - ³⁹ <https://blog.healthypawspetinsurance.com/pain-in-cats>
 - ⁴⁰ <https://blog.healthypawspetinsurance.com/jax-survives-multiple-traumatic-injuries>
 - ⁴¹ <https://blog.healthypawspetinsurance.com/kidney-disease-cats>
 - ⁴² <https://blog.healthypawspetinsurance.com/common-illnesses-in-cats-diabetes>
 - ⁴³ <https://blog.healthypawspetinsurance.com/ear-infection-in-dogs-and-cats>
 - ⁴⁴ <https://blog.healthypawspetinsurance.com/common-illness-ear-mites-in-cats>
 - ⁴⁵ <https://www.psychologytoday.com/us/blog/canine-corner/201105/do-we-treat-dogs-the-same-way-children-in-our-families>
 - ⁴⁶ <https://naphia.org/industry/research-and-reports/state-of-the-industry/>

*The costs are based on the highest covered claim for the issue filed between January 1, 2019 and December 31, 2019.

**The content is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your veterinarian or other qualified health provider with any questions you may have regarding a medical diagnosis, condition, or treatment options.

*** For full coverage details and exclusions see [a sample policy](https://www.healthypawspetinsurance.com/PolicyDocuments/Sample%20Policy.pdf). (https://www.healthypawspetinsurance.com/PolicyDocuments/Sample%20Policy.pdf)

****Based on Healthy Paws Pet Insurance claims data between January 1, 2019 – December 31, 2019

† Sources: The American Pet Products Association (APPA), American Veterinary Medical Association, LendEdu, NAPHIA State of the industry 2019 presentation, the Federal Reserve and Today's Veterinary Business.

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

Insureds providing testimonials in this report have not received compensation for their statements.

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements.

Healthy Paws Pet Insurance & Foundation is the brand name for the program operations of Healthy Paws Pet Insurance LLC. Healthy Paws Pet Insurance, LLC is a licensed producer in all states (TX license # 1636108); operating in California as Healthy Paws Pet Insurance Services, LLC (CA license # 0H16053), and in New York, Healthy Paws Pet Insurance Agency, LLC.

Insurance offered by Healthy Paws Pet Insurance is provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

© 2020 Healthy Paws Pet Insurance. All rights reserved.