

Pet insurance an idea whose time has come

28/2/94



A Bit of Kansai

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Our rapidly changing lifestyle — home automation, aging population, stress at home, school, and work: We see it in the news every day. The pet world, too, is undergoing its own metamorphoses.

The overall number of pets is said to be climbing, but what's interesting is the shift in pet preferences. Canines are losing their top-dog status, suggests a Kansai veterinarian. Until 10 or 15 years ago, canines were kept outside as watchdogs. Now, they're increasingly moving indoors, becoming part of the family. Thus, small dogs are in and big dogs (German shepherds, Dobermans, St. Bernards and the like) are disappearing.

Yet however small or close at hand, dogs still require daily walks for exercise and toilet needs. Apartment living, busy owners and the aging human population are rapidly

making "convenient" cats the pet of choice in urban Kansai, says Tetsu Kitao, director of the Animal Medical Center, a group of three computer-linked veterinarian clinics in north Osaka. When Kitao was in vet school, cats represented only 10 percent of clinical patients. Now they're at 40 percent and still climbing. (Exotic pets, despite the good feature story they make, command only 2-3 percent of the pet population.)

Meanwhile, vet services are changing as well. Pets are living longer right along with humans, thanks to factors like vaccinations and the "indoorization" of dogs, which has made their owners notice symptoms of ill health more quickly. As a result, clinics are treating animals for degenerative (old age) diseases such as heart problems, diabetes, obesity and cataracts.

The biggest change vets are seeing is a jump in traffic in-

juries. As urban Japan's transformation into a car-driven society progresses, growing numbers of dogs and cats are appearing in the emergency room, and not only during the daytime. Pet owners living alone walk their dogs late at night after returning home from work. Or they may discover that their dog, cat, or bird has fallen ill during the daytime. Either way, the need for late-night services is on the rise.

Kansai vet clinics are aware of this. In 1992, the Animal Medical Center in Osaka's Ibaraki City started a 9 p.m.-to-midnight emergency clinic, with 11 vets from the medical group's three clinics rotating on the night shift. The same year, in south Osaka's Sakai City, a group of 50 young vets from three Kansai prefectures invested in the Emergency Services Hospital, a year-round, all-night clinic open from 9:30 p.m. to 5 a.m. In Yao City (in east Osaka), a pet-food delivery firm offers the missing link: transportation to vet clinics for carless pet owners. (Taxis often refuse pets, unless they are contained.)

While the growing trend

may be to offer the same range of medical services to pets as to humans, there are obstacles. About 80 percent of Kansai's clinics are one-man operations, says Kitao. Theoretically, three or four of them could rotate duty and offer a night emergency clinic, alternating among the owners' clinics. But Kitao comments that the fear of permanently losing one's patients to one of the other clinics would probably discourage vets from cooperating.

As traffic accidents and old-age diseases bring pets into the operating room, their owners are finding that pet care can be costly. A typical operation and hospital convalescence can cost between ¥150,000 and ¥200,000. Sometimes pet owners simply say, "Thanks, but no thanks."

Medical insurance for pets is a radical idea whose time may be at hand. Kitao doubts whether pet owners, who have spent the past decade getting used to the concept of preventive medicine, are ready for it. But, he suggests with a smile, what about a partial insurance system limited to vaccinations and heartworm disease?