

What's next? Insurance for your pet

By JUDITH BERNIE

VeteCare is a new health maintenance organization — for pets. The plan, the brainchild of a diverse group of area business people, goes public this week in the tri-county area. If successful, plans are to expand it throughout the state, and then nationwide, according to proponents.

VeteCare's leadership — Melvin Smith of Southfield, Jamal Shallal of West Bloomfield and Robert Williams of Detroit — shy away from terming it "pet insurance."

They bill it "Michigan's first pre-paid comprehensive health care plan for dogs and cats." Two health care packages are offered.

The \$80 basic plan covers unlimited hospitalization or in-clinic care; care and treatment of illness and minor accidental injuries; regular check-ups including immunizations; pre and post-natal care; basic puppy and kitten care; nutritional advice and routine eye and ear exams.

The \$130 added benefit plan includes the basic plan plus: neutering services for a healthy animal, spaying of an infected female animal, Caesarean section, tail docking, heartworm treatment, joint surgery and open and closed reduction of fractures.

A \$5 co-payment after the first visit plus any referral fees over \$100 are additional costs to the subscriber.

The veterinarian is guaranteed \$41.25 per year under the basic plan and \$68.75 under the deluxe offering. Emergency care is covered as long as it comes during the veterinarian's normal office hours.

"THE SUBSCRIBERS are there, the market is there. We have to get the vets," says Shallal, the researcher in the group.

Subscribers must be sold on the idea that they will get good basic preventive care for their pets with safeguards against contingencies. They are limited to veterinarians who have agreed to participate in the plan.

Vets must be sold on the idea that the volume of guaranteed, routine business will more than offset the number of pets which require extensive treatment under the health plan.

For that task, the group has hired Sandra Ruby of West Bloomfield as coordinator of veterinarian services.

Mrs. Ruby will make the rounds of local animal hospitals to sell the plan to the veterinarians. Her initial task is to sign up one vet in each community.

"We're going to know very quickly," says Smith, VeteCare's chairman and chief executive officer. "And the first vet who goes with us in Birmingham is going to wind up getting a lot of folks. It's a numbers game."

"The Blue Cross system has kind of engulfed people," he says. "Our biggest problem is educating the veterinarian between the claims and pre-paid system."

"Veterinarians are very conservative," Smith reports. "They really represent the last bastion of a strictly cash business."

Smith argues that not even the most popular veterinarian is 100 percent

busy. He says national statistics show that just 40 percent of pet owners utilize veterinary services.

THE VETECARE BACKERS acknowledge they aren't the first to have the idea of pet insurance in this area.

In 1970, a group approached it from the claims processing (Blue Cross) system, Shallal reports. It didn't get off the ground.

"No one can invest that kind of money to pay claims," Smith says. "It would take millions and millions."

"I guess it all started because a lot of us have animals," Smith adds, although he has been known to make joking remarks about "my wife's cat."

Shalla, says neither his bird nor rabbit qualify for the insurance.

Williams, in charge of marketing and advertising, has a German Shepherd dog.

Mrs. Ruby's household includes a dog, cat and a bird.

Smith admits that after business meetings are concluded, they may all sit around "telling dog stories."

They are proud of the diversity of their board and investors which include people of different races, religions and national origins whose professions include medicine, law, business and veterinary medicine.

They report 9,000 shares of common stock and 41,000 of preferred have been sold. They say there has been both interest and help from Dr. Jack Judy, a professor and associate dean of the School of Veterinary Medicine at Michigan State University.

Farmington Hills resident Charles Cone has been named to the new position of director of data processing for the Automobile Club of Michigan.

Cone, 54, had been assistant director of the Auto Club's administrative and financial operations since 1975. Cone will direct the club's systems and programming, operations and technical support areas.

He joined the Auto Club in 1973 as systems and programming group manager after retiring from the U.S. Air Force with the rank of Colonel.

He earned his bachelor's degree in business from Ohio State University and a master's degree in computer science from Texas A&M University.

He is past director of the Data Processing Management Association and the American Society of Military Engineers.

He is a member of the Society of Advancement of Management, the Association of Computing Machinery and Alpha Kappa Psi fraternity. He also is treasurer of the Damascus Commandery 42 in Detroit and is a member of several other Masonic orders.

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