



Nancy Kay, DVM, Dipl., American College of Veterinary Internal Medicine, is a 2009 recipient of AAHA's Animal Welfare and Humane Ethics Award and author of *Speaking for Spot*. [speakingforspot.com](http://speakingforspot.com)

# More Bark for Your Buck

*Stretch those vet dollars*

By Nancy Kay, DVM



TODAY, THE HUMAN-ANIMAL BOND IS stronger than ever. It seems as though the more tumultuous the world around us becomes, the tighter we cling to our beloved dogs. They soothe us with their predictability and unconditional love, and give in excess of what they receive. Imagine, then, the heartache when it's necessary to cut back on a dog's health care because of financial hardship. If you're feeling the pinch (and who isn't these days?), here are 10 things you can do to economize while still doing a great job caring for your dog's health.

**1 Lay your financial cards on the table when talking with your vet.** Yes, this is difficult (discussing fleas is one thing—having a candid conversation about your bank account is a whole 'nother ball game), but such a dialogue can open doors to options that make better financial sense. There is rarely only one way to diagnose or treat a disease, and regardless of your financial status, you're entitled to an explanation of the risks and benefits of every single option.

**2 Request a written estimate for veterinary services before they're provided.** How else can you know if your bill will be \$200 or \$2,000? With an estimate in hand, you will avoid the element of surprise and won't end up paying for things you feel are unnecessary. In no way does requesting an estimate reflect how much you love your pet; you're simply being fiscally responsible.

**3 Kick the once-a-year vaccine habit.** We now know that parvo and distemper vaccinations provide a minimum of three years' worth of protection once the puppy series has been completed. If your vaccine-reminder card suggests otherwise, have a heart-to-heart talk with your veterinarian.

**4 Don't neglect preventive health care.** Doing so could cost you more in the long run. For example, administering heartworm preventive is less expensive for you (not to mention safer for your dog) than treating heartworm infection.

**5 Feed your dog less!** Just like their humans, many dogs are overweight. Ask your vet for her honest opinion about your dog's waistline. If she agrees that your precious pup could lose a few pounds, try putting less food in the bowl. Not only will this new habit translate into cost savings, it will result in a healthier dog, and a healthier dog translates into fewer veterinary bills.

**6 Be a savvy consumer of supplements for your dog.** Some supplement suppliers would like you to believe that your dog's good health is dependent on their products. Avoid being seduced by such ads. Talk with your veterinarian about which might be useful and then buy just the ones that are recommended.

**7 Investigate creative options for paying your veterinary bills.** Who knows, perhaps the clinic administrator is willing to barter. Or, look into a line of credit that can be used to pay for veterinary expenses. They are as easy to apply for as a department store credit card. Such companies typically charge neither service fees nor interest for the first few months. This may be financially advantageous compared to paying the bill via your usual credit card. Ask your vet hospital staff if they have an association with such a credit lender.

**8 Consider investing in pet health insurance,** especially if you are inclined to take the "do-everything-possible" approach when it comes to your dog's health. Most providers will reimburse 80 percent of your out-of-pocket expenses. Do the math and determine if, in the long run, medical insurance for your dog makes financial sense. Before you sign on the dotted line, make sure you are aware of the medical conditions (preexisting diseases, inherited disorders) that will be excluded.

**9 Price shop for your dog's prescriptions.** If the medication prescribed is a human drug, compare the human pharmacy price to what your veterinary hospital would charge. Big box or chain pharmacies purchase medications in bulk and can pass the savings on to you. For example, Costco prices are usually among the lowest, and some



human pharmacies offer substantial AAA discounts for pet prescriptions. For veterinary prescription items your dog receives on a regular basis (heartworm preventive, flea and tick control products, prescription diets), you might find the best savings via online pharmacies (bear in mind, not all such pharmacies are reputable—it pays to do the research needed to be sure you’re working with one that is). Yes, you still need your veterinarian’s authorization. You can ask for a written prescription and have it filled as you would your own, or you can contact an online pharmacy with your request and they will request authorization from your vet via a fax transmission. These days, veterinarians are certainly used to receiving such requests.

**10** Before considering euthanasia based solely on financial constraints, investigate every other conceivable option. Consider dog or breed-specific rescue associations, borrowing money from friends or relatives (borrowing from a bank might be a silly suggestion these days), applying for a donation from a pet health assistance organization (a comprehensive list can be found at *speakingforspot.com*), or finding a new, financially capable guardian for your pet. Such exploration of options might just save a life and will do wonders for everyone’s peace of mind.

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Drawing by George Johanson

## Two Poems by Mary Oliver

### Percy Wakes Me

Percy wakes me at 5 AM, and I am not ready.  
 He has slept all night under the covers.  
 Now, he’s ready for action: a walk, then breakfast.  
 So I hasten up. He is sitting on the kitchen counter  
 where he is not supposed to be.  
 Listen, this is a lesson in how to treat anyone,  
     people as well as dogs.  
 How wonderful you are, I say. How clever, if you  
     needed me,  
 to wake me.  
 He thought he would hear a lecture and deeply  
     his eyes begin to shine.  
 He tumbles onto the couch for more compliments.  
 He squirms and squeals; he has done something  
     that he needed  
 and now he hears that it is okay.  
 I scratch his ears, I turn him over  
     and touch him everywhere. He is  
 wild with the okayness of it. Then we walk, then  
     he has breakfast and he is happy, he is secure.  
 This is a poem about Percy.  
 This is a poem about more than Percy.  
 Think about it.

### I Ask Percy Why He Barks

I don’t bark, he says  
 looking at me in black-lipped disappointment.  
 Haven’t you ever heard Mahler, or Strauss—  
 the noisy, young one?  
 I don’t bark, he says. I sing.  
 And he closes his eyes in frustration and  
 ends the conversation.  
 I know you think you know a thing or two, he says.  
 But, sometimes I wonder.

