

Paying Vet Bills For Ferrets In A Tight Economy

Follow these tips to help pay veterinary bills for ferrets when money is tight.

By L. Vanessa Gruden

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Get Cracking For Your Ferret

When your ferret becomes ill, immediately start seeking help.

Start with your veterinarian, the moment you get the diagnosis. Be upfront and honest about financial constraints. Ask the veterinarian to outline estimated costs and the probable success of proposed procedures. Are there less expensive alternatives? As soon as it's safe, take your ferret home rather than keeping it at the hospital. You can monitor its condition, give medication, and even learn to administer subcutaneous fluids if needed.

Is there a cheaper source of medications? One ferret owner I know drove to the compounding pharmacy and paid for medication directly; it saved the delivery cost. Can you share drug costs with another client — or maybe someone's ferret has recently passed away and they have unused medication. If you are a ferret club member or support a ferret shelter, try calling to see if anyone has any unused, unexpired medications. Note: Never administer medication that has not been prescribed by your veterinarian!

Get Creative For Your Ferret

Here's where that ongoing relationship with your veterinarian becomes vital. Pam Knoecklein, practice manager for the East Hartford Animal Clinic in Connecticut, said they work with longtime clients to arrange payment plans. They ask for half payment, and then set up a formal schedule for the balance. A hospital can also help you apply for a specialized loan. CareCredit offers pet credit plans with no interest for up to 18 months. Its website lists veterinary hospitals that participate.

Sometimes, it is possible to barter work with private veterinarians. Due to liability issues, veterinarians can't usually let you work in the hospital area, but may be able to use other help. Are you a tech wizard? Offer to update/create a website, or even design a Facebook page for the hospital. Maybe you can mow the lawn, plant flowers or help with their monthly vaccination reminder mailings. Knoecklein mentioned one client whose pet had recurring urinary issues; he "paid" for part of the bill by repairing a fence. Most important, she said, your offer to work or pay-over-time shows responsibility and initiative.

Organizations That Help

Are there any organizations that can help with veterinary bills? Nonprofit groups exist that offer grants, but all have limited funds. Some are restricted to specific geographic regions or only fund disabled or senior owners. All organizations ask you to demonstrate financial need with pay stubs, income tax copies or government assistance records. They rarely fund full treatment costs. Two great sites to research possible grant opportunities are In Memory Of Magic and The Humane Society of the United States.

A number of groups specifically help HIV-positive people. They may offer financial help for vet bills, interest-free loans, or volunteers to help clean, provide pet transport, or foster pets if the owner is hospitalized. Pets Are Loving Support is one website with links to such groups.

Fundraising Options

The IMOM site listed many interesting ways to fundraise for veterinary expenses, including bake sales, garage sales, doing odd jobs and much more.

In addition to raising funds, IMOM recommends cutting down on little expenses, which can add up fast. Brownbag your lunch, cut out packaged treats, buy in bulk, use free e-mail services — these are just some of the suggestions offered.

Worst Case Scenario

You've applied, you've worked, and there just doesn't seem to be any way you can pay a large vet bill. You may sincerely want to provide the best for the ferret you love, but it doesn't make you a bad person if you can't do everything to keep your ferret alive.

I run a ferret shelter and deal with economic realities daily. Shelters always work with limited funds. I must weigh procedure costs against the benefits — how old is the ferret? How long will treatment prolong its life? Are there other health issues complicating the outcome? While I have gone all out to help one ferret, many times I have to tell the veterinarian to just make the ferret comfortable, but no more. We give the ferrets love, reasonable medical treatment, and, when its time, we let them go.

If that's your only option, be sure to monitor the ferret's comfort. There is no excuse to let a ferret suffer. Simple euthanasia is not expensive. It's a cold veterinary office that turns away an owner with a dying animal for lack of funds, though they certainly exist. In that case, contact your area humane society. Most large groups will accept any animal for euthanasia.

Best wishes for good health for your ferret!

L. Vanessa Gruden has run the Ferret Association of CT shelter since 1991.

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