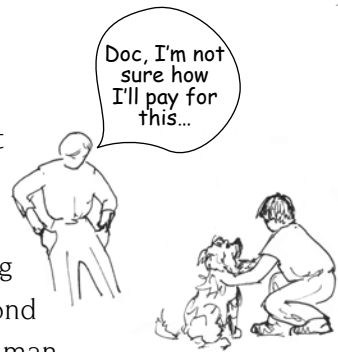


arthritis and anti-inflammatory medications aren't getting the job done.

Consequently, many clients are surprised by the amount of money needed to care for their sick dog because they may not have considered costs beyond those needed for their pup's routine care. Plus, human health insurance has trained us to think about "co-pays" rather than the "total pays" that most veterinary hospitals require.

So, how will you manage to pay for your dog's unanticipated illness or injury? Advance planning is the ticket. Whether you open up a medical line of credit, buy pet insurance, or stuff money under your mattress, it pays to be prepared. If you are superstitious like me, you can take comfort in knowing when you plan for the worst, the worst is far less likely to happen!



### Know Your Payment Options

When it comes to ways to pay your bill, there is no standard veterinary clinic menu, though most accept cash, credit/debit cards, and checks. Do your homework to find out which ones apply at your facility. When you research payment options *before* vet services are provided, trust me, the staff is most appreciative. What receptionist hasn't heard, "What do you mean, you don't take Discover®?" or, "I assumed you offer a multiple-pet discount."

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Many, if not most, clinics and hospitals require payment *in full* at the time services are rendered. Even when the dog is insured, the insurance company reimburses the client, not the veterinarian, so the client must pay up front (see p. 232). Some clinics offer payment plans, but they are not obligated to do so. A few vets may be willing to barter or even accept "hold checks"—it never hurts

to ask. It also helps to bear in mind that a deposit might be requested before diagnostics or treatments are initiated.

**A Line of Credit for Medical Expenses**

A payment option called CareCredit® is offered by a growing number of veterinary facilities throughout the US and Canada. This program has been successfully employed in the human medical and dental fields since 1984, helping people pay for any out-of-pocket medical expenses, including elective procedures such as dental care, cosmetic procedures, and corrective eye surgery.

In a nutshell, CareCredit® provides a line of credit that can be used to pay for veterinary expenses. When payment is due, CareCredit® pays the veterinary hospital, and the cardholder repays CareCredit®. There is no annual fee, and no obligation to use the product. For example, you can obtain CareCredit® when you first get your puppy, but not use it for years until significant medical expenses arise.

There are various plans to choose from that allow for interest-free payments for a pre-determined period of time (however, high interest fees often do apply if a balance is not paid off by a certain date). Clinic staff can get you enrolled, or you can sign up online or by tele-



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Two-thirds of dog owners say they would put in longer hours if they could bring their dog to work.  
.....

phone (the process is as easy as obtaining a department store credit card). Find out if your clinic offers this unique payment option, and visit [www.carecredit.com](http://www.carecredit.com) for further information.

**The World of Pet Health Insurance**

Veterinary health insurance has been around for a good long time, but only recently is it achieving greater popularity with consumers. My sense is that its growth initially was stymied by inadequate, “slow-

pay, no-pay” reimbursement policies. This seems to be changing, and some providers are now willing to give greater reimbursement amounts to policy holders, thus attracting people who want to take advantage of high-end diagnostic and therapeutic options that might otherwise be unaffordable.

Deciding whether or not to purchase a medical insurance policy for your dog requires serious consideration. And, if you decide to go ahead, figuring out which insurance company is the best fit can be daunting. I’ll help you sort through these decisions on the following pages.

Although it is considered to be far less necessary than human medical insurance, should your dog suffer some sort of catastrophe—such as being hit by a car—pet insurance might be your best, if not your only, way of financing his recovery. Without question, quality veterinary care is expensive, and as the cost of living increases, so, too, will the cost of doing business with your vet. At the time of publication, a surgical repair of a torn cruciate ligament—a common knee injury in large breeds—costs \$2,000 to \$4,000. The average fee for an MRI scan (including general anesthesia) is \$2,000 to \$3,000. Treating diabetes can cost several thousand dollars over the span of a dog’s lifetime.

Quality  
veterinary care is expensive, and as the cost of living increases, so, too, will the cost of doing business with your vet.

### **How Pet Insurance Pays**

Remember, when it comes to pet insurance, third party payments are the exception rather than the rule. This means that the veterinarian receives payment directly from you, the client, and not from the insurance company. *You are still responsible for paying your veterinary bills.* The insurance company then reimburses you as per the terms of your policy.