



Lucky Star Spay Neuter Program News

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Our Mission: To gather, recognize and celebrate the continuing annual commitment of each of our member veterinarians to provide some level of absolutely free spay neuter services to the needy animals of their choice, along with any other free services they choose to provide.

OUR LUCKY STARS

We are proud to present this roster of Lucky Star Veterinarians. Together these professionals have generously pledged 606 absolutely free spay neuter surgeries & other free services for needy animals of their choice in 2023, for which they have our utmost admiration and thanks:

Dr. Erno Hollo & Dr. Melissa Rotella, Basking Ridge Animal Hospital

Dr. Harvey E. Hummel, Andover Animal Hospital, Newton

Dr. Danci Mock, West Caldwell Animal Hospital

Dr. Maritza Perez, West Orange Animal Hospital

Dr. P. Picone, Audubon Veterinary Associates

Dr. Sandra Stalder-Frey, Alpha Veterinary Care

Dr. Carolyn Wooley, MCSNIP, Pennington

Dr. David Croman, Medical Director, People for Animals, Inc., Hillside, Robbinsville & Millville

"SOPHIE" IS THIS VET'S 200,000TH S/N

THAT IS NOT A TYPO! Back in 2009, after Dr. Don Popa did the 100,000th S/N surgery of his career, the then-55-year-old set a goal of at least another 100,000. Now, as the S/N clinic Vet @ [Ramona Humane Society](#) in CA, he reached the 200,000 S/N mark on April 21 when he spayed Sophie, an 8-mo. old Yorkipoo. He has set another goal of doing 50,000 more. (He and his 2 Vet Techs do about 40/day!) For more re his journey from Romania to the US, the many years of regulatory complications & odd jobs along the way to his US veterinary career, and what led to his commitment to S/N see: [Humans of Animal Advocacy: Dr. Don Popa | HumanePro by The Humane Society of the United States](#)

PET INSURANCE FOR S/N?(continued)

Info gathered on this topic since our June issue is included in a 2 pg document (not in newsletter format!) enclosed for those receiving this issue by snail mail. For email readers, just keep scrolling down after the end of this almost "always-just-one page" newsletter you're now reading! ☺

"HELP! MY NEW PET ISN'T"FIXED" YET

Covid has left big S/N backlogs in its wake everywhere. Many new pet parents are panicked. They are unable to book a S/N appointment at all or they have to wait many many months to get one. They then also find themselves facing related pet behavior issues they've not faced before. For FREE Pdfs w/ behavior tips for living w/male or female intact cats & dogs, go to [ASPCA COVID-19 Information Hub | ASPCApro](#), click on "Behavior Tips" & see each of the 4 guides offered for this now all too common situation.

SPAY "SHOT" FOR CATS? NOT SO FAST!

The ink was barely dry on our June issue when news hit re progress toward an injectable birth control for female cats, based on a test on six. Many articles appeared, most w/cautions re just how quickly, or not, this new shot might become widely available. Most seemed to agree it's not anytime soon. I did not find the science easy to grasp on one reading, so here are a variety of explanations to sample:

- (a) The research paper: [Durable contraception in the female domestic cat using viral-vectored delivery of a feline anti-Müllerian hormone transgene | Nature Communications](#)
- (b) [Nature Communications Publishes Michelson Prize & Grants Study \(michelsonprizeandgrants.org\)](#)
- (c) [Birth control for cats is effective, but 'ahead of its time' - Harvard Gazette](#)
- (d) [A gene therapy shot might keep cats from getting pregnant without being spayed \(sciencenews.org\)](#)
- (e) [Revolution in Pet Sterilization: Gene Therapy Offers Long-Term Contraception for Cats \(scitechdaily.com\)](#)

S/N IS FOCUS OF 2023"RAW" in UK

Rabbit Awareness Week (RAW) was celebrated June 26-30th with a "S/N" theme. Thanks to UK based "Burgess Pet Care" [Buy Pet Food Online | Burgess Pet Care](#) for alerting and linking all daily to the vast array of info found @:[Blog | Rabbit Awareness Week rabbitawarenessactiongroup.co.uk](#) The Vet or Vet Tech authored Blog topics are:
Day1: Importance of Neutering Rabbits
Day2: Importance of companionship for rabbits & benefits of neutering
Day3: Why & When to neuter
Day4: Pre & Post Op neutering care & advice
Day5: Pressures of unwanted litters on rescues

NEXT ISSUE: OCTOBER 1ST 2023 ...more>

PET INSURANCE FOR S/N????????

A supplement to the August 2023 Lucky Star Spay Neuter Program Newsletter

As reported in June, we reached out to NAPHIA re the current or possible role for pet insurance in S/N. Is it ever covered? Why? To what extent? & by whom?

Who or What is NAPHIA?

[NAPHIA - The North American Pet Health Insurance Association](https://naphia.org) (NAPHIA) is a trade association. NAPHIA itself does not sell the insurance. Their website offers helpful info for pet parents & veterinarians. At <https://naphia.org/find-pet-insurance/> is their "Pet Insurance Buying Guide", and a list of, and links to, each of their member companies. (Together, NAPHIA members account for >98% of all pet health insurance premiums in force in North America, so their list is likely one of the most complete lists available!)

Here's NAPHIA's Response:

"We like to think of pet insurance as protection for the *unexpected*. Whereas spay and neuter are preventive, so they are considered *expected* costs of pet ownership. Typically, spay and neuter is not bundled (or underwritten) into the coverage (and premium costs): The way they offer it depends on insurance regulation in each state, as well as each company's approach to coverage and underwriting risk.

The first (and main) reason for this is because not everyone applying for coverage requires spaying or neutering, so it makes sense to keep it separate or optional. While we don't track this as an industry, our members tell us that the majority of people applying for coverage have pets that already have been spayed & neutered. If you do add spay and neuter onto your coverage, doing so can help make this treatment more affordable because it is amortized over the life of your policy vs. being paid out upfront.

Second, some companies choose to 'embed' wellness features into their products (and file it as insurance in each state), whereas others offer it as a standalone wellness benefit that isn't considered part of your coverage. This varies from company to company so it's good to ask a licensed customer representative when you're considering coverage.

Finally, if you do purchase spay and neuter benefits (often alongside a more fulsome wellness plan) with a pet insurance company, you can choose the clinic that you wish to provide the service and treatment."

Comments from Lucky Star's Editor Re: Gathering More Info from More Sources:

Personally, I find the purchase of any kind of insurance a difficult and often time consuming task. Key to making choices about Pet Health Insurance is understanding the distinction between what the industry, and then what each company, considers "Accident & Health Insurance" vs "Wellness Benefits." Deciding (1) if pet insurance can work for you, (2) which company, if any, best suits your situation, and then (3) if wellness plans are worth their additional cost requires some homework. Learn the lingo, and think through the possibilities and your options carefully. Your veterinarian, other pet parents, and the links offered by NAPHIA (above) and others (below) are some places to start. For additional help in gathering data and making comparisons by company, I found [Best Pet Insurance Companies Of July 2023 - Forbes Advisor](#)

Who or What is "Forbes Advisor?"

You can read about them here: [About Us - Forbes Advisor](#). Their website contains this note: "We earn a commission from partner links on Forbes Advisor. Commissions do not affect our editors' opinions or evaluations." I was not deterred!.....Continued on next page

From "Forbes Advisor"

This website has done a lot of the info gathering & analyzing for the consumer: [Best Pet Insurance Companies Of July 2023 – Forbes Advisor](#) . Their overall advice: "Start With a Good Base Pet Insurance Plan...The base accident and illness plan covers major veterinary expenses, such as a torn ligament, broken bones, cancer and diabetes. **It's more important to find the best pet insurance policy and then decide if adding a wellness plan is worth it.**"

More specifically re: [Wellness Plans](#) per [Best Pet Insurance Wellness Plans For Routine Care In 2023 – Forbes Advisor](#) "Annual wellness exams, vaccinations, & flea, tick and heartworm prevention are all important. And you may have other pet wellness costs, like teeth cleaning, **spay/neuter surgery** and micro-chipping. These types of expenses are not covered by a standard pet insurance plan. But many pet insurers offer **wellness plans** as an optional coverage you can add to your base plan. We evaluated 24 plans to find the **best wellness plans for routine care.**" (Those results can be found @ link immediately above.)

Next:"S/N" as mentioned (or not!) by a few Randomly Selected Companies

I picked 3 companies @ random & checked to see if they mentioned S/N in their Ads::

Pumpkin: [Does Pet Insurance Cover Spaying and Neutering? - Pumpkin@](#)

"Needless to say, finding out that your pet insurance plan doesn't cover **spay/neuter surgery** can be disappointing. However, it's important to understand that this isn't unique. In fact, it's unlikely that you'll be able to find a standard pet insurance plan that covers the cost of this service. This confusion often stems from a misunderstanding of [what pet insurance is and what it's designed to cover](#). We're here to help clear things up!"

Fetch by the Dodo [What does pet insurance cover | Fetch \(fetchpet.com\)](#)

"Fetch helps you pay for unexpected vet bills from new accidents and illnesses. Pet insurance does not, however, cover pre-existing conditions, routine care or wellness visits. **Routine care or wellness** includes things like annual wellness exams, **spaying and neutering**, teeth cleaning, flea and tick protection and vaccines....."

Trupanion: [Pet Insurance vs Pet Wellness - Trupanion](#)

At the link immediately above, Trupanion explains the difference between Pet "Accident and Illness Insurance" and "Wellness Plans", what's covered in each and why they don't offer the latter!

Bottom Line?

Seems most pet insurance coverage, in varying degrees w/varying limits, is for new & unexpected "accidents & illnesses", not for "routine care." S/N is considered "routine care" so it's typically not covered by pet "accident & illness" insurance. But, **in addition** to accident and illness insurance, **some** companies provide **at extra cost** what are termed "wellness benefits." These benefits **might** include S/N, if so, most likely to a **limited** extent.(For example, Forbes Advisor mentions 2 companies offering as an annual "wellness benefit" **up to** \$150 for **S/N or teeth cleaning**. Those companies are: AKC Pet Insurance & Pets Best.) Some companies state clearly up front that they don't cover S/N as an insurance **or** wellness benefit, others don't mention S/N in their advertising at all. So, you'd have to ask.

PS. The Lucky Star Spay Neuter Program makes no recommendations re Pet Insurance or Companies that offer it. Buyer beware applies to any purchase. If you decide Pet Insurance can work for you, be sure you understand what you are buying from whom and what it costs and understand your rights as a buyer. I hope this intro w/a S/N "twist" has helped! ☺