



**By Dr. Maria Krenz, DVM – The Zimmerman Veterinary Clinic 763-856-4848**

## **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 individuals bring a pet into their household they are assuming 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 unexpected costs.

### **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 for medical costs after the pet's bill is paid. Pet insurance usually offers different levels of sick pet coverage, along with coverage for wellness services like vaccines, spaying and professional dental cleanings. The staff at The Zimmerman Veterinary Clinic are trained on different insurance options that VPI pet insurance offers and can help you to make a decision that is best for your pet. Visit [www.petinsurance.com](http://www.petinsurance.com) for more information on pet insurance.

### **Care Credit**

Care Credit is a credit card that is no-interest, if minimum monthly payments are made. Plans vary, but are typically around 6 mos. Some of the plans include, no-interest financing for purchases under \$300, and 12 months financing for purchases over \$300. These options allow pet owners to spread out the payments over time to make situations more affordable. At The Zimmerman Veterinary Clinic, we accept Care Credit. Not every clinic offers this payment option so make sure to ask before your appointment. Visit [www.CareCredit.com](http://www.CareCredit.com) for more information or to apply.

### **Other Organizations**

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; we also have a list at The Zimmerman Veterinary Clinic available on request.

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