

Chicago Tribune

Decisions get painful as bills climb for pets

By Emily Green, Special to the Tribune

11:41 AM CDT, August 11, 2009

As animals live longer, medical bills climb, often prohibitively so. Deciding when enough is enough is painful.

But there are experts who can offer advice. Loran Hickton, executive director of the North American Pet Health Insurance Association, is one. Veterinary bills have become more expensive because pets are living longer than ever.

"Fifty percent of golden retrievers that live over the age of 10 will now experience some form of cancer," he said. "With the continuous release of human-quality care for the pet market, it means what used to require going to a specialist or university center can now be found in greater metropolitan areas all over the U.S."

In other words, most owners of the estimated 72 million pet dogs in this country live near places that can provide expensive and sophisticated veterinary services. However, according to Hickton, only 2 percent of the dogs involved are insured.

Dr. Stephen Zawistowski, executive vice president of national programs and science adviser for the American Society for the Prevention of Cruelty to Animals, also favors insurance.

"I have pet insurance on my dog and two cats," he said. "But I don't think it necessarily completely addresses some of these major bills. Even with insurance, it's going to become incredibly expensive."

When "a lot" is verging on "too much" for treating a critically sick animal, Zawistowski recommends a second opinion.

"Frankly, if you're looking at the potential of spending several thousand dollars, spending another couple of hundred for someone else to confirm you need the procedure isn't such a bad idea," he said.

A woman who is a certified public accountant and a veterinarian agrees. Karen Felsted, chief executive of the National Commission on Veterinary Economic Issues, advised, "Understand what your options are. Sometimes there can be multiple ways to treat a particular case. The gold standard treatment may be very expensive, but there may be another treatment that is a medically appropriate thing to do."

To the mind of the Zawistowski, what we are experiencing with dogs is an exact parallel of what has happened with human health care.

"We all know people who get their blood pressure medications every other day because they can't afford it every day," he said.

Copyright © 2009, Chicago Tribune

<http://www.chicagotribune.com/business/yourmoney/chi-biz-ym-pets-bills-aug09,0,4904089.story>