Pet Health Coverage: Useless Expense Or Lifesaver?

by Debbie Reed

Rising medical costs could deny proper medical care to people who lack hospital and medical insurance. Pet owners also face mounting medical fees when pets fall victim to a traumatic illness or accident or a long-term health problem, so some are considering the purchase of health insurance for their pets. Nevertheless, pet health plans vary according to their services and practicality, so humane societies should familiarize themselves with them in order to respond to pet owners' questions.

Pet health insurance has existed since World War II, according to Guy Hodge, HSUS director of Data and Information Services. More than three dozen plans have been offered in the 30 years since 1945. All of the insurance agencies involved went out of business within three years. Some policies contained exclusions, deductibles, and complex payment formulas that bordered on

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consumer fraud. Now, renewed interest in health insurance for dogs and cats has prompted several new companies to offer health coverage.

Health coverage for pets can be divided into two categories: 1. health insurance and 2. health maintenance plans (HMPs). Each has distinct advantages and disadvantages. Pet owners should carefully evaluate such policies before paying money and signing a contract.

To sell pet health insurance, an agency must be licensed by the state insurance commission in each state in which the insurance is offered, must file rates and forms with those commissions, and must receive approval from them for the plan. Each commission will require that the agency be bonded or underwritten, which guarantees to consumers that the agency will not default on claims even if it ceases operation.

Neither health insurance nor HMPs cover pre-existing medical conditions, ailments that are attributable to owner negligence (for example, heartworms or distemper), and cosmetic or elective surgery.

An HMP is an agreement between a veterinarian or veterinary hospital, termed a "provider," and a client that guarantees full health care coverage for the client's pet at a monthly or a yearly premium. An HMP normally is underwritten by the provider and requires that all medical treatment be provided only by that person or hospital. A client would forfeit coverage if his or her animal is treated by another veterinarian or hospital. In general, an HMP covers all expenses for routine office calls, emergency services, hospitalizations, consultations, routine vaccinations, necessary surgery, X-rays, dental care, and in-hospital laboratory procedures.

HMPs usually do not cover charges for dispensed drugs; tests performed by a diagnostic laboratory; treatment of ailments, mentioned above, that are attributable to owner negligence; bills from veterinary specialists to whom a client was referred; or bills from grooming or boarding services provided by the participating veterinarian or hospital. Other charges, such as anesthesia, also may be excluded from coverage.

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Alternatives to using animals for laboratory research are available! Help spread this message by displaying a six-part, professionally designed poster set that illustrates alternative methods to the traditional use of animals in biomedical research and product-safety testing.

The glossy poster set, produced by The Humane Society of the United States (HSUS), consists of:
- a title banner (6" x 40") that says, "Must 60 Million Animals Die?";
- a central poster (22" x 28") that describes the concept of alternatives to traditional animal use and illustrates specific examples where such methods may be applied;
- four satellite posters (12" x 15") each that address several problem areas of research:
  - the classical LD50 Acute Toxicity Test;
  - the types and numbers of animals used;
  - the use of animals in high-school science fairs; and
  - the use of animals in psychological experiments.

This educational poster set is ideal for display in libraries, schools, and shopping malls, or at club meetings, information days, and press conferences. The price for the posters is $9.50 for one set or $6.75 per set for two or more sets. Send check or money order in U.S. funds, payable to The HSUS, to "Alternatives in Research," The HSUS, 2100 L St. N.W., Washington, DC 20037. Specify "six-part poster-display set." Allow four to six weeks for delivery (sorry, we cannot deliver to a P.O. box).

A publication by The Humane Society of the United States (HSUS) would be a useful addition to your organization's library and list of resources.

Advances in Animal Welfare Science, 1985/86, a compilation of scholarly papers, includes results of and discussion about a survey of T-61 usage, conducted by Dr. Andrew Rowan of Tufts University. A copy of the pamphlet is available for $3.75 per set of 5 or more sets. For orders of less than 5 sets, $4.75 each. Write to: The HSUS, 2100 L St. N.W., Washington, DC 20037.
University School of Veterinary Medicine; recommendations for actions to be taken during rabies evaluation, by Dr. Donald Blenden and co-workers at the University of Missouri-Columbia College of Veterinary Medicine; and a discussion of recognition and alleviation of pain in animals, by Dr. F. A. Flecknell of the Comparative Biology Centre at the University of Newcastle upon Tyne in England.

Also available is the original volume, Advances in Animal Welfare Science, 1984-85. This volume is priced at $10; the new volume costs $15. The HSUS offers both volumes as a set for the special price of $20. To order, send a check or money order in U.S. funds to "Advances in Animal Welfare Science," The HSUS, 2100 L St. N.W., Washington, DC 20037. Allow four to six weeks for delivery by surface mail.

"Save-A-Pet" Stickers Can Aid Emergency Workers

Raise money for your humane society and help pet owners to assure their pets' safety during a crisis by offering a local humane society's "Save-A-pet" notice to members of your community. The bold, 4" x 5", red, white, and blue decal was designed and created by Louis W. Marks Jr., board member of The Humane Society of North Texas. The decal says, "Save-A-Pet Notice. In Case of Fire or Emergency, A PET LIVES HERE." Spaces on the decal allow an owner to fill in his or her pet's name, breed, and description. The local humane society's or SPCA's telephone number can be written on the bottom.

Local Ft. Worth fire departments officially have endorsed the decals and now look for the notices in case of fire. "The response to these decals has been tremendous," said RoseAnna Prater, executive director of the humane society. "The fire chief of the City of Ft. Worth reported to me that several animals have been rescued from burning houses as a result of these notices."

So far, The Humane Society of North Texas has sold over $2,300 worth of decals since it began the program this past spring. The decals can be ordered wholesale from that humane society. The minimum order is 500 decals for 60 cents each or $300 (re-orders include a 10-percent discount). The price per decal decreases with each additional order of 500. A suggested retail price is $1 per decal, and a minimum purchase of two decals per customer is recommended to encourage pet owners to place them near the front and back entrances of their houses.

For more information on ordering the decals, contact The Humane Society of North Texas, Save-A-Pet Notice, 1840 E. Lancaster, Ft. Worth, TX 76103.

Editor's note: The International Association of Fire Chiefs has reported that fire stickers have been known to cause firemen to enter burning residences to save animals that no longer are there. Some firemen have died during these attempts. The Humane Society of the United States (HSUS) urges local humane societies to use "Save-A-Pet" stickers only with the cooperation of their area fire officials and to instruct pet owners to remove the stickers when they move or when pets are absent. •

Animal-cruelty officer familiar with municipal ordinances and Indiana laws regarding animal care and abuse. Must have knowledge of dog grooming, training, behavioral problems, and disease recognition plus experience in animal handling and drug administration. Send resume, references, and salary requirements to Humane Society of Indianapolis Personnel Department, 7929 N. Michigan Road, Indianapolis, IN 46224. •

Only Shelter Sense subscribers may advertise. Ads must be submitted on your organization's letterhead no later than six weeks before month of issue. Please limit to 35 words (including address). Sorry, we cannot print "position wanted" ads.
It is difficult to imagine a busier place than a local shelter or animal-control facility, especially at times of the year when the results of pet-owner irresponsibility and other animal-related problems seem to increase. The endless stream of incoming animals and the monumental tasks of record keeping, shelter maintenance, veterinary care, and cruelty investigation are a few of the problems that strain time and resources. Regardless, by allocating time and resources to evaluating activities, programming can be made more effective and efficient, and animal suffering can be reduced.

Humane educators experience similar pressures in their attempts to fit classroom presentations, shelter tours, materials development, a host of educational activities into a work day. In the face of such an overwhelming agenda, the suggestion that local shelters and humane societies make evaluation research a priority for their education programs may seem unrealistic. Nevertheless, as is the case in so many areas of life, small amounts of short-term effort and sacrifice can result in substantial benefits in the long run.

WHAT IS EVALUATION?

Evaluation can mean many different things and can be approached in various ways. Evaluation can be a rigorous, scientific examination of the impact of an educational program, or it can be nothing more than asking a teacher how often he or she used the classroom kit you prepared. Evaluation can involve measuring changes in people's attitudes, or it can constitute a simple determination that people did learn the facts you attempted to teach them.

Whatever form evaluation takes will depend on the needs and resources of your organization. No matter what the circumstances, evaluation only is effective when it is a continuous process. It begins as part of your planning when you evaluate the feasibility of certain methods against your available resources, and it continues after implementation of your programming when you determine your success at achieving your goals. Evaluation can -- and should -- be designed to fit your needs and to answer your questions about your programming.

HOW CAN EVALUATION HELP YOU?

Taking time to evaluate your materials and/or programming gives you a chance to collect information from as many sources as are possible and practical to help you determine just how well you are educating people to be more humane. For example, if you have spent six months developing a pet-care packet for first- and second-grade teachers that cost $5,000 for development and production and have placed it in every school in the area, and you have even given workshops to introduce the packet and to train teachers in its use, you can feel confident, after all this, that the first- and second-grade children will know more about responsible pet care? Can you feel confident that all of the teachers are using your materials? Naturally you would hope this would be true, but it's difficult to know unless you evaluate.

Evaluation, while requiring more time and money than off-hand assessments based on intuition or opinion, provides the kind of solid information that is particularly important when (1) the outcomes to be evaluated are complex and/or hard to observe (for example, changes in children's attitudes toward animals); (2) decisions that follow are important and/or important consequences such as whether to continue or discontinue a program, or how to allocate resources among competing programs); and (3) evidence is needed to convince other people (teachers, school officials, shelter board members, or parents) that humane education works.

Though evaluation can help us in all of these areas, two points of caution are worth mentioning. First, evaluation research should not be expected to provide final and unequivocal answers to questions you might have about the effectiveness of your programming. Instead, evaluation is best utilized as a guideline and as one (perhaps the most important, in some cases) source of information and feedback. Second, it is important to keep in mind that the job of evaluation is not to prove, but to improve. Evaluation should not be viewed as a test of your expertise, but as a means of finding ways to improve your programs, materials, and approach.

RESOURCES TO HELP YOU BEGIN EVALUATION

"OK," you say, "I agree that evaluation is important and can help to improve humane education programs, but where do I begin? How do I get the money to begin?" Concerns about how to initiate evaluation and find sources for funding are understandable and important. The National Association for the Advancement of Humane Education (NAAHE), the education division of The Humane Society of the United States, can provide a number of resources and suggestions to help you design, organize, implement, and, perhaps most important, fund your evaluation activities. Here are a few to consider:


2. NAAHE Special Report: An Annotated Bibliography of Research Relevant to Humane Education - This recent publication provides references to and summaries of over 50 studies dealing with humane education evaluation, children's attitudes toward animals, anthropomorphism, and the impact of the media. Becoming familiar with such studies can help you come up with ideas for designing and implementing your own evaluation projects and activities. You may decide to use a study as a model for your project design, or simply to incorporate the best points from several studies into your project in a way that meets your specific needs.

3. The NAAHE/WIRE Evaluation Instruments - NAAHE also has a available a set of tests (developed in conjunction with the Wasatch Institute for Research and Evaluation (WIRE) which can be used to assess children's knowledge about animals, attitudes toward animals, projected behavior toward animals, and attitude transferrance from animals to people. These tests have been developed at different levels to accommodate grades kindergarten

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Advice on ways to Womb and influence by Yuri Kusuda

1. The MAHHE Research Grants Program - This program makes available grants up to $1,000 per individual for conducting research studies related to the theory and practice of humane education. Grants are available to students, professors, classroom teachers, school administrators, and individuals representing local shelters and animal-welfare organizations. Guidelines for application are available from MAHHE.

2. Making Contacts - One way of obtaining help in beginning or expanding an evaluation project is to contact the education department of a nearby college or university. Find out if there are graduate students who might be looking for a thesis or dissertation topic or who may be willing to lend their expertise to your project. Graduate students often need the resources you have to offer (contacts with local schools to serve as test sites; a program or materials to evaluate; or test instruments) and can provide the resources you need such as data analysis expertise, knowledge of evaluation design and methodology, and access to testers (often undergraduate students).

3. For further information about any of the resources or suggestions mentioned in this article, contact Bill DeRosa at MAHHE, P.O. Box 362, East Haddam, CT 06423.

When some Los Angeles, Calif., citizens complained about dog owners who let their pets run unleashed in city parks, city officials listened. Recently, a new ordinance was passed that allows for creation of several Los Angeles-area dog parks where licensed dogs legally can run unleashed, one example of the powerful influence citizens can have on government officials.

Recognizing the difficulties encountered by animal-control officers who must enforce leash laws to protect park and beach users from free-roaming dogs, and in response to letters from angry citizens, City Councilman Joel Wachs introduced a motion last April for the Los Angeles Recreation and Parks Commission to create special parks in which nearly 200,000 area licensed dogs could exercise unleashed. A petition, which eventually contained 1,500 signatures and accompanied the motion, was distributed to local veterinarians, pet stores, and animal-welfare organizations for citizens to sign.

An ordinance was written, which would amend various sections of the Los Angeles Municipal Code, that would authorize establishment of dog exercise areas in city parks. It would allow dogs to run free provided they were "under the control of a competent person on a dog-exercise and training area established pursuant to section 63.44 of this code" (section 53.06.2(a) Los Angeles Municipal Code).

The ordinance was approved by the Los Angeles City Council by an 11-0 vote, without discussion, on Sept. 13, 1985, and was signed soon after by Los Angeles Mayor Tom Bradley. The sites for the dog parks have not yet been chosen, but Wachs recommends that at least four be established throughout the city. At this report,

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Mark Seigel, legislative deputy to Councilman Wachs, hoped that at least one park would be open or under construction by Christmas 1985.

Costs to develop the parks hopefully will be paid for by pet-food and pet-product companies. A slight surcharge will be added to dog-license-registration fees to aid in maintenance of the parks.

Dog parks already have been established in other California cities such as Berkeley, San Francisco, and Palo Alto, and these range from fenced-in lots to fields the size of several tennis courts. "I had no idea we're shooting high. We want these to be the best dog parks ever."

For more information on the Los Angeles City dog park ordinance, contact Councilman Joel Wachs, Second District, Room M-39, City Hall, Los Angeles, CA 90012.

Items

The 1986 Conference of the National Animal Control Association (NACA) will take place in New Orleans, La., May 22-24.

Anyone interested in animal welfare is invited to the three-day conference, which will be held at the Royal Sonesta Hotel on Bourbon Street. Speakers and workshop leaders will include Phyllis Wright, vice president of Companion Animals for The Humane Society of the United States (HSUS), Dennis White, director of the Animal Protection Department for the American Humane Association (AHA), faculty members of the Louisiana State University (LSU) School of Veterinary Medicine, Louisiana police academy instructors, and various animal-welfare and -control experts.

Scheduled workshop topics include animal-slaughter diseases, management of work-related stress, rabies, public relations for shelters and humane societies, and cruelty to horses.

The registration fee for the conference is $110 for NACA members and $120 for non-members. (The hotel will offer special room rates for conference participants.) For more information, contact Casey Burglass at the Jefferson Parish Animal Shelter, 1869 Ames Blvd., Marrero, LA 70072; telephone, (504) 340-5256.

Last year's NACA conference highlight was the signing of the "Statement of Principles Regarding Community Animal Care and Control" by representatives of NACA, The HSUS, and the AHA (see "Just Wright," Shelter Sense, August/September 1985).

Organizations can generate increased public awareness of animal-welfare issues through the use of inexpensive billboards and outdoor murals.

The Humane Society of Nacogdoches County (Box 4639 SPA Station, Nacogdoches, TX 75962), with the help of local businesses and in conjunction with the Art Alliance Club of Stephen F. Austin State University (SPA), created a colorful outdoor mural to promote the humane society and to alert people to the dangers that human litter poses to animals. The eye-catching mural, which can be seen as one drives through the middle of Nacogdoches on Highway...
Betty Taylor, executive director of the Humane Society of Nacogdoches County, thought of the idea in response to the local chamber of commerce's advertisement for organizations to become involved in a community cleanup program. The wall that Taylor selected as ideal for the mural was located on a Safeway store's property. After several phone calls to different Safeway offices, Taylor received permission to use the wall. Margaret Lazarri, art instructor of the Art Alliance Club, created the design based on sketches submitted by Taylor. A local store, Lone Star Farm and Home Center, donated all materials. The minimal cost to the humane society included miscellaneous supplies.

Taylor believes the mural has generated a lot of support for the humane society. She said, "It is something that people in the town pay attention to and are proud of. Kids really love it. I go into local schools, and students tell me that people should not litter because it affects the animals."

The Coalition for Humane Animal Control (P.O. Box 4063, Shreveport, LA 71132-0063), founded two years ago by Marlena Grunewald, is working to improve the city pound and to update current animal-control ordinances, and steadily has attained public interest and support for these efforts. Last August, through a contact with B&B Advertising, a local billboard company, the group had six large billboards donated to it for two months. Clip art obtained from The Humane Society of the United States (HSUS) was used with a simple message, "The Animals are Crying in Shreveport," for display throughout the city along well-traveled thoroughfares. The coalition spent no money to produce the billboards.

Besides receiving donations and support from local individuals and organizations as a result of the billboard campaign, the coalition gained the credibility it needed in order to establish a position of director of animal control for the city pound. In November, the new director, Mary C. Healey, was appointed. "We've developed a good group of people who are active in this organization," said Grunewald. "What these billboards did was to show public officials that we have strong community support. Our next step is to replace the current outdated animal-control ordinance with a new one that will address animal-cruelty issues, pet- adoption policies, and regulations for animal exhibits and events."

(To purchase The HSUS clip art, send a $4 check or money order to The Humane Society of the United States, 2100 L St. N.W., Washington, DC 20037 and request "The Miniature Menagerie: A Portfolio of Humane Education Clip Art" (National Association for the Advancement of Humane Education (NAAHE) members pay $3).)
The PAW Council also has developed The 1985 "Pets Are Wonderful Shelter Awards Program" to recognize humane societies that have created outstanding programs in all aspects of animal-welfare work. Shelter entries will be divided into two categories: those that handle fewer than 10,000 animals per year, and those that handle more than 10,000 animals per year. Two prizes will be awarded in each category. The winners will receive a cash prize and a plaque.

The PAW Council will give a special $5,000 award to the animal shelter or humane society that demonstrates the best overall program to increase responsible pet adoption and decrease the number of animals returned to the shelter.

Entries for the "Most Wonderful Pet" Contest must be submitted by Feb. 1, 1986. "Pets Are Wonderful Shelter Awards Program" entries also must be postmarked no later than Feb. 1, 1986. For complete entry information and to learn how to hold a local "most wonderful pet" contest, contact the PAW Council, 500 N. Michigan Ave., Suite 200, Chicago, IL 60611; telephone, (312) 836-7145.

A day-long symposium, held in conjunction with The Humane Society of the United States' (HSUS) 1985 annual conference last October in Schaumburg, Ill., presented to a crowded audience several perspectives on the care and use of companion animals, highlighting the spirit of communication and cooperation that has been encouraged for so long by The HSUS.

Moderated by HSUS President John Hoyt, the event included addresses by Phyllis Wright, HSUS vice president for Companion Animal Issues; Dr. David Wills, executive director of the Michigan Humane Society; Dr. Jacob E. Mosier, past president of the American Veterinary Medical Association (AVMA); Dr. Alton F. Hopkins, president-elect of the AVMA; Phil Arkow, author; Dr. Bernard Rollin, professor of philosophy at Colorado State University; Dr. Andrew Rowan, assistant dean for new programs at Tufts University School of Veterinary Medicine; and Eric Blow, president of the National Animal Control Association (NACA).

Pondering where society would be without spay/neuter clinics, Phyllis Wright cited several examples of local spay/neuter programs that have reduced the number of cats and dogs entering shelters. "I've found during the last ten years that over two million animals that I know of have been sterilized through spay/neuter clinics or programs," she said, "and this is a conservative figure."

Wright emphasized that it is important for local shelters to maintain accurate data concerning sheltered and animals within the community. "It is vital that shelters maintain data and share it with The HSUS," she said. "Our LES program [a program of legislation, education, and sterilization that relies on accurate data] has resulted in fewer animals being born, abused, killed, and in fewer tax dollars spent for animal sheltering and control.

I have the most difficult time understanding why anyone today would hesitate to set up a cooperative spay/neuter program, or if he or she can't obtain cooperation from veterinarians, set up a spay/neuter clinic....Spaying and neutering is an important part of what we have done in the 1970s and '80s, and I don't have the courage to think where we would be without it.

"I do know what we have prevented with it," she said.

Michigan Humane Society Executive Director David Wills outlined his organization's recent, successful struggle to maintain its three full-service veterinary clinics, while retaining their tax-exempt status, in the face of opposition from some members of the veterinary profession. Stressing that the clinics contribute to the prevention of cruelty to animals by providing not only emergency care but also routine necessities such as vaccinations and rabies shots, Wills said, "One of the fundamental rights that any sentient creature has is the right not to suffer. That's going to imply veterinary care."

"Animals are valuable no matter where they are or what is happening to them," he added. "Our hospitals are an integral part of our work...Our veterinarians are necessary professionals...Our charitable animal hospitals represent a blending of the philosophy we believe in and the dynamics of the law to make a better world for animals."

AVMA President-Elect Dr. Alton F. Hopkins defended the veterinary profession's role in animal welfare by explaining that a charity hospital would be welcome if there could be a better definition of "poor" and "indigent" as opposed to what he termed "bargain hunters." He said that veterinarians have no quarrel with low-cost spay/neuter programs as a part of an overall plan to reduce the numbers of small domestic animals being handled and destroyed by animal shelters. Nevertheless, he said, "We can and should operate in a free market place. We rebel when a full-service hospital offers services at an unrealistically low price to anyone who comes in the door, with no effort to establish need."

Dr. Hopkins said there's no question that a large number of animals never receive veterinary care through their owners. He believes that every municipality in the nation can use its own statistics to decide where it wants to be. "The figures will show you what to do to plug the leaks," he said. "If the need for spaying and neutering is part of the problem, then cooperative efforts will work."
The primary benefit derived from investing in an HMP is that it is service-oriented and allows a pet owner to practice preventive medicine through an HMP, a client does not pay a deductible and is not required to seek reimbursement for services from the provider. Besides this convenience, a participating veterinarian or hospital can offer a client a smaller fee than normal for services because the client’s premium is paid ahead of time for the year whether or not medical services are provided during that year. In return, the provider can benefit by investing the client’s fee and earning interest.

On the other hand, a pet-health-insurance plan normally covers the high cost of treatment for catastrophic illnesses or accidents. Health insurance coverage allows a pet owner to use whichever veterinarian or hospital he or she prefers because the coverage is provided by an insurance agency regulated by a state insurance commission. One drawback of insurance is that, unlike an HMP, it does not encourage preventive medicine, and since the older an animal is, the more likely it is to get sick, an insurance premium tends to increase with age. A policy does spare the pet owner from worrying about paying for a prolonged and costly illness -- an important consideration -- but he or she cannot file a claim on bills for checkups, inoculations, other routine care, and elective surgery. This type of plan requires payment of a deductible, and when services are provided by a veterinarian or a hospital, a client is responsible for seeking reimbursement from the insurance agency.

Health insurance and health maintenance plans known to The Humane Society of the United States (HSUS) are listed below (this information was provided to Hodge by each agency listed; inclusion of this information in this article does not constitute an endorsement of these plans by the HSUS). If you have questions or concerns about an insurance agency, you must check with the agency and with the appropriate state insurance commission to make certain the company selling the policy is licensed and bonded. Pet owners must read each policy carefully to be certain they understand which pet ailments are covered by them and how much money will be reimbursed on any given claim.

**The Animal Health Insurance Agency**, 24 Delay Street, Danbury, CT 06810; telephone, (203) 790-8980. The president of this firm is John Hodge. This firm is licensed in Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. Their policies are sold under the name "Pet Protection Plan."

**The Animal Health Insurance Agency**, 7807 Creekridge Circle, Box 330, Minneapolis, MN 55440; telephone, (612) 944-5733. The president of this firm is Lyman Walters. Pet Health Inc. currently sells pet health insurance only in Minnesota and Michigan. Their policies are sold under a variety of trade names including Wool-Woof Inc., Peticare, Pet Health Plan of Minnesota, and Pet Health Plan of Michigan.

**VETERINARY PET INSURANCE COMPANY**, 1321 Garden Grove Blvd., Garden Grove, CA 92641; telephone, (714) 750-1861, or in California call 1 (800) VPI-PETS. The president of this firm is Jack Stephens, D.V.M. The Veterinary Pet Insurance Company is in the process of filing applications to offer pet health insurance in Arizona, California, Georgia, Idaho, Illinois, Michigan, Mississippi, Ohio, Oklahoma, Pennsylvania, Texas, and Washington.

**AMERICAN ANIMAL ASSOCIATION Inc.** 1 Magnificent Mile, Suite 1400, Chicago, IL 60611; telephone, (312) 642-2600. The president of this firm is Ben Washington. The American Animal Association presently sells pet health insurance in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. Their policies are sold under the name "Pet Protection Plan."

**TISDER LOVING CARE VETERINARY HEALTH PROGRAMS**, 109 N. 15th St., Canyon, TX 79015; telephone, (800) TLC-VETS. Steve Stephenson, D.V.M., is the president of this firm. T.L.C. Veterinary Health Programs designs health maintenance plans for veterinary hospitals. Each participating veterinarian sets his own enrollment fees. Currently, 18 veterinarians participate in T.L.C. Veterinary Health Programs, and their practices are located mostly in the Texas Panhandle.

**RLI CORPORATION**, Peoria, IL; telephone, (309) 692-1000. This firm designs pet-health-maintenance plans for veterinary clinics under the trade name "Extended Pet Health Care Plan." It provides materials to veterinary practitioners to establish a health maintenance plan. Each participating veterinarian sets his own enrollment fees.

**PET-I-CARE CORPORATION**, P.O. Box 9008, Rapid City, SD 57709; telephone, (605) 341-1115. Jason Brobes is president of this firm. T.C.I. Veterinary Health Plan, which designs pet-health-maintenance plans for veterinary clinics under the trade name "Pet Health Care Practice System." Each participating veterinarian sets his own enrollment fees, which range from $85 to $125 per year. It provides materials to veterinary practitioners to establish a health maintenance plan.

If a local humane society plans to offer pet health coverage as a service to its members, it should prepare a policy to make certain it provides the type and amount of coverage desired, at a reasonable cost. More importantly, The HSUS strongly believes that pet owners should be prepared to make a lifetime commitment to the health and well-being of their pets. Therefore, they adopt them, regardless of whether or not they opt for pet health coverage.
A new college curriculum, designed for people who wish to acquire new or to expand current skills in animal care and management, is being offered at a North Carolina community college and is available for use by other schools nationwide.

The Animal Care and Management curriculum was developed by a 15-person committee in North Carolina, including area doctors, veterinarians, humane and animal-control officials, and other individuals, according to Bob Bullard, committee chairperson and director of the Alamance County Animal/Rabies Control Dept. in Graham, N.C. Bullard said the committee spent five years developing the new curriculum which the committee envisions being offered by schools nationwide. The curriculum currently is taught at the Technical College of Alamance in Haw River, N.C., which serves as the national clearinghouse for other schools that wish to offer the curriculum.

"We want people to know that anybody is welcome to study or to apply to establish this curriculum in their area," said Bullard. He emphasized that program officials reserve the right to approve of those who teach the curriculum, a procedure designed to ensure that appropriate teaching standards are met. Credit must be given by other schools to the Technical College of Alamance and the Alamance County Animal/Rabies Control Dept.

Students can take single courses as a "special student," which does not require that they have a high school diploma or a GED. Students can earn a certificate, which involves no testing (continuing education units (CEUs) can be earned). Students can earn a diploma under a one-year program of college credit, or they can earn an associate degree, which is a two-year program of accreditation. "As you can see, this curriculum is designed to appeal to and help nearly everyone in the field of animal care and control, no matter what their education, job experience, or level of expertise has been," Bullard said. (Students who have completed an HSUS Animal Control Academy session or other training could receive credit towards the Animal Care and Management program.)

The new program is endorsed by Robert W. Scott, president of North Carolina's Department of Community Colleges and a former governor and lieutenant governor of that state. For further information, including a descriptive brochure and list of courses, contact Animal Care and Management Technology, Humanities Division, Technical College of Alamance, P.O. Box 623, Haw River, NC 27258; telephone, (919) 578-2002. Address further questions to Bob Bullard at (919) 227-6249. •