

For Immediate Release:
May 30, 2018

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Highlights: Veterinarians

They may be furry, but they're family. Just as you carefully choose physicians to treat the humans near and dear to you, you want top-notch healthcare for your pets, at a price that won't wreck your treat budget. *Boston Consumers' Checkbook*, online at www.checkbook.org, found that in the Boston area, it is possible to find a veterinarian who can provide the care and service you want at a reasonable price. But you'll want to choose carefully. Highlights from Checkbook's report:

Checkbook found big price and quality differences among the 129 local veterinary practices included in its ratings. For example:

- To spay a six-month-old cat, prices ranged from \$263 to \$895.
- To neuter a six-month-old, 30-pound dog, prices ranged from \$300 to \$898.
- To clean the teeth of a six-year-old, 65-pound dog, prices ranged from \$295 to \$1,130.
- For lab analysis of a dog's stool for worms, prices ranged from \$16 to \$72.
- Some vets received "superior" ratings on many aspects of care from at least 95 percent of their surveyed customers, while others received "superior" ratings from fewer than 60 percent of theirs.
- You can get high-quality care from low-priced vets. Many of the lowest priced vets received very high ratings from their surveyed customers.

Checkbook gives extensive advice on dealing with a vet and keeping costs down, including:

- Choose a veterinarian who is easy to talk with. He or she should freely discuss treatment alternatives, the need for specialists, and costs, and should let you make decisions based on your finances, your devotion to your pet, and your understanding of the prognosis.
- Your first vet visit will give you a sense as to whether he or she genuinely cares about animals. Note whether the vet treats your pet gently and asks you about your pet. Also note how your pet responds to the vet.
- It's a good sign if the vet discusses his or her own pets and/or displays information about lost pets and animals available for adoption.
- Using a facility that charges low fees is just one way to control veterinary costs. Getting good advice on prevention and home care also minimizes medical expenses.
- Avoid vets who push unnecessary services that provide increased income for themselves, but provide little benefit for your pet.
- Seek out a vet who will let you inspect the entire facility—including treatment areas, cages, and runs—at any time during regular office hours.
- Look for an office where you can get advice by phone. That can save you money and time.
- Be sure there are arrangements for emergency care outside of regular office hours.

Pet insurance is becoming more popular. Should you buy it?

Start by determining what you would do if your pet required expensive medical care. While many pet owners will pay anything to save their pets, others won't. If you are in the latter group, pet insurance may not be for you.

If you belong to the pay-any-price group, consider buying pet insurance if big vet bills would strain your finances. Keep in mind that, as is the case with any insurance, in terms of total out-of-pocket costs over

the life of your pet, chances are you'll do better without insurance. As an alternative to paying pet insurance premiums, start a savings account earmarked for vet bills, stashing in it what you'd otherwise spend on insurance premiums.

When shopping for a plan:

- Focus on plans that have high or unlimited annual payout caps. Some others charge \$400 or more a year for coverage that maxes out at \$5,000 in reimbursements.
- Dig into plan details to carefully review provisions and limitations. Many plans are expensive, have big coverage gaps, and/or impose high deductibles, making it difficult for consumers to compare their real costs.
- Don't choose a plan based solely on premium; a lower monthly cost may seem appealing—until you need to use the coverage.
- Ask friends, family, and your veterinarian's office for their experiences and feedback.
- If you're considering a plan that has a set fee schedule, print it out and ask your vet to compare his or her fees to the insurance plan's allowances. If the allowances are a lot lower than the vet's fees, find a different plan.
- Compare coverage for congenital diseases, cancer, and preexisting conditions. Some plans cover treatment for these, but many don't. Also look out for waiting periods and physical exam requirements.
- Consider enrolling when your pet is young to lock in a lower rate. Also, by signing up early, the plan can't deny claims based on a preexisting-condition clause.
- You can usually get significantly lower premiums by choosing the highest deductible you can comfortably afford. For a similar monthly premium, it may be possible to get higher coverage percentages, say 90 instead of 80, by taking a higher deductible (\$500 instead of \$250 for example), which could work out in your favor.
- Many plans don't pay for routine care, such as vaccinations, annual physical exams, behavioral problems, heartworm protection, flea control, spaying or neutering, and teeth cleaning. But don't pay extra for "wellness care" options offered by some plans. They're not worth the extra premiums.
- Watch out for annual premium hikes. If your plan's premium increases suddenly, consider switching to a different plan—but remember that a new plan might not cover preexisting conditions.

Checkbook's editors are available for interviews. Please contact Jamie Lettis at 202-454-3006 or jlettis@checkbook.org to schedule.

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