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## Veterinary care without the bite

If you've been to the vet lately, you may have walked out wanting a distemper shot for yourself. Since 1997, veterinarians have been hiking prices at more than twice the rate of overall inflation.

At the same time, great leaps in veterinary medicine are making expensive treatment options a reality. Dogs with potentially fatal cardiac problems routinely get a \$3,000 pacemaker. Cats suffering renal failure can have an \$8,000 kidney transplant. Veterinary drugs treat everything from separation anxiety and arthritis pain to epilepsy and cancer for \$0.66 to \$16 a day--often for the life of the pet.

Even if your pet is perfectly healthy, vets are now ready with a battery of tests, shots, and even X-rays for the annual wellness checkup, costing up to \$140 for kittens and puppies and as much as \$340 for geriatric cats and dogs.

Together, those trends--increasing prices and advances in treatment--pose new dilemmas for owners of the nation's 143 million cats and canines (not to mention 43 million birds, reptiles, and other pets): How do you afford the high cost of 21st-century veterinary care? And when do you say no to heroic treatments?

Spending on veterinary services jumped to \$18.2 billion in 2001, nearly triple the 1991 level. Plenty of consumers are happy to open their pocketbooks. "I'll do whatever it takes to save my pet; especially today, with terrorism and war, pets are more important than ever," says Blake Brossman, chief operating officer of PetCareRx, an online pet drugstore. Brossman spent \$1,400 for two grueling regimens of chemotherapy after his rottweiler, Lou, was diagnosed with cancer in 2001. Lou died four months later, after Brossman carried him five New York City blocks in a last race to the vet.

But many other pet owners resent the sticker shock. "I told my vet I thought I was being taken advantage of," says Darlene Klein, a dog breeder from Ithaca, N.Y., who in December 2002 spent \$1,674 to repair the broken leg of her 3-month-old greyhound, Patty. In February 2003, Jean Coy, a homemaker from Renton, Wash., spent \$614 on her orange tabby, Tiger, after he was hit by a car. That included X-rays, stitches, anesthesia, monitoring, drugs, a shunt, and a fruitless attempt to reset Tiger's dislocated leg. "I was robbed," says Coy, who finally got another vet to surgically repair Tiger's leg properly.

These consumers are among scores who responded to our online query about their vet-care experiences.

Compounding pet owners' ire, the veterinary-care industry is still in the stone age of consumer-protection law. Should you decide to dispute an outrageous bill, your vet might hold Fluffy hostage under the state lien laws and tack on boarding fees for the duration. Vets dispense pharmaceuticals, but few states mandate the most basic price disclosure or even a written prescription for consumers who want to shop around.

### ANTICIPATE COSTS AND PROBLEMS

The best way to protect yourself from paying too much for vet care is to know what medical needs come with every ball of fur and learn the going rate for various veterinary services. Many consumers have no idea what a fair price is, so shopping around is a must.

"Always get an estimate from two or three vets," says Dr. David Beckstrom, a Denver vet who has been in the business for 18 years and thinks many in his profession take advantage of consumers. "Nine out of 10 times, the average Joe practice will provide the same treatment, but one vet's price may be two to three times what others will charge."

### CR Quick Take

You can save thousands of dollars on veterinary care by planning and shopping carefully.

- You don't have to buy prescription drugs from vets. More than 600 drugs used to treat pets are actually human drugs, and you can find some of the best deals at ordinary drugstores.
- Pet insurance won't necessarily save you money. In fact, with it, you can end up paying far more for veterinary care than if you didn't have insurance.
- Demand for purebred dogs has made costly genetic diseases more widespread. We tell you which inherited disorders strike the most common dog and cat breeds. The hardest breed? The common mutt.
- A second opinion may be the best \$34 you ever spend if your vet does not seem to have nailed down the diagnosis and your pet isn't responding to treatment.
- For 20 ways to cut your vet-care costs without sacrificing quality, see [20 ways to cut vet costs](#).

Pet owners may know to call around for the best price on ordinary services such as checkups and vaccinations. But Veterinary Economics magazine has prodded vets to outfox shoppers by cutting prices on those few "shopped" services and raising them on "nonshopped" services such as preanesthesia tests, suturing, drugs, and hospitalization.

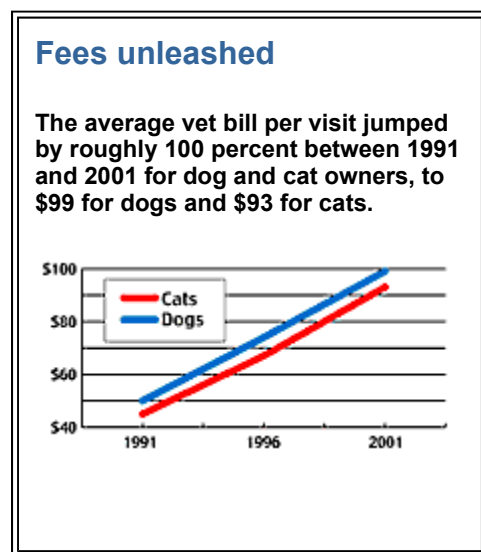
Historically, consumers didn't have to be so wary. The veterinary profession has a reputation for honesty and ethics, according to Gallup polls, largely because of vets' compassion for animals and their willingness to be there in emergencies. In 1999, however, a study by KPMG Economic Consulting convinced many vets that they were the victims of their own kind hearts and hobbled by "inappropriate business practices" such as undercharging.

The KPMG report was "a wake-up call for the profession," says Dr. Link Welborn, president of the American Animal Hospital Association and owner of three practices in Tampa, Fla. Receptionists now screen phone access to the doctor and put your call through for a \$27 consultation fee; lower-paid technicians do more of the routine work; and you get charged à la carte for everything that can possibly be itemized.

Here are ways to fight back:

**Get regular exams.** Annual checkups are a must to head off any developing health problems and big expenses. The physical examination fee is the cornerstone of the vet bill and runs from \$25 in the Midwest to \$33 in the Northeast. Those are averages for adult cats and dogs. Vets often set other fees as a percentage of this charge. They also consult the AAHA's Veterinary Fee Reference, a biennial survey of what 1,945 U.S. vets charge for some 385 procedures, which is where we got most of our price data.

**Consider fewer shots.** Many communities require yearly rabies shots, and vets have long recommended other annual vaccinations to protect against certain deadly viruses. About 66 percent of the 188 million visits to the vet by cats and dogs in 2001 involved vaccinations, and this bread-and-butter business made up 14 percent of the average vet's income.



But a two-year study by a committee of the American Veterinary Medical Association concluded in 2001 that the annual-shots advice is not based on scientific data, and some vaccines are effective longer than a year. That's important, because other research has associated annual shots with harmful and often fatal side effects, such as autoimmune hemolytic anemia in dogs and sarcomas in cats.

For those reasons, the profession has been revising the annual vaccine protocol after the first boosters are completed at age 1. Rabies vaccines good for three years are already on the market, and most university veterinary teaching hospitals have increased the recommended time between other booster shots to every three to five years instead of annually. Aside from legally required rabies shots, pet owners have the right to decide how frequently boosters should be given.

If you live in a county or state that allows a three-year rabies shot, pay \$16 for that instead of \$13 three times for the one-year shot. Talk to your vet about whether your pet needs and should risk getting other shots every year.

**Get pets spayed or neutered.** These procedures (\$65 to \$170) are recommended to control stray animal populations. But they can also cut your future costs: Spayed females are less likely to develop mammary tumors, and neutered males are less likely to get into fights where they can be injured.

**Comparison-shop for medicines.** Drug sales are a leading profit center for veterinarians, constituting 18 percent of revenue. Markups on medicines range from 100 to 250 percent.

You can often find bargains on prescription drugs for your pet by shopping at a regular drugstore instead of buying from your vet. "Seventy-five percent of drugs used for cats and dogs were originally developed for humans," says Dawn Boothe, a professor and specialist in internal medicine and clinical pharmacology at the College of Veterinary Medicine at Texas A&M University.



#### BEATING HIGH COSTS

**NAME** Gregory Dozier, with Shana, his 11-year-old shar-pei/pit bull terrier mix, and Dr. Yossi Haroush at Vaccine Night at the SPCA in Briarcliff Manor, N.Y.  
**ISSUE** Nonprofit humane societies and SPCAs often provide low-cost vaccinations, spay/neuter surgery, and sometimes other services. "The shots are inexpensive and the people here are nice," says Dozier.

You can also buy lower-priced tick, flea, and heartworm preventives through pet catalogs and Internet discounters (see [Save on pet drugs](#)).

**Get a second opinion.** If your pet's illness starts costing more than a couple of hundred dollars and the animal isn't responding to the recommended treatment, get a second opinion from another vet. That averages \$31 in the Midwest and Southeast and \$38 in the Northeast.

According to data from Veterinary Pet Insurance (VPI), which insures 325,000 cats and dogs around the country, the 10 most common claims last year were for relatively minor ailments—eye, ear, and skin infections; benign tumors; and digestive and urinary-tract ailments—and a handful of more serious problems. Costs for most of those averaged \$100 to \$200, but the highest bills for every type of illness ran from \$600 to \$4,400.

Jack Stephens, chief executive of VPI, attributes the standout bills to more severe illnesses and complications in some cases, but also to vets' reliance on tests in place of their instincts, differences in approaches to the case, and higher fees.

The American Animal Hospital Association has been advising vets to impose a \$5-per-customer fee increase to raise \$50,000 of mostly pure profit. The group also recommends more screenings and lab tests (where markups run from 210 to 720 percent), more X-rays (\$37 to \$140), and more ultrasounds (\$71 to \$338). Question the need for such procedures and consider getting another opinion.

**Even in emergencies, shop around.** Roughly 1 in 10 cats and dogs visited the vet for an emergency in 2001, according to a survey of 54,240 pet owners by the American Veterinary Medical Association in 2002.

Except in the most-life-threatening cases, vets typically first stabilize an injured or ill animal with pain killers and other first aid, then schedule surgery and even the repair of a broken leg for a later date, says Beckstrom, the Denver vet. If possible, take your pet home rather than leave it with the vet overnight. That's when you should do your shopping—after you get home with the initial diagnosis.

Call two or three vets to find out what they'll charge for the treatment or surgical procedure, including anesthesia, monitoring, supplies, and any vet-administered medications. Expect to pay an average of \$350 for repair of a broken limb, \$383 to sew up a torn knee ligament, and \$274 for a gastrotomy to retrieve a swallowed object. But that's just for the procedure itself. You'll also probably need X-rays (\$58 for the first, \$36 for each additional), a sedative for taking X-rays (\$38), anesthesia for the procedure itself (\$56 for 30 minutes), pre-anesthetic sedation (\$23), maybe a pre-anesthetic exam (\$28), and anesthetic monitoring (\$19).

Those fees are national averages. Vet charges can also be influenced by how much in college loans a newly minted vet has to pay off, how new or fancy the vet's office is, and whether the office, which vets often call an animal hospital, is located in a high-rent part of town. Emergency hospitals open at all hours charge more, so try to keep your pet out of trouble after 5 p.m. and on weekends. Veterinary intensive-care units are the most expensive of all.

**Research hereditary diseases.** The demand for ever-more-perfect purebred dogs has concentrated bad recessive genes and turned many pets into medical nightmares. The best way to protect yourself, especially before you buy your next puppy, is to know the genetic diseases your favorite breed is prone to suffer. "You really want to avoid an animal predisposed to getting a genetic disease, because treatment is expensive and onset of the disease is emotionally very, very draining," says Urs Giger, chief of medical genetics at the University of Pennsylvania School of Veterinary Medicine.

Not all dogs or cats will get the disorder to which their line is prone, so you may avoid trouble by shopping carefully for the breed and breeder.

Grant Smith, who works as a human-resources officer in Sacramento County, Calif., learned about such trouble the hard way. Last year, his Labrador retriever, Cody, developed diabetes, to which the breed is prone. It cost \$2,200 to treat. Diabetes often leads to cataracts, and in May, Cody was scheduled to undergo surgery for that, for \$2,100. Daily insulin shots costing about \$600 per year will continue for the rest of Cody's life. Smith says that he'll investigate inherited diseases before getting his next



**HIND-LEG PAIN: \$550**  
**NAME** Jennifer Lonbom, of Atlanta, with Calamity Jane, a 17-year-old Calico.  
**ISSUE** Calamity Jane was limping last February. Lonbom took her to the vet and asked about anti-inflammatory drugs. The doctor, however, said the problem could be a fractured spinal column. At the exam (\$74), he ordered X-rays (\$206), sedation (\$98), and a pre-anesthetic profile (\$58). Lonbom balked. "I said, 'I don't want it to seem that it's about money.' He said, 'Well, it's obviously about money.' He was definitely putting me on the spot," says Lonbom. In the end, her hunch proved right. After a shot of an anti-inflammatory drug and some pills (\$110), the cat recovered in a few days.

dog.

Researchers have identified more than 400 genetic diseases in dogs. Cats, which are less inbred, suffer from about 180.

To find out the hereditary diseases to which top breeds are most prone, we assessed more than 1.8 million diagnoses of pets examined at 26 veterinary medical school hospitals from 1973 to early 2003, contained in Purdue University's Veterinary Medical Database. For details on the top 10 dog and top 5 cat breeds, see [Top breeds, big health problems](#). The highlights:

- Bigger dogs, including Labrador and golden retrievers, German shepherds, and rottweilers, had hip dysplasia, an abnormality that can require hip replacement.
- Among smaller breeds, cocker spaniels were beset by eye problems: cataracts, glaucoma, dry eye. Poodles had collapsed trachea; endocardiosis; and Cushing's disease, a pituitary gland disorder. Forty-five percent of the dachshund diagnoses were for herniated discs related to intervertebral disc disease.
- Mixed-breed mutts did not suffer from hereditary diseases.
- Cats had far fewer genetic problems than dogs.
- Persian cats and their close cousins, Himalayans, mainly suffered from hereditary eye diseases. Persians and Maine coons had hypertrophic cardiomyopathy, a heart-muscle disorder.

Where breed-specific disorders are a possibility, check your pup's parents and, depending on the breed, ask the breeder for certification from the University of Pennsylvania Hip Improvement Program, the Orthopedic Foundation for Animals, or the Canine Eye Registration Foundation. Commercial laboratories offer three dozen DNA tests that identify genetic disorders for \$50 to \$250, but get those before you buy.



## ADVANCED CARE AND EUTHANASIA

For the most serious illnesses, you may need a specialist, who will likely charge more than a regular vet. Contact your nearest veterinary medical school teaching hospital for a specialist or a referral to one in your area. For links to these schools, check out the Web site of the Association of American Veterinary Medical Colleges at <http://aavmc.org/schools/schools.htm>.

An initial consultation will likely cost \$40 to \$60. Important questions to ask: What less-expensive treatments are available, and how do their outcomes compare to the recommended treatment?

Some vets are steering consumers to expensive new surgeries, such as the tibial plateau leveling osteotomy, or TPLO, a procedure in which an orthopedic specialist saws apart a dog's tibia and screws it back together at a new angle to reduce pressure on the knee. Cost: about \$2,200 per leg. Frequently, both legs are reset.

The operation is often recommended after a dog tears its knee ligament, a relatively common problem. But simply repairing the joint with synthetic material also gets the dog back on its feet, with no broken bones, for as little as \$400.

"The TPLO doesn't seem to have any great advantage over more conservative forms of treatment," says Dr. Gail Smith, a professor of orthopedic surgery and chairman of the department of clinical studies at the University of Pennsylvania School of Veterinary Medicine in Philadelphia. Few studies have assessed the procedure, he says.

So, talk dollars. Get an estimate of all costs--surgery, rehabilitation, and lifelong medicines. Ask your vet about the prognosis for survival and the pet's expected quality of life after the treatment. The overriding decision should be based not on what medical treatments are possible, but on how well-off the pet will be during and after treatment.

"If the case is terminal or if the animal is in great pain and it's difficult to relieve, it's time to consider euthanasia," says Jerrold

### TORN KNEE LIGAMENT: \$5,200

**NAME** Curtis Newton, of Monument, Colo., with Jinny, a 6-year-old Labrador retriever.

**ISSUE** Jinny was injured in January 2001 when she slipped on the ice while retrieving the morning paper. A specialist recommended a tibial plateau leveling osteotomy for both knees. "It was worth it, but it still hurt to pay," Newton says. The procedure has not been shown to work any better than a \$400 alternative, some experts say.

Tannenbaum, professor of veterinary and animal ethics and law at the University of California at Davis School of Veterinary Medicine.

That final, painless procedure costs about \$38 for a cat and \$41 for a dog.

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