



# *What You Can Do If You Are Having Trouble Affording Veterinary Care*

The Humane Society of the United States

## **Help for Pet Health Care Costs**

Many pet owners, at one point or another, are faced with unexpected veterinary bills.

Veterinary medicine has advanced to such a degree that caregivers have new, and often expensive, options for the care of their ailing pets. Although the cost of veterinary care is actually very reasonable in comparison with the much higher cost of human health care, an unexpected medical emergency can present a major financial dilemma for an unprepared pet owner.

The Humane Society of the United States recommends that, in addition to preparing for routine pet-care costs, you regularly set aside money to cover for unexpected veterinary bills or consider pet health insurance. For example, create a special "pet savings account" and contribute money to it on a regular basis.

Another great option is to purchase a pet health insurance policy.

**If, despite your planning, your pet incurs major veterinary expenses that you have trouble affording, consider these suggestions:**

- Ask your veterinarian if he or she will let you work out a payment plan. Many veterinarians are willing to work out a weekly or monthly payment plan so that you do not have to pay the entire cost of veterinary care up front.

- Contact your local shelter. Some shelters operate or know of local subsidized veterinary clinics or veterinary assistance programs. You can find the name and number of your local shelter in the Yellow Pages of your phone book under "animal shelter," "animal control" or "humane society," or by calling Information. You can also go to [Pets911.com](http://Pets911.com) and enter your zip code to find a list of animal shelters, animal control agencies, and other animal care organizations in your community.

- If you have a specific breed of dog, contact the National Club for that breed. (The American Kennel Club, [akc.org](http://akc.org), has a list of the national dog clubs.) In some cases, these clubs offer a veterinary financial assistance fund.

- There are some organizations that offer assistance locally (by state or community).

- **The HSUS also has [a list of organizations that provide assistance to senior, disabled or ill pet owners.](#)**

- Ask your veterinarian to submit an assistance request to the American Animal Hospital Association's (AAHA) "Helping Pets Fund." In order to qualify, your animal hospital must be AAHA accredited. To learn more about the program visit the [AAHA web site](#). To find an AAHA accredited hospital in your area, search online at [Pets911.com](http://Pets911.com).

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

- Check with veterinary schools in your state to see if they offer discount services to the public. You can find a list of veterinary schools in the Education section of the American Veterinary Medical Association's (AVMA) website, [avma.org](http://avma.org).

- Call your bank. Ask about loan programs or other options they can suggest that might be helpful in your situation.

- Ask your employer for a salary advance.

- Alert family and friends and ask them each for a \$25 loan.

- Consider taking on a part-time job or temping.

- Contact Care Credit at [www.carecredit.com](http://www.carecredit.com)

- Apply for a Citi Healthcard at [www.healthcard.citicards.com](http://www.healthcard.citicards.com)

- Start your own fundraising collection at [www.fundable.com](http://www.fundable.com)

Given the current state of the economy, many pet caregivers are in need of basic necessities such as pet food. If you find yourself in this position, be sure to contact your local humane societies as some organizations have started their own pet food bank program. In addition, you can visit [petsofhomeless.com/members.htm](http://petsofhomeless.com/members.htm) to view a state-by-state listing of food banks that are offering pet food for the pets of the homeless and disadvantaged.

The following is a list of organizations that provide financial assistance to pet owners in need. Please keep in mind that each organization is independent and has their own set of rules and guidelines. Therefore you will have to investigate each one separately to determine if you qualify for assistance:

- IMOM Inc., [IMOM.org](http://IMOM.org)
- Help-A-Pet, [help-a-pet.org](http://help-a-pet.org)
- The Pet Fund, [thepetfund.com](http://thepetfund.com)
- Good Sam Fund, [goodsamfund.org](http://goodsamfund.org)
- United Animal Nations LifeLine Fund, [uan.org](http://uan.org)
- Angels for Animals, [angels4animals.org](http://angels4animals.org)
- Brown Dog Foundation, [browndogfoundation.org/home](http://browndogfoundation.org/home)
- Feline Veterinary Emergency Assistance Program, [fveap.org](http://fveap.org)
- Feline Outreach, [felineoutreach.org](http://felineoutreach.org)
- Cats In Crisis, [catsincrisis.org](http://catsincrisis.org)
- The Perseus Foundation (Cancer specific), [PerseusFoundation.org](http://PerseusFoundation.org)
- Canine Cancer Awareness, [caninecancerawareness.org](http://caninecancerawareness.org)
- Cody's Club (Radiation treatments), [codysclub.bravehost.com/](http://codysclub.bravehost.com/)
- Diabetic Pets Fund, [petdiabetes.net/fund/](http://petdiabetes.net/fund/)
- The Mosby Foundation, [themosbyfoundation.org](http://themosbyfoundation.org)
- Magic Bullet Fund (Cancer Specific), [themagicbulletfund.org](http://themagicbulletfund.org)
- The Binky Foundation, [binkyfoundation.org](http://binkyfoundation.org)
- God's Creatures Ministry Veterinary Charity, <http://www.all-creatures.org/gcm/help-cf.html>

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

Also remember that a little preventive care can go a long way. Having your pet spayed or neutered, keeping her shots up to date, and keeping your pet safely confined can prevent serious and costly health problems. If you have trouble affording the cost to spay or neuter your pet, contact your local animal shelter. They might operate a clinic or know of a local clinic that offers subsidized services.

Unfortunately, due to our limited resources as a nonprofit animal protection organization, The APS-FH does not provide direct financial assistance to pet owners for veterinary or other expenses. If you know of any veterinary assistance programs or services that we have not included here, please let us know by calling 360.378.2158.

#### **Breed Specific Assistance Programs**

The Boston Terrier Rescue Net, [bostonrescue.net](http://bostonrescue.net)

CorgiAid, [corgiaid.org](http://corgiaid.org)

Special Needs Dobermans, [doberman911.org](http://doberman911.org)

Disabled Dachshund Society, [ourdds.org](http://ourdds.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/](http://labradorharbor.org/)

Labmed, [labmed.org](http://labmed.org)

Labrador Lifeline, [labradorlifeline.org](http://labradorlifeline.org)

Westimed (West Highland White Terriers), [westimed.org](http://westimed.org)

Pyramedic Trust (Great Pyrenees),

<http://www.angelfire.com/bc2/pyramedic/summary.html>

#### **Working/Service Dogs**

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

Assistance Dogs Special Allowance (ADSA) Program,

<http://www.cdss.ca.gov/cdssweb/PG82.htm>

#### **State-Specific Programs**

##### **CANADA**

Animal Cancer Therapy Subsidization Society Lucky Moffat Memorial Fund, [actssalberta.org/lucky/lmmf.asp](http://actssalberta.org/lucky/lmmf.asp) (Alberta Canada Only)

The Farley Foundation, [farleyfoundation.org](http://farleyfoundation.org) (Ontario Canada Only)

##### **CALIFORNIA**

Actors and Others for Animals, [actorsandothers.com](http://actorsandothers.com)

SF/SPCA Animal Hospital, [sfspca.org/hospital/index.shtml](http://sfspca.org/hospital/index.shtml)

Animal Health Foundation, <http://animalhealthfoundation.net/>

Peninsula CatWorks (cats only), [www.peninsulacatworks.org](http://www.peninsulacatworks.org)

##### **COLORADO**

Max Fund, [maxfund.org](http://maxfund.org)

Harrison Memorial Animal Hospital, [www.hmah.org](http://www.hmah.org)

##### **CONNECTICUT**

Connecticut Humane Society Fox Veterinary Clinic,

[cthumane.org/site/PageServer?pagename=About\\_Fox](http://cthumane.org/site/PageServer?pagename=About_Fox)

**MARYLAND/WASHINGTON, D.C.**  
**Washington Animal Rescue League, [warl.org](http://warl.org)**

**MASSACHUSETTS**

**Alliance For Animals Metro Action Clinic, [afaboston.org/clinic.htm](http://afaboston.org/clinic.htm)**  
**Massachusetts SPCA (Provides financial assistance for pet owners receiving services at one of its three medical centers, [mspca.org/site/PageServer?pagename=AAMC](http://mspca.org/site/PageServer?pagename=AAMC) Boston Financial Assistance):**

**Angell Memorial Animal Hospital-Boston**  
**350 South Huntington Ave.**  
**Boston, MA 02130**  
**617-522-7282**

**Angell Animal Medical Center-Nantucket**  
**21 Crooked Lane**  
**Nantucket, MA 02554**  
**508-228-1491**

**Angell Animal Medical Center-Western New England**  
**171 Union St.**  
**Springfield, MA 01105**  
**413-785-1221**

**The Sampson Fund**  
**PO Box 1756**  
**Orleans, MA 02653**  
**[sampsonfund.org](http://sampsonfund.org)**

**The fund is to benefit companion animals of Cape Cod and the adjacent Islands of Nantucket and Martha's Vineyard.**

**MICHIGAN**

**Michigan Humane Society maintains three veterinary clinics:**  
**[michiganhumane.org](http://michiganhumane.org)**

**Detroit**  
**MHS Detroit Center for Animal Care**  
**Veterinary Center:**  
**7401 Chrysler Drive**  
**Detroit, MI 48211**  
**313-872-0004**

**Rochester Hills**  
**MHS Rochester Hills Center for Animal Care**  
**Veterinary Center:**  
**3600 W. Auburn Road**

Rochester Hills, MI 48309  
248-852-7424

Westland  
MHS Berman Center for Animal Care  
Veterinary Center:  
900 N. Newburgh Road  
Westland, MI 48185  
734-721-4195

NEVADA  
Shakespeare Animal, [shakespeareanimalfund.org](http://shakespeareanimalfund.org)

NEW JERSEY  
Save U.S. Pets Foundation (Veterinarian must apply on behalf of pet owner),  
[www.saveuspets.org](http://www.saveuspets.org)

NEW YORK  
NY S.A.V.E Inc., [nysave.org/index\\_2.html](http://nysave.org/index_2.html)  
ALL 4 PETS, [all4petswny.org](http://all4petswny.org) (Limited to Western New York)

NORTH CAROLINA  
Ashley's Angel Fund, [ashleyfund.org/](http://ashleyfund.org/)

OREGON  
The Bearen Foundation, [bearenfoundation.org/funding.htm](http://bearenfoundation.org/funding.htm)

PENNSYLVANIA  
Animal Care & Assistance Fund, <http://www.animalcarefund.org>  
The Animal Rescue of Western PA, [animalrescue.org/Clinic.htm](http://animalrescue.org/Clinic.htm)  
The Humane Society of Berks County Veterinary Hospital,  
[berkshumane.org/vets/vets\\_services.asp](http://berkshumane.org/vets/vets_services.asp)

RHODE ISLAND  
RIVMA Companion Animal Foundation, [companionanimalfoundation.org](http://companionanimalfoundation.org)

TEXAS  
Texas A&M College of Veterinary Medicine "The Capper and Chris Save the  
Animals Fund," [cvm.tamu.edu/capperchris/index.shtml](http://cvm.tamu.edu/capperchris/index.shtml)

Organizations Offering Assistance Programs for Senior, Disabled or Ill Pet Owners

CALIFORNIA  
Voice for the Animals Foundation, Helping Friends Program,  
<http://vftafoundation.org>  
AniMeals Helen Woodward Animal Center, [animalcenter.org/animeals/](http://animalcenter.org/animeals/)  
SF SPCA Animal Hospital, [sfspca.org/hospital/index.shtml](http://sfspca.org/hospital/index.shtml)

**SHARE Marin Humane Society,**  
**[marinhumanesociety.org/ProgramsServices/SHARE.html](http://marinhumanesociety.org/ProgramsServices/SHARE.html)**  
**PAWS San Diego, [pawssdc.org/](http://pawssdc.org/)**  
**PALS - Pets Are Loving Support, <http://sonic.net/~pals/index.html>**  
**PAWS Los Angeles, [pawsla.org/](http://pawsla.org/)**  
**PAWS San Francisco, [pawssf.org](http://pawssf.org/)**

**CONNECTICUT**

**Manchester Area Network on AIDS AID-A-PET, [mana-ct.net/Aid-A-Pet.html](http://mana-ct.net/Aid-A-Pet.html)**

**DISTRICT OF COLUMBIA**

**PETS-DC, [petsdc.org/](http://petsdc.org/)**

**GEORGIA**

**PALS - Pets Are Loving Support, [palsatlanta.org](http://palsatlanta.org)**

**HAWAII**

**Hawaiian Humane Society: PALS Program, [hawaiianhumane.org/programs/pals/](http://hawaiianhumane.org/programs/pals/)**

**MASSACHUSETTS**

**Phinney's Friends (MSPCA), [mspca.org/phinneysfriends](http://mspca.org/phinneysfriends)**

**MICHIGAN**

**Pet Support Services, [petsupportmi.org/](http://petsupportmi.org/)**

**NEVADA**

**Shakespeare Animal, [shakespeareanimalfund.org](http://shakespeareanimalfund.org).**

**NEW JERSEY**

**PetPALS of Southern New Jersey, [petfinder.com/shelters/NJ151.html](http://petfinder.com/shelters/NJ151.html)**

**NEW YORK**

**Humane Society of Lollypop Farm,**  
**[lollypop.org/orgMain.asp?ssid=&storyID=105&orgID=14&sid](http://lollypop.org/orgMain.asp?ssid=&storyID=105&orgID=14&sid)**

**PENNSYLVANIA**

**Pittsburgh PAWS (Pittsburgh AIDS Task Force),**  
**[andrew.cmu.edu/user/natashat/PAWS/](http://andrew.cmu.edu/user/natashat/PAWS/)**

**TEXAS**

**SPCA of Texas,**  
**[spca.org/site/PageServer?pagename=programs\\_socialservices\\_2004#petomeals](http://spca.org/site/PageServer?pagename=programs_socialservices_2004#petomeals)**

**UTAH**

**Pet Samaritan Fund, [www.petsamaritan.org](http://www.petsamaritan.org)**

**WASHINGTON**

**Pet Project: Seattle-King County Humane Society, [seattlehumane.org/petproject.shtml](http://seattlehumane.org/petproject.shtml) and [seattlehumane.org/foodbank.shtml](http://seattlehumane.org/foodbank.shtml)  
Washington State University College of Veterinary Medicine Good Samaritan Fund, [www.vetmed.wsu.edu/depts-prd/GoodSam](http://www.vetmed.wsu.edu/depts-prd/GoodSam)**

**CANADA**

**Pet Program (Toronto PWA Foundation), [pwatoronto.org/what.htm#pets](http://pwatoronto.org/what.htm#pets)**

**For more information, visit [cdc.gov/healthypets/resources/local\\_organizations.htm](http://cdc.gov/healthypets/resources/local_organizations.htm).**

