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ASK DR. DOG

Getting More Bark for Your Buck

By Nancy Kay, DVM

Dear Dr. Dog: I want to keep my dog healthy, but right now money is really tight. How can I make the most of my limited budget and still take care of my dog's health care needs?

You are certainly not alone with your concerns — most people these days are feeling a financial pinch. Here are some suggestions for maintaining your budget without compromising your dog's health care needs.

Lay your financial cards on the table when talking with your vet. Yes, this can be difficult. Talking "fleas" is one thing; having a candid conversation about your bank account is whole 'nother ball game. Yet such a 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, and there is likely to be something available that suits your financial means.

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 estimate 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 and perhaps refusing certain aspects of the recommended treatment plan reflect how much you love your pet; you are simply being fiscally responsible.

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 at least three year's worth of protection (once the puppy series has been completed). Kick the once-a-year vaccine habit. Also, don't vaccinate for diseases your dog has no potential exposure to — i.e., Lyme disease is transmitted by ticks, leptospirosis is transmitted by wildlife, rattlesnake venom is transmitted by rattlesnakes! If your vaccine reminder card suggests the need for vaccines that are unnecessary or too frequent, have a heart-to-heart conversation with your veterinarian.

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

Feed your dog less food! Overweight dogs are just as common as overweight humans. Ask your vet for her honest opinion about your dog's waistline. If she agrees that your precious pup could lose a few pounds, simply begin putting less food in the bowl. This saves money two ways: It reduces your food bill and it makes your dog healthier, which means fewer veterinary bills down the line.

Be a savvy consumer of costly supplements for your dog, many of which have dubious value. Supplement suppliers want you to believe that your dog's good health, from puppyhood on, is dependent on their products. But if your dog is healthy and eating a balanced, complete diet, there is probably no need for supplements. When a medical situation arises that might be helped by a specific supplement, utilize it on its own rather than paying for three or four others in a combined product. Talk with your veterinarian about which supplements are worthy expenditures for your dog.

Investigate creative options for paying your veterinary bills. Sometimes the clinic administrator is willing to barter for products or services. A company called CareCredit (www.carecredit.com) and some banks provide a line of credit that can be used to pay for veterinary expenses. When medical care is provided, the credit company pays the veterinary hospital and the cardholder repays the company. This may be financially advantageous compared to paying the bill with your usual credit card. Of course, you should carefully compare fees and rates to make sure.

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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 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 (pre-existing diseases, inherited disorders) that will be excluded for your dog.

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. Many human pharmacies offer substantial AAA discounts for pet prescriptions. For veterinary prescription items that you use on a regular basis (heartworm preventive, flea and tick control products, prescription diets), you might find the best savings at online pharmacies.

I hope these money-saving tips point you in the direction of a happy, healthy, and stress-free holiday season with your canine best friend.

Nancy Kay, DVM, Diplomate ACVIM, is author of [Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life](http://www.speakingforspot.com) (www.speakingforspot.com). She is a staff internist at VCA Animal Care Center in Rohnert Park and lives in Sebastopol with her husband (also a veterinarian), her three children, and a menagerie of dogs, cats, birds, horses, and goats. She can be reached at dr.kay@speakingforspot.com.