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Getting More Bark For Your Buck

Today the human-animal bond is stronger than ever. Seemingly, the more tumultuous the world around us, the tighter we cling to our beloved dogs. They soothe us with their predictability and unconditional love, and they consistently give in excess of what they receive. Imagine then, the heartache one feels when it's necessary to cut back on a dog's health care because of financial hardship. If you are feeling a financial pinch (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 (talking "fleas" is one thing- having a candid conversation about your bank account is whole 'nother ball game), but know that such discussion can open doors to options that make better financial sense. Rarely is there only one way to diagnose or treat a disease. You are entitled to an explanation of the risks and benefits of every single option, regardless of your financial status.

2. Request a written cost estimate for veterinary services before they are provided.

How else can you possibly know if your bill will be \$200 or \$2,000? With an esti-

mate in hand, you will avoid the element of surprise and won't end up paying for things you deem to be unnecessary. In no way does requesting an estimate reflect how much you love your pet; you are simply being fiscally responsible.

3. Avoid overvaccinating your dog.

We used to think that distemper and parvovirus vaccines had to be given annually. We now know that these vaccinations provide a minimum of three year's worth of protection (once the puppy series has been completed). Kick the once a year vaccine habit. If your vaccine reminder card suggests otherwise, have a heart to heart conversation with your veterinarian.

4. Don't neglect your dog's preventive health care.

Doing so could cost you money 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 food!

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, from puppyhood on, is dependent on their products. Avoid being seduced by such ads. Talk with your veterinarian about which supplements



are worthy expenditures for your dog. Then utilize just the ones that are recommended rather than paying for three or four others that might be found in combined supplement products.

7. Investigate creative options for paying your veterinary bills.

Who knows, perhaps the clinic administrator is willing to barter for product or services. Look into using 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. When payment is due, the credit provider pays the veterinary hospital and then bills you. 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.

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 health insurance 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. And, before you sign on the dotted line, make sure you are aware of the medical conditions (preexisting diseases, inherited disorders) that will be excluded for your dog.

9. Find a less expensive source for your dog's prescriptions.

Most veterinarians recognize that such price shopping is a fact of life these days, but I do encourage you to discuss this up front with your vet. If the medication prescribed is a human drug, compare the human pharmacy price to what your veterinary hospital would charge. Big box stores and chain pharmacies purchase medications in bulk and can pass the savings onto you. Some human pharmacies offer substantial AAA discounts for pet prescriptions. For medications 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 some research). Yes, you still need your veterinarian's authorization. You can ask your vet for a written prescription and use it as you would for your own prescriptions. Another option is to first contact the online pharmacy- they will then request authorization from your veterinarian via a fax transmission.

10. What should one do if forced to contemplate euthanasia for a pet solely because of financial constraints?

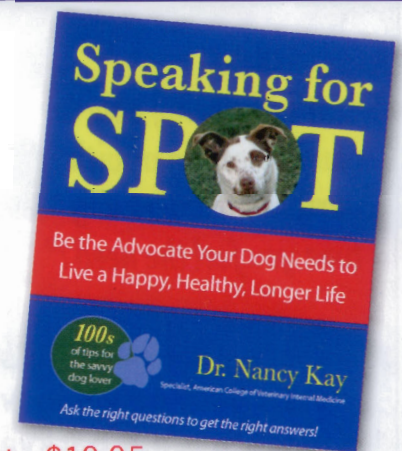
Before succumbing to such a drastic decision, I strongly encourage thorough investigation of every other conceivable option. Consider researching dog or breed-specific rescue associations, borrowing money from friends or relatives (borrowing from a bank might be a silly suggestion these days), applying for a donation from a pet health assistance organization (a comprehensive list can be found at www.speakingforspot.com), or finding a new, financially capable guardian for your pet. Exploration of these options might just save a life and will do wonders for everyone's peace of mind. **DS**

Dr. Nancy Kay's veterinary degree is from Cornell College of Veterinary Medicine, and she completed her residency training in small animal internal medicine at the University of California--Davis Veterinary School. Dr. Kay is a board certified specialist in the American College of Veterinary Internal Medicine and has been published in several professional journals and textbooks. Since the release of her book, *Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life*, Dr. Kay has lectured extensively and written numerous magazine articles on the topic of medical advocacy. She was a featured guest on the popular National Public Radio show, *Fresh Air with Terry Gross*. She is a staff internist at VCA Animal Care Center, a 24-hour emergency/specialty care center in Rohnert Park, California, and was selected by the American Animal Hospital Association to receive the 2009 Hill's Animal Welfare and Humane Ethics Award. This award is given annually to a veterinarian or nonveterinarian who has advanced animal welfare through extraordinary service, or by furthering humane principles, education, and understanding.

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