

This month Gay Robertson investigates the referral clinic and that inevitable question...

# “Is he insured?”



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**Y**our heart sinks, as you realise that your best friend may be in need of serious medical assistance.

Before the introduction of pet insurance, owners could be in the heart-breaking situation of either having to deny their much-loved dog the treatment that could save his life, or put themselves in dire financial straits to pay for it.

Nowadays, while the incidence of insurance claims on a visit to the owner's vet is only about 25 per cent, the figure for a secondary consultation or referral rises to 75-80 per cent. Another business has developed in the

wake of pet insurance: the referral clinic. Often developed from a small practice with a single specialism, but sometimes purpose-built, these are the temples of veterinary miracles – or, more prosaically, where lives are saved, the paralysed walk again and even sight restored.

My local referral clinic is larger than my local hospital and certainly employs more highly qualified staff. To be called a specialist in this country, an individual must have achieved a postgraduate qualification at least at Diploma level, and must additionally satisfy the Royal College of Veterinary Surgeons

(RCVS) that they make an active contribution to their specialty, have national and international acclaim, and publish widely in their field. They also have to reapply for recognition every five years. Not surprisingly, it can be expensive to consult them.

As breeders, we like to know that the puppies we sell will never be without appropriate health care due to a lack of funds, and advise our clients to continue the cover that comes with the puppy, although I have found that most will look for cheaper cover. This can prove a false economy: a quick glance at the budget end of the market shows that many policies, with a fixed limit of £4000 per condition for instance, after a number of consultations with the local vet and diagnostic tests to assess the condition, are never going to cover a referral for a major operation at a top flight clinic. This can lead to complaints that the primary vet spent too much of the insurance money before suggesting a referral.

Robin Hargreaves, senior Vice President of the British Veterinary Association, says, “Vets can only start from where they are, in considering what route to take to reach a correct diagnosis – it would very rarely be the case that a vet would know a patient required the expertise of another colleague without some initial investigation. For instance, the local vet may need to take radiographs to assess the severity of a fracture. Many referral centres have particular specialties, so again some investigation to identify the specialist discipline(s) that would improve diagnosis and treatment would be very valuable.”

Assessing whether an insurance policy is going to meet the bill if the worst

happens is not easy. Those with long experience of their breed will be best able to advise their puppy clients of the risks, but it can be a tricky conversation. Having done their homework, gone to an Assured Breeder with a reputation for healthy, well-reared puppies and parted with several hundred pounds for their particular bundle of

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Willows Referral Service is the longest-established referral practice in the UK. [www.willows.uk.net](http://www.willows.uk.net)



Photo © North Downs Specialist Referrals

North Downs Specialist Referrals: a 10,000-square-foot purpose-built specialist referral hospital in the south-east. [www.ndsr.co.uk](http://www.ndsr.co.uk)



Dick White Referral: under one roof – one of the largest collections of veterinary specialists anywhere in Europe. [www.dickwhitereferrals.com](http://www.dickwhitereferrals.com)

joy, some people are taken aback to be told they should either pay monthly sizeable premiums for first-class insurance cover, or put aside a fund of at least £1,000 in case the unthinkable happens and their dog has a serious accident or becomes inexplicably ill.

To be on the safe side, that £1,000 will need to be several thousand should the dog need a referral to a big clinic. There may be cheaper options if all that is needed is specialist knowledge or skill, rather than high-tech equipment, but distance or availability can also be factors.

Having experienced the joy and relief of seeing a desperately ill dog returned to her former waggy self in the space of 36 hours, I know that I would do anything to access that expertise if I needed it again. My dogs are not insured. Some people have mortgaged their houses to save the life of a beloved dog. But the whole edifice depends on those 75-80 per cent being paid for by insurance and there have been mutterings about abuse of the system, whether by overcharging, unnecessary procedures or downright fraud.

Insurance giant Royal Sun Alliance, which underwrites many pet insurance policies, including John Lewis, More Than and Tesco, recently announced that except in emergencies, policy holders would have to check with them before arranging a referral, and if they did not agree to use a “preferred” specialist or clinic, there would be “financial implications”.

The RCVS responded by saying that insurance companies could not take over the professional responsibility of the vet for their patients’ care as, “Every vet who works in clinical practice knows that an important part of the job is consulting with owners about treatment options and that includes diagnostic options.”

However, it seems that some insurance companies will have to be consulted, too – and they will be limiting those options.

But not all. Simon Wheeler, Managing Director of Agria, commented, “Pet insurance is a discretionary purchase, and insurers and vets alike have a responsibility to ensure it remains affordable as treatments become ever more sophisticated. Agria, the provider of Kennel Club Pet Insurance, does not restrict an owner’s choice of vet, as this is such a special relationship. Equally, our current range of lifetime policies do not then constrain the vet’s freedom to refer as necessary. In fact, they even contribute towards travel and accommodation costs where the veterinary specialist is not local.”

As my dog numbers dwindle to one or two, I shall be looking again at insurance policies for the undoubted peace of mind they can bring. But however much they offer in terms of sums available for treatment, I shall be reading the small print very carefully to see who gets to decide how that money is spent. ■

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