

7 Things Your Veterinarian Wants You to Know...

1. EXPECT this to happen at least once - and probably more - during your pet's life.

There's really no way around this – chances are you will someday be facing a large veterinary bill that you didn't expect. We know these things tend to happen at the worst possible time, and you're left with your head spinning as you try to come up with a financial solution. We don't want you to be surprised – at least financially. Keep in mind that owning and caring for a pet isn't always smooth sailing – accidents, injuries and illnesses do happen. It's better to be armed with knowledge ahead of time, so you and the Jarrettsville Vet Center (JVC) Team can work collaboratively – and quickly -- to identify financial options for managing the cost of care.

2. Veterinary care can be expensive! – especially emergency and surgical care.

We get it, we really do – the price tag for veterinary care can knock you for a loop sometimes! **At Jarrettsville Vet Center, we strive to maintain reasonable prices on all our services**, by carefully controlling our costs. As diligent as we are, though, veterinary care has evolved and expanded exponentially in recent years. There are more cutting-edge diagnostic and treatment options available now than ever before, and it costs our practice quite a bit to keep up with these advances, so we can provide the appropriate level of care for your pet.

When it comes to emergency and surgical care elsewhere, expect costs to be much higher. It is expensive to operate a 24/7/365 critical care facility, so if you must take your pet to an emergency facility, be prepared to expect higher prices. If you suspect your pet is ill or injured, it's always best to intervene early - this will help keep your costs down. Please contact JVC *first* during regular business hours if your pet is hurt or sick, because we *may* be able to help you avoid the expense of emergency care.

3. Familiarize yourself with our payment options BEFORE you need them.

When the day comes that you're confronted with that costly vet bill, you're going to need to know how to pay for it. If you don't have adequate funds in your bank account, your credit cards are maxed out, or you just can't access an enormous amount of money right away, Jarrettsville Veterinary Center offers several payment options to help you finance the cost of care.

Traditional Financing.

JVC offers third-party financing through [CareCredit](#). This is a traditional credit line for which you can apply while you are in here in our office – it only takes few minutes. You can also apply before you ever need it, which we recommend enthusiastically!

Alternative Financing.

JVC offers an alternative financing option called [VetBilling](#) if Care Credit doesn't work for you - however **this option is limited to existing JVC clients only**. **VetBilling** is a third-party payment management company that allows you to **make installment payments over time**, breaking a large cost into smaller, more manageable chunks. VetBilling automatically drafts payments from your checking, savings or credit card account until your balance is paid in full. Your payments are directly transferred to JVC.

Additional fees and some restrictions apply when using VetBilling; please contact our office for details. ***Payment of your pet's exam fee, as well as a down payment (percentage of your total invoice) is required in order to enroll in a VetBilling payment plan.***

MORE GOOD NEWS: *Through VetBilling, you can also open a Pet Health Savings Account here at JVC* and save ahead! Find more information under #6 below.

4. Ask us about different treatment options.

We understand that if you have financial constraints, you may not be in a position to pay for the "gold standard of care." While we always want to provide the best treatment available, we understand that in some cases, it's just not financially realistic, so we will happily discuss alternative treatment options with you if you let us know about your concerns. Please talk to us! We aren't here to judge you; we're here to help you and your pet. When we know about any financial concerns ahead of time, we can work with you to figure out ways to keep costs down.

5. Consider buying pet insurance.

Since the cost of veterinary care will likely keep rising due to continuing advances in medical care, you may want to consider investing in a pet insurance policy.

There are currently about **12 major providers of pet insurance in the U.S.** Some of the better known companies are ***Trupanion, Nationwide, Embrace, and Pet's Best.***

We recommend that you do some research to learn exactly how pet insurance works. This will also help you compare and contrast policies before purchasing. Do a Google search using the terms "compare pet insurance," or visit ***www.PetInsuranceU.com*** to view and compare different policies, their limitations and terms. You can also visit ***Canine Journal*** online. Every year they rate and review the major pet insurance providers in the U.S. Find them at ***www.caninejournal.com.***

IMPORTANT INFORMATION ABOUT PET INSURANCE: Most pet insurance companies DO NOT allow you to make a co-pay, and they do not pay veterinarians directly - which means ***you are still responsible for the up-front, out-of-pocket cost of care.*** Most pet insurance companies require you to submit a claim and then wait for reimbursement. How long it takes to receive your reimbursement check varies widely, depending on the company. The percentage of your reimbursement will vary too, which is why we recommend that you learn the policy details for various insurance providers.

6. Establish a pet savings account (which you can now do through JVC! Keep reading.)

The best thing you can do to prepare for an unexpectedly large veterinary bill is be proactive and set aside funds in a protected account. Even if it's just \$10 a month, it's something! ***An ideal amount to have on hand, at minimum, is \$1500.*** That at least gets you started in an emergency, when you'll need a down payment for the "low end" of an estimate if you must take your pet to a critical care facility, such as the [Pet ER in Towson](#), or the [Animal Emergency Center](#) or [Harford Emergency & Referral Veterinary Associates](#) in Bel Air, MD.

Jarrettsville Vet is excited to offer you a convenient way to build your dedicated pet health savings funds: We now have **Pet Health Savings Accounts!** When you sign up for a savings account, you can choose your payment amount and date. By partnering with **VetBilling**, your payments will automatically be drafted from your checking, savings or credit card account. **Each payment is deposited directly to JVC where we will hold your funds as a credit balance on your client account.**

It costs just \$15 to enroll in a Pet Health Savings Account (one-time only), and an additional \$1 is added to each automatic payment to cover bank transfer fees (if you elect to save \$30 a month, a total of \$31 will be withdrawn from your account on the date you choose, every month.) **The funds in your savings account can be used to purchase any services or retail items (like prescription food) here at JVC.**

7. Identify charitable sources of funding BEFORE you need them.

If you are seriously pinched for dollars and have an extremely limited income (or no income), please familiarize yourself with organizations that provide **charitable grants for veterinary care.** Usually you don't have to pay these funds back, but some charitable organizations will negotiate payment plans with you if you can afford to pay *something*. **Please see our insert for a list of charitable organizations, along with other creative ideas for raising funds for vet care.**

You can do an online search using the terms "veterinary financial assistance" or "charitable assistance for veterinary care," and you will see many resources. However, keep in mind that **all charitable organizations require you to complete an application. Approval is not guaranteed, and requests far exceed the resources available. Amounts awarded typically range between \$200 and \$500 and are NOT usually disbursed immediately.**

We sincerely hope these tips will help you be better prepared for any unplanned veterinary expenses. Never hesitate to ask us how we can help you ease the pain of an unexpected financial emergency. We are always here for you!

Dr. Krista Magnifico Practice Owner
Jennifer Taylor Practice Manager

