

Pet insurance complaints prompt legislation

By Daniel Rothberg, Sacramento Bee

Stuart Waldman did all he could to help a dog that had been in his family for eight years. Treating the Anatolian shepherd came at a high cost: \$17,000. When Waldman rescued his next dog, he decided, he would buy pet insurance.

“God forbid anything happen again,” the Los Angeles resident and former Assembly aide said. “We wanted to be prepared.”

At least that was his thinking at the time.

“We have been completely unimpressed ever since,” Waldman said. “We get claims rejected constantly because of a pre-existing condition. In fact, we’ve never had a claim that has gone just straight through. They always reject it. We always have to appeal.”

Waldman doesn’t necessarily regret paying for coverage, still hoping his dogs are protected for the “big thing,” but he wishes buyers could more easily access information before enrolling.

While only a sliver of American pet owners hold policies – 1 percent – the niche insurance has become an increasingly tempting option. Veterinary care can be costly, experts say, with more sophisticated medicine on the market and owners who treat their pets like members of the family.

Unlike human health care coverage, insurance for dogs, cats, even hedgehogs, falls into the category of property insurance. Providers have considerable leeway to place coverage limits and can carve out exclusions for pre-existing conditions or hereditary diseases.

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