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## 05 EMERGENCY PREPAREDNESS IS CRITICAL FOR PET OWNERS

By Karen Leslie, Executive Director, The Pet Fund

Every day, **The Pet Fund** receives calls from all over the United States from pet owners who cannot afford veterinary care for their companion animals, and much of the time these financial crises are preventable. As the Executive Director of The Pet Fund – a national volunteer nonprofit that helps pay for veterinary care for those who cannot afford it – I can personally attest to the importance of being financially prepared for veterinary medical care.

In fact, as the “parent” of a dog with significant experience in creating veterinary emergencies (he racked up over \$10,000 in vet bills in his first year alone – mostly from ingesting inedible objects and otherwise getting in trouble), I can also personally vouch for the need to have several resources in place for any and all companion animals to ensure that their medical needs will be met. And as a volunteer who speaks to other companion animal parents every day, I hear the stories over and over, from people in dire situations whose animals’ lives are at stake. “My dog has heartworm, my cat has kidney disease, I can’t afford the medication they need,” every day. The advice below will save anyone caring for a companion animal the grief and crises involved in facing the possible euthanization of a beloved pet because of needed veterinary care.

First, of all, as we tell applicants to our nonprofit on a daily basis, every pet owner must have some form of pet insurance. Our rule of thumb is, unless you have at least \$10,000 which you don’t need and don’t mind spending on veterinary care handy (and I most certainly did not), you need to purchase a veterinary insurance plan immediately. Since some of these plans are available for as little as \$10 a month, this is accessible even to those on limited budgets. Our advice in selecting the plan that is right for you is to research the company you are considering selecting for your plan, and to read the fine print for each policy to make sure you will be covered for the medical conditions you feel would be most important to have insured. For example, a cat or dog breaking a leg (which can happen even in the home, let alone being hit by a car) may face a \$3000 surgery in addition to follow-up care costs. Which brings us to the next important point.

**If all of your credit cards are maxed out, or worse, you have gotten yourself into a poor credit situation, then the bottom line is that you are playing with fire as far as animal medical care goes. We advise everyone to put away \$100 a month – or as much as your paycheck will allow – if possible, in the absence of available credit for emergencies.**

**Every household with companion animals should plan to have a credit card – or have an online credit plan for veterinary expenses such as [Care Credit](#) – available in advance, to cover the upfront costs in emergency care.** The Pet Fund is swamped with requests for emergency help, but because we work with the entire country, we have an ongoing waiting list for help – so we have a unique view of the need to be prepared for emergencies. If all of your credit cards are maxed out, or worse, you have gotten yourself into a poor credit situation, then the bottom line is that you are playing with fire as far as animal medical care goes. We advise everyone to put away \$100 a month – or as much as your paycheck will allow – if possible, in the absence of available credit for just such emergencies. Even with pet insurance, you will be dealing with veterinary emergencies in the middle of the night, right after you buy that new car, or the day after you are laid off from work.

**Finally, living with companion animals requires preventative care and the time, effort, and expense of maintaining wellness rather than waiting for illness to manifest due to lack of proper prevention.** This means spending the money to have your pet examined by a

veterinarian once a year, keeping up to date with any necessary heartworm medication or needed vaccines, and taking your animal to the vet at the first sign of trouble rather than waiting until more expensive treatment is needed. Ignoring this advice means that you may end up dealing with chronic disease – which can be even more expensive than emergency care – instead of practicing preventative care by maintaining your pet's health. The Pet Fund gets calls every day from families and individuals with companion animals who could have avoided expensive and debilitating illnesses had they invested a small amount of time, money, and effort in preventative care.

When you – as a human – go to the emergency room, the law requires that you receive medical treatment whether you are insured or not. However, this is unfortunately not true for our companion animals, and I hope that taking these simple steps will help you to avoid crises with your housepet altogether. Which will make The Pet Fund's job easier. If not, then we will probably be hearing from you. (Volunteers, anyone?)

**For information and resources on companion animal care, including donation and volunteer information, please visit [www.thepetfund.com](http://www.thepetfund.com).**



**The Pet Fund** was founded in 2003 because there was at that time no national nonprofit dedicated to funding veterinary care for those who could not afford it. Animal shelter statistics across the country demonstrated a constant increase in the number of animals dropped off at shelters, many because of treatable medical conditions. The Pet Fund strives to use the largest percentage of donations possible for animal veterinary care above our operating costs, which are minimal. Our financial information is available upon request from any interested donors, and we welcome questions about our funding, application process, and development at [info@thepetfund.com](mailto:info@thepetfund.com) (Please remember to put "The Pet Fund" in the subject line of your email.) **Karen Leslie, Executive Director:** has an M.A. from Columbia University and has worked in nonprofit fundraising for over ten years. In addition to her dog, she has recently acquired a cat as well.

