

## Paying Vet Bills For Ferrets In A Tight Economy

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

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Ferrets are likely to get sick at some point during their life, so plan ahead to get the veterinary care they'll need.

Even before the current economic downturn, veterinary bills were steadily increasing. The medical advances that give our ferrets longer lives despite accident or disease come at a cost. But what if those costs outpace your income? And if you're faced with a layoff or pay cut, a sick animal can be a financial crisis. Where can you turn for help?

### Preventing Ferret Illness

I tell all new ferret owners to start a piggy bank for their pets, because at some point the ferret will need medical care. Preparation and prevention may help avert a later problem.

Basic preventive care includes:

- A quality ferret diet and limited sweets
- Regular grooming (clip nails, clean ears, brush teeth)
- Annual veterinary exams and recommended vaccines
- Knowledge of the early warning signs of illness or disease

Don't take in more pets than you can reasonably afford. That little face in the pet store is irresistible, but add it to 15 already at home and you have a recipe for disaster should your finances take a turn for the worse.

Pet insurance is one option to cover some bills. A couple companies cover ferrets (Veterinary Pet Insurance is one), but carefully read coverage and compare premiums to potential benefits. One site to compare plans at is Pet Insurance Finder. Double-check that your vet accepts any insurance plan you consider. It might be cheaper to "self-insure" by regularly saving money in a special account that you can draw on when needed.

### Your Vet and Your Ferret Bill

Prices can vary widely from hospital to hospital. Most vets try to stay comparable to others in the area, but a very high-tech facility will charge more. A less-expensive office may be sufficient for basic needs; you can always get a referral for specialty care.

Your choice of ferret-savvy veterinarian affects your payment options. Some offices are owned by individual veterinarians while others are owned by separate corporations. Usually, an owner/vet will have more flexibility with payment arrangements.

Some emergency services lease space from the hospital and may not be associated with the day service. They often require full payment upfront, and, due to their higher expenses, are more costly. If you have to use an emergency service, check whether you can transfer your ferret to your regular vet once it is stabilized. That one simple move can save you hundreds of dollars!

If you are lucky enough to live near a veterinary school, check out its associated animal hospital. The school may have advanced veterinary students volunteering for clinic duty or be able to offer reduced prices for educational cases. Some even have clinical trials in which your ferret can participate.

Veterinarians stress that while it might seem cheaper to use low-cost clinics for basic care, you may sacrifice the ongoing relationship with a practitioner that is key to negotiating payment plans. However, clinic vaccinations are better than no vaccinations. Call your town and area humane groups to see if they sponsor any; call in advance and you may be able to request ferret vaccines.