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Providing Care for Your Best Friend

Most people enjoy the companionship of a pet. On average 37% of households own a dog and 32% of households own a cat. When you bring a pet into your household you assume the financial responsibility to care for the pet. Some households do not plan for unexpected medical problems or even the cost of routine care for their pets. There are some ways you can plan for all of your pet care needed.

Pet Insurance

Pet insurance is best purchased when your pet is young and healthy. Just like human medical insurance, pet insurance will not cover pre-existing problems. Pet insurance fees are paid monthly. Most companies reimburse after the pet's bill is paid for. Pet insurance usually offers different levels of sick pet coverage, along with coverage for wellness services like vaccines, spaying and professional dental cleanings. Visit www.petinsurance.com for free quotes.

Care Credit

Care Credit is a credit card that is no-interest, if minimum monthly payments are made. Plans vary, but are typically 6 to 12 month financing terms. These options allow pet owners to spread out the payments over time to make pet medical care more affordable. Not every veterinary clinic offers this option so make sure to ask in advance if you plan on using Care Credit. Visit www.CareCredit.com for more information or to apply.

Other Options

There are non-profit organizations that occasionally have funds available. In most cases, these organizations require an application and proof of need through financial statements such as taxes. It takes time to go through the application process, so applicants need to locate a non-profit and apply prior to arranging for services. Online searches are the best way to find organizations. In recent years another option that has become more popular is online money fundraising on sites such as GoFundMe. Visit www.gofundme.com for more information.

Be up front about your financial abilities and budget for your pet. Work together with your veterinarian to choose the care that you are financially comfortable providing and fits the needs of your pet.

Disclaimer: This written content is meant to be educational and is not medical advice. Always consult a veterinarian about medical advice for your pet.