

PETS MEDICARE

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***Abstract:** Affordability to pay for veterinary services is a challenge for some pet owners. The presence of pet health insurance is one tool that can help alleviate this burden. This study surveyed dog owners, seeking out whether the presence of pet health insurance was a factor in dog owners spending more at the veterinarian, as well as having increased visits to the veterinarian. Results show the presence of pet health insurance had a positive association with spending at the veterinarian, but not with veterinarian visits. The world's pet population is increasing, but access to veterinary care continues to be a concern. One method of alleviating barriers that prevent access to care is the presence of pet health insurance for a pet. Dog owners were surveyed to see the impact of pet health issues on dog owners' visits and expenditures at the veterinarian. Using several models, it was found that pet health issues had a significant and positive impact on the amount spent at the veterinarian. Other dogs and dog owner characteristics were found significant in impacting expenditures and visits to the veterinarian. Findings from this study can help address the accessibility issue facing India across the country in obtaining affordable pet care. This research is the first which seeks to identify the driving factors behind dog owner's choices regarding health care for their dogs.*

Keywords: pet health insurance, pet ownership, access to care, OLS