

Having Trouble Affording Veterinary Care?

Help is out there

You've always managed to give your pet the medical care she deserves, but due to unexpected circumstances, you're faced with vet expenses that are far beyond your ability to afford them.

No owner wants a pet to suffer because medical care is out of reach. Financial aid is out there, and there are steps you can take to cover an emergency vet bill.

Please remember that, depending on the severity of your pet's illness or injury, you may still lose your pet even after great expense. Discuss the prognosis and treatment options with your veterinarian, including whether surgery or treatment would just cause your companion discomfort without preserving a life of good quality.

1. Pet health insurance

It is always better to try and plan for the unexpected. While it may not help in the current crisis, you should consider purchasing pet health insurance for future medical needs. Several pet insurance plans are available. Please perform your research prior to choosing a specific company so you can find the company that best meets your needs.

2. Check your own state first

Veterinary Care assistance in Wyoming:

Black Dog Animal Rescue: Cheyenne-pet food, adoption services
www.bdar.org

Cheyenne Animal Shelter: Cheyenne- pet food, emergency boarding services, spay/neuter assistance, and adoption services
www.cheyenneanimalshelter.org

Denkai Animal Sanctuary: Southern Wyoming -spay/neuter and veterinary assistance
www.denkaisanctuary.org

Veterinary Care Assistance in Colorado

PetAid Colorado Denver Colorado—Non-Profit Veterinary Clinic www.petaidcolorado.org

Phone number: 303.318.0447 / 800.228.5429 (toll free)

MaxFund Wellness Center Denver, CO 303-5950532 www.maxfundclinic.org

3. Work with veterinarians

Negotiate a payment plan with your vet. If you're a client in good standing, she/he may be happy to work out a weekly or monthly payment plan so that you don't have to pay the entire cost of veterinary care up front. However, don't expect a vet you've never been to before to agree to such a plan; she/he doesn't know you and understandably doesn't want to get stuck with an unpaid bill.

Offer to perform a service for your vet like cleaning kennels, answering phones or other work in lieu of actual cash.

Get a second opinion. You'll pay a consultation fee, but another vet may have other, less expensive ways to treat your pet.

Use a vet in a less expensive area. Vets in smaller towns tend to charge lower fees.

Check out local veterinary schools. Many run low-cost clinics for limited income clients. [The American Veterinary Medical Association's website](#) and [Veterinarschools.com](#) have lists of veterinary schools by state.

4. Cash in

Explore ways to bring in some extra cash.

Have a yard sale. One's man's trash is another man's treasure.

If your birthday or a holiday is near, ask for cash in lieu of a present.

Sell things on an online auction site such as eBay.

Consider getting a second or part-time job or working for a temp agency.

Ask your employer for a salary advance.

5. Raise your own funds or get temporary credit

If you don't qualify for a credit card or bank loan that can help you through your pet's crisis, you may still be able to get an account with [Care Credit](#), a credit card that's specifically for health expenses, including your pets. Care Credit offers a no-interest or low-interest grace period that may help you if you can pay the money back within a few months. It's accepted by many veterinarians (and people doctors).

Groups like [IMOM](#) and [RedRover](#) also allow you to apply for financial aid if you can't afford veterinary care for your pet. Monty's Helping Paw that can help people afford veterinary care. Information is located at [www.MontysHelpingPaw.org](#).

Or, raise your own funds! [GiveForward](#) enables you to create a personal fundraising page to raise funds for pet medical care. They charge a small percentage of funds raised.

[www.redrover.org](#) also has some great ideas on fundraising!

6. Financial assistance

There are many animal welfare organizations that can help out with vet bills, either with low-cost care, loans, or grants. Here are a few:



Dog breed-specific veterinary care assistance programs

CorgiAid: corgiaid.org

Special Needs Dobermans: doberman911.org

Dougal's Helping Paw (Scottish Terriers, West Highland White Terriers and other small, short-legged terriers): <http://www.welcome.to/dougalsfund>

Labrador Harbor: labradorharbor.org/

Labmed: labmed.org

Labrador Lifeline: labradorlifeline.org

Westimed (West Highland White Terriers): westimed.org

Pyramedic Trust (Great Pyrenees): <http://www.angelfire.com/bc2/pyramedic/summary.html>

Veterinary care assistance for working/service dogs

Helping Harley Cancer Treatment Grant: <http://grants.landofpuregold.com>

Assistance Dogs Special Allowance Program: <http://www.cdss.ca.gov/cdssweb/PG82.htm>

7. More resources

Still looking for help?

There are some organizations that may offer assistance locally (by state or community). The Humane Society of the United States has a state-by-state listing of assistance programs.

Your vet can submit an assistance request to the American Animal Hospital Association's "Helping Pets Fund." In order to qualify, your animal hospital must be AAHA accredited. To learn more about the program visit www.ahaa.net.

If you purchased your dog from a responsible breeder, check your contract to see if there is a health guarantee that covers your pet's ailment.

***This information sheet was based off of the Humane Society of the United States financial assistance webpage located at www.hsus.org.**