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**Jill Rappaport, National Spokeswoman
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***The Jack and Jill Rappaport
National Public Awareness Campaign***

***Cancer and Companion Animals:
Best Friends, Best Treatment***

How Do I Pay For Veterinary Treatment?

It is estimated that in 2007 Americans will spend at least \$9.8 billion dollars on veterinary services (American Pet Products Manufacturers Association, Industry Trends & Statistics 2007/2008, http://www.appma.org/press_industrytrends.asp), and as treatment options for companion animals continue to expand, the cost is likely to rise. Many companion animal owners will, at one time or another, face an unexpected illness or emergency and although veterinary care is much less expensive than its human counterpart, many people will face a major financial dilemma should their beloved companion animal be diagnosed with a disease such as cancer. Fortunately many options exist and should your companion animal be faced with a major health crisis, the ACVIM Foundation and Tails of Hope Foundation suggest that you consider these options:

Options After Diagnosis

- **Ask your veterinarian if he or she offers payment plans.** Many clinics will offer long-term payment plans for expensive procedures.
- **Ask your veterinarian if his or her clinic has a financial aid program that assists owners.** Many hospitals have set up their own foundations to help owners pay for treatment.

- **Contact your local animal shelter.** Some shelters operate or know of local subsidized veterinary clinics or veterinary assistance programs.
- **Ask your veterinarian (if the hospital is AAHA accredited) to submit an assistance request to the American Animal Hospital Association (AAHA) Helping Pets Fund.** Visit www.aahahelpingpets.org for more details.
- **Apply for assistance from one of the following organizations or agencies.** Please note that many of these organizations and agencies have limited funds so you may have to approach more than one. Some require applications for assistance, some provide very specific assistance, and some work directly with veterinarians. **These organizations are listed as resources; we cannot guarantee that you will receive assistance.**
 1. **Tails of Hope Foundation.** (www.tailsofhopecfoundation.org) Under its Sponsor-A-PetSM Program, Tails of Hope Foundation underwrites the cost of veterinary care for companion animals suffering from cancer or other life-threatening diseases whose owners cannot afford to pay for such care.
 2. **National Breed Clubs.** If you have a specific breed of dog or cat, contact the National Club for that breed. Sometimes these clubs offer a veterinary assistance fund.
 3. **Angels for Animals.** (www.angels4animals.org) The mission of Angels for Animals is to serve as the guardian angel of animals whose caretakers find themselves in difficult financial situations.
 4. **Cats in Crisis.** (www.catsincrisis.org) Cats in Crisis is dedicated to helping individuals care for cats with chronic or emergency medical conditions through financial and fundraising assistance.
 5. **IMOM (In Memory of Magic).** (www.imom.org) IMOM is dedicated to ensuring that no companion animal is euthanized simply because his or her caretaker is financially challenged.
 6. **Help-A-Pet.** (www.help-a-pet.org) Help-A-Pet provides financial assistance to the elderly, the disabled and the working poor who are unable to afford veterinary care.
 7. **Feline Veterinary Emergency Assistance Program (FVEAP).** (www.fveap.org) The Feline Veterinary Emergency Assistance program provides financial assistance to cat and kitten guardians who are unable to afford veterinary services when a life-threatening illness or injury strikes.
 8. **The Pet Fund.** (www.thepetfund.com) The Pet Fund provides financial assistance to owners of domestic animals who need urgent veterinary care.
 9. **United Animal Nations.** (www.uan.org) United Animal Nations may assist senior citizens and low-income families pay for immediate emergency veterinary care.
 10. **Shakespeare Animal Fund.** (www.shakespeareanimalfund.org) The Shakespeare Animal Fund offers assistance primarily to those on fixed incomes or with annual incomes of less than \$35,000. Exceptions may be made and it is always a one-time grant.

11. **The Magic Bullet Fund.** (www.themagicbulletfund.org) The Magic Bullet Fund offers financial assistance to people who have dogs with cancer but cannot afford the costs of treatment.
 12. **Piggers' Pals: A Foundation of Hope.** (www.piggerspals.org) Piggers' Pals offers financial assistance to families in need for obtaining advanced medical and/or surgical veterinary care.
- **Apply for CareCredit.** Based in Costa Mesa, California, CareCredit is a flexible patient/client payment program, specifically designed for healthcare expenses, including veterinary expenses. Read terms carefully, as with any credit contract. Contact them at www.carecredit.com or (800) 859-9975.

Options Before Diagnosis

The following recommendations are best suited for *before* your companion animal becomes ill. Options such as pet insurance may not cover pre-existing conditions.

- **Savings Account.** Set up a savings account for your companion animal(s) and contribute money to it on a regular basis.
- **Pet Assure.** (www.petassure.com) Pet Assure is a pet insurance alternative that offers 25% savings every time you visit the vet. All companion animals are covered but you are limited to participating veterinarians.
- **Pet Insurance.** There are many choices in pet insurance and we urge you to examine each company and its policies carefully and decide which option is best for your family. Be sure that you understand completely what is and what is not covered. **The ACVIM Foundation and Tails of Hope Foundation do not endorse any of the following companies; their information is listed purely as a resource.** You may also visit www.petinsurancereview.com to compare rates and benefits and read reviews for the following companies:
 1. **AKC Pet Healthcare Plan (Pet Partners Inc.).** www.akcphp.com or 866-725-2747.
 2. **ASPCA Pet Health Insurance.** www.aspcapetinsurance.com or 866-861-9092.
 3. **Embrace Pet Insurance.** www.embracepetinsurance.com or 800-511-9172.
 4. **Pets Best Insurance.** www.petsbest.com or 888-899-0402.
 5. **PetCare Pet Insurance (Pethealth Inc.).** www.petcareinsurance.com or 866-275-PETS (7387).
 6. **Pet First Healthcare.** www.petfirstthehealthcare.com or 866-937-PETS (7387).
 7. **PetPlan USA.** www.gopetplan.com or 866-467-3875.
 8. **ShelterCare Pet Insurance.** www.sheltercare.com or 877-707-7297.
 9. **VPI Pet Insurance.** www.petinsurance.com or 800-USA-PETS.

How Else Can I Help My Companion Animal?

If your companion animal is disabled and needs short or long-term assistance (for example, following an amputation or limb-sparing procedure), these companies may be able to help.

The ACVIM Foundation and Tails of Hope Foundation do not endorse any of the following companies; their information is listed purely as a resource.

- **Handicapped Pets.** (www.handicappedpets.com) Handicapped Pets provides products, services and support for elderly, disabled and handicapped companion animals.
- **OrthoPets.** (www.orthopets.com) OrthoPets makes custom-fitted orthotic and prosthetic devices for companion animals.
- **Doggon' Wheels.** (www.doggon.com) Doggon' Wheels makes custom wheelchairs for disabled companion animals.
- **Eddie's Wheels for Pets.** (www.eddieswheels.com) Eddie's Wheels for Pets makes custom-made carts that are designed and built to your dog's measurements and specific needs.
- **K-9 Carts.** (www.k9carts.com) K-9 Carts designs and builds wheelchairs for disabled companion animals.
- **Dewey's Wheelchairs for Dogs.** (www.wheelchairsfordogs.com) Dewey's Wheelchairs for Dogs makes custom-made wheelchairs for dogs.

The ACVIM Foundation and Tails of Hope Foundation also want you to know that there may be options for you and your companion animal other than those that are listed above. We are continually seeking to update and add to this list of options, so please feel free to contact us at any time to see if we know of more options you might consider.

For more information please contact Tails of Hope Foundation or the ACVIM Foundation at:

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