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Don't let vet bills leave you in the dog house

AP photo

Sharon DePauw, left, a veterinarian with the Washington Animal Rescue League, shows Carol Freeman how to brush the teeth of her dog, Dakota, at the league's medical center in Washington, on Tuesday, March 17, 2009.

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By Linda Lombardi

Associated Press

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When her dog Liza starting having seizures, Alison Taub was alone at home for the first time since having major surgery — and her regular vet was closed for the weekend.

The problem turned out to be in Liza's heart. "The emergency vet was actually a specialist in heart problems and pacemakers which was really lucky," she said. "But they were also very expensive and demanded money upfront."

Taub had to leave a $2,000 deposit before treatment could begin — treatment that would eventually add up to almost $6,000. The only bright side of the otherwise bad timing? Taub had just signed up for a CareCredit health credit card to pay for her own surgery, a card that was also accepted by the vet.

"The emergency vet had a 3-month interest free option set up, so I knew I had some time to work it all out," said Taub, of Lake Forest, Calif.

Veterinary medicine can do amazing things nowadays, like implant a pacemaker though a dog's jugular vein — treatment that Taub said "had a huge effect." But the bills can be equally astonishing, especially when we're all worried about the economy.

It helps to plan ahead and know what your options are:

MANAGING YOUR FINANCES:

— Before you get a pet, make sure you understand what your expenses will be, says Anna Worth, president of the American Animal Hospital Association. The initial cost of a puppy or kitten — whether it's a thousand dollars for a purebred or a smaller fee from a shelter — is a small fraction of the lifetime care costs.

— Consider pet health insurance. A couple of places to start: the guide to plans recommended by the American Animal Hospital Association (http://www.healthypet.com/sealbuyersguide.aspx), and the insurance plans offered by the American Society for the Prevention of Cruelty to Animals (http://www.aspcapetinsurance.com).

The ASPCA offers options starting with an accident-only plan at $7.50/month for cats and $9.50/month for dogs, and part of the proceeds from each plan go to support the work of the ASPCA.

— A health credit card may help you manage you cash flow. Vets who accept the CareCredit card, for example, may offer payment plans with no-interest periods starting at three months.

Be careful to read the fine print for both of these options, however. All insurance plans have some exclusions, and if you don't make the payments on your CareCredit card by the end of the interest-free period, you will owe interest retroactively. You also need to qualify via a typical credit card application process.

AT THE VET:

— Vets do charge differently, so when first choosing a vet, you may want to factor this into your decision. But afterward, Worth recommends that you avoid shopping around for each procedure on the basis of price. Consistency is important to your pet's care, and what's more, a vet is more likely to be flexible when you're in a bind financially if you have a long-term relationship.

— Don't be uncomfortable about mentioning money — there is almost always more than one treatment option. "Talk to your vet and ask what are the simplest things that you can start with. Start with the least expensive. Maybe you don't need to test for everything at once," say Jim Monsma of the Washington Animal Rescue League.

— Don't neglect preventative care and medication, which can save you money in the long run. Spay and neuter your pets, which prevents health problems as well as unwanted litters: for referral to low-cost providers go to http://www.spayusa.org.

— Have your vet show you how to do some routine care yourself, such as nail clipping and toothbrushing.

AT HOME:

— Feed quality food, but don't overfeed — it's not only a waste of money on the food, but being overweight can cause costly health problems in pets.

— Keep cats indoors: it's safer and better for their health.

— Train your dog. A dog that comes when you call is less likely to run off and get into an accident. Your dog should also respond to a command like "leave it" or "drop it" when he's about to grab and eat something that might make him sick.

— Exercise your dog; it's good for him, and a tired dog is less likely to find ways to get into trouble. And make sure your home is always dog-safe. There's a good reason that ASPCA insurance excludes coverage for multiple instances of foreign object ingestion: It can happen to anyone once, but if your dog eats several tennis balls in a row, you're neglecting to keep him safe from eating tennis balls.

IN A FINANCIAL BIND:

— If your vet is accredited by AAHA, he or she can apply to their assistance fund.

— Ask your vet if a payment plan is possible. But remember that most vets are small businesspeople and times are hard for them too.

— Call your local shelter. In a few lucky communities, there are low-cost clinics for low-income residents like the Washington Animal Rescue League in Washington, D.C. But even where these are not established, the shelter may be able to refer you somewhere, especially if the alternative is taking in a surrendered animal because its owner can't pay for its care.

— If all else fails, there is a list of small charities that help with vet bills on the web site of the Humane Society of the United States. But these may be overwhelmed with requests, so your best option is to start local.

Prevention cheaper than cures

Pet owners are fortunate to have access to many preventative medicines and procedures, but if you've never experienced a problem, you may wonder if the cost of prevention is worth it.

For proof, take a look at these figures provided by Emily Pointer, veterinarian at the American Society for the Prevention of Cruelty to Animals:

— Heartworm disease
Prevention: Monthly pills for a 25 pound dog: $60 per year; yearly test, $25. Treatment: Exam, bloodwork, radiographs and injections for a straightforward case, about $500. The cost can go into the thousands for a complicated case and many dogs die or have a shortened lifespan even if treated.

— Flea and ticks
Prevention: about $20 per month for topical medication for a 25 pound dog. Treatment for flea- and tick-borne disease: Exam, diagnostic testing and 30 days of antibiotics would cost about $200 for a simple case; Pointer has one case where the owner has spent over $3000 treating complications from a tick bite infection.

— Kennel cough
Prevention: Exam and vaccine $105. Treatment: Exam, radiograph and medication about $270. If pneumonia develops, hospitalization and treatment are about $1,200-$1,600.

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