FAMILY PET animal hospital

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Adapted Statement from the American Animal Hospital Association (AAHA) on

Meeting the Cost of Pet Care

Our pets provide us with fun, companionship, and unconditional love. In return, we incur the responsibilities that go along with pet ownership, including veterinary care.

Money spent on wellness and prevention, as well as keeping pets in a safe environment, significantly reduces the risk of illness and injury. Nevertheless, pets do occasionally become sick or injured; thankfully the veterinary profession today is capable of providing virtually the same kinds of care and procedures available for people.

The American Animal Hospital Association strongly suggests that all pet owning families assess their financial situation and consider their ability to meet unexpected expenses that may be incurred for veterinary care. For some families, these expenses may be met through existing savings. Others may be able to use credit card reserves or medical payment cards*. Ask at Family Pet's front desk for information about CareCredit, which can be used to extend your payment out over 6 months interest-free.* Some families should consider budgeting for these expenses, and still others may want to consider protecting themselves through pet health insurance policies.

For those considering pet health insurance, we offer the following suggestions:

- Be sure you understand what the policy covers. Some policies (but not all) cover some preventative care, such as vaccinations, but there may be additional cost for this coverage.
- Understand the exclusions. Almost all policies exclude pre-existing conditions and some exclude hereditary conditions. Some may exclude certain conditions unique to certain breeds.
- Almost all policies have a deductible and a co-pay requirement. Some pay according to a set schedule of "usual and customary fees" while some pay based on the actual incurred expense. Be sure you understand how expenses will be reimbursed.
- Ask whether or not the policy allows you to seek care from a veterinarian of your own choosing or whether you must go to a veterinarian that participates in the company's network of providers. When faced with a pet's serious illness, most pet owners want to be able to obtain care from their regular veterinarian.
- *Check the website* www.PetInsuranceReview.com*, an independent source for reviews and information about pet insurance coverage.*

Again, veterinary care can provide your pet with many years of healthy and happy life. Managing the expense of veterinary care can be done in a number of ways; the important advice is to think about it before the need arises.