

The
TOP 10 WAYS
TO AVOID GETTING



OVERCHARGED

BY YOUR
VETERINARIAN

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How to AVOID Getting OVERCHARGED by your Vet

Veterinary Care is expensive. I should know, for I am Veterinarian who owns a Veterinary Hospital.

In fact, Veterinary Medicine has changed dramatically in the last 30 years... gone are the days of James Harriot when Veterinarians treated every type of animal, and regularly made house calls.

This is the 21st Century, where a dog may be man's best friend, but that pet has a price tag. Vet visits and surgery cost dog owners almost \$800 and cat owners \$500 last year, according to the American Pet Products Manufacturers Association.

If your pet becomes seriously ill, you can easily spend thousands. For example, each year about 400 pets, mostly dogs, undergo pacemaker surgery costing \$3,000. Cats with renal failure, a common ailment, can now get an \$8,000 to \$10,000 kidney transplant, followed by \$600-a-year regimens of immunosuppressive drugs. We can do wonderful advanced life saving procedures...but folks, it ain't cheap.

Costly Practices

The costs of operating a veterinary practice are huge.

Veterinary Salaries have risen, and newer Veterinarians are demanding higher starting salaries before they even walk in the door. A new graduate will start at 60,000 dollars a year. Higher end corporate practices will pay even more. Those practice owners earn in excess of 100,000 dollars a year.

Veterinary Clinics have extremely high overhead costs. You need a lot of specialized equipment to perform exams, X-rays, Ultrasound and surgery... monitoring equipment, anesthetic equipment, kennels and cages, ventilation...the list is big.

You need a high number of staff to give quality patient care. Veterinary support staff members are now demanding higher salaries... gone are the days when you could pay a receptionist 8 dollars an hour.

No New Pets

Most of you reading this live in or near a city. In fact, that is where most Veterinary practices are located. The problem with that is that most cities have MORE veterinarians than they NEED.

The Pet Population is increasing, but it's not keeping pace with the number of Veterinary practices.

This means that for a Veterinary practice to grow, it cannot rely on just increasing the number of patients, because there are not enough patients to go around for all the existing practices.

SO what's a Practice owner to do?

Charge more per client.

Do MORE things with the existing clients.

It is called the UP-SELL and I know that you have all experienced it. Go to Macdonald's, and after you place your order, what to they ask?

Would you like fries with that?

The UP-SELL.

Dr Andrew Jones' Top 10 Tips on Avoiding "Excess Charges" at the Vet

Now that you have the background, here are my Top 10 Tips on how to Avoid Getting Charged TOO MUCH At The Vet...

1. Price Shop

Prices at animal hospitals can vary widely. In my small town of Nelson, I charge the least of all the practices, but many clients do not know that. Make sure you get recommendations from other pet owners first.

There is a misconception that the higher priced practices give a better quality of care - but this is NOT True.

To ensure that you are saving money, plus getting quality care for your pet, you have to ask some specific questions.

- Does the practice have an animal health technician? They should.
- Does the practice have up-to-date anesthetic and monitoring equipment?

A must have.

- Does the practice have all pets monitored after anesthesia until they are fully awake?

This will give you an idea about staff level - you need adequate staff to give the quality patient care that your pet deserves.

However, having up to date equipment and well-trained staff still does not mean that you have to pay through the roof.

Ask about the common procedures, like vaccines, checkups, neutering and spaying.

Plan on going to at least three vets before you decide on one. Make a mental note of just how clean the environment is when you look around. In addition, do not forget to ask for discounts from your vet. If clients ASK, they will often get a discount. Some vets offer multiple pet discounts as well as discounts for seniors.

2. Beware the Up-sell.

Now that you have some background, such as escalating veterinary costs, No New Pets, and that the ONLY way to increase profits is by doing MORE with the existing clients... when your pet is being examined by your vet, and they advise having a dental cleaning,

ASK and QUESTION WHY!

Just how bad are the teeth – is the degree of dental disease really that significant? One of the major veterinary associations is advising that ANY pet

with Grade 1 Gingivitis (mild gum inflammation) have a dental scale and polish. This procedure is at least 300 dollars.

It has risks - your pet would need to be under general anesthetic.

It has high profit margins - the Animal Health Technician or Assistant usually does all the work.

However, a pet with mild gum disease does NOT need this done. You can begin preventive care at home. You could begin to brush your pet's teeth. You could feed a diet designed to break off some of the plaque and tartar.

This is only one example - although it is the BIGGEST up-sell in Veterinary Medicine today.

Question any recommendation!

Ask if it is absolutely necessary.

Ask about alternate - less costly and sometimes safer - options.

3. Hospitalization Fees

Your Vet will make A LOT more money if he (or she) can keep your pet in the veterinary hospital.

They can charge a fee for the day of hospitalization, plus a fee for re-examining your pet in the morning.

Ask to have the Procedure performed while you are there.

Let's use X-Rays as an example.

You and your Vet suspect an arthritic knee, but you want to confirm with X-Rays.

Get the practice to schedule this while you are there and waiting - it doesn't take long to perform X-Rays. They will likely comply if you only ASK.

And, by being a little bit of a 'pain in the butt', you will get better service at a lower price.

Your pet will have to spend less time away from you, and you will save money.

Now, doesn't that sound good to you?

4. Vaccines - NOT every year

This tip alone will save you money, and help your pet live longer:

Your pet does NOT need to be vaccinated yearly.

Vaccines have a longer duration of immunity than 1 year.

Have your puppy or kitten vaccinated - this is the time when they are most at risk. Get them boosters at 1 year.

After that, give them vaccines only every 3 years - and ONLY vaccinate for what they need in your area.

STOP all vaccines between the ages of 10-12 years.

In the area where I live, we are now only vaccinating for the diseases that we see. NOT for the white elephants - the diseases that have a 1 in a million chance of ever showing up.

ASK your Vet about their vaccine protocols. If they are not with the “vaccinating less often program”, consider switching Vets.

It will be healthier for your pet and your pocket book.

5. Be Preventative

Do not wait until your bundle of fur's health gets very serious to visit your vet.

You should be performing weekly at home exams on your pet.

You can use my free e-book: The At Home Pet Health Exam, in which I teach you how to examine, diagnose and treat your pet at home.

It is available by going to my site at www.veterinarysecretsrevealed.com and signing up for my complimentary 7-day E-course and newsletter.

I still advise utilizing your veterinarian.

Getting an annual checkup is probably a good idea, especially if you have an older pet.

Have your Vet confirm a diagnosis, but then ASK about all the available options for solving your pet's health problem.

You should have your pet spayed or neutered. Spayed females have a lower cancer risk and neutered males are not as aggressive and have fewer prostate problems. Costs for cats and dogs range from \$80 to \$300. You may be able to get the surgery for less if you check out your local Society for the Prevention of Cruelty to Animals, at www.aspca.org.

6. What is going in your Pet's Mouth?

After surgical procedures, food was the second most expensive item for pet owners.

Individually, Americans spent about \$250 a year on food for their pets.

That is almost a \$15 billion industry.

I firmly believe that a BIG key to avoid the excess Veterinary expenses is by feeding your pet the BEST quality food you can.

Diet is one of the BIG KEYS to a healthy pet.

In days gone by, dogs and cats survived on prey that they hunted. Cats seldom drank water as most moisture came from the dead bird or mouse.

Dogs chewed on bones and in the process kept their teeth clean. Pets have moved from the wilderness to the living room. They now wait (or demand) that we humans feed them. They feast on ready to eat packaged foods, and in some cases, this may be harming your pet.

Some symptoms of less than natural diets include bad breath, itchy skin, dull dry coats, and intestinal gas. A common disease that can be attributed to diet is diabetes in cats.

Commercial pet food does not always provide all of the nutrients that some dogs and cats need to be healthy at different times in their lives.

This food also contains things that your pet does not need, such as chemical additives and preservatives.

An example of a preservative that is commonly found is propylene glycol. It is used to keep moist pet foods fresh. It has been linked to anemia and bloat.

One of the single most important things you can do for your pet's health is to feed a more natural diet. I have seen natural diets improve allergies, arthritis, diabetes, chronic vomiting and diarrhea.

If you are to use a commercial food, here are some tips to check for quality:

1. Ingredients are listed in descending order. The first ingredient should be an animal-based protein.
2. The entire protein should be listed first. Avoid foods that list by-products. Avoid those that list the food fractions – i.e. wheat middlings or corn gluten instead of the whole grain. These ingredients are leftovers from the human food processing and do not provide the best nutrition.
3. Look for natural preservatives. These include Vitamin C (ascorbic acid), Vitamin E and mixed Tocopherols. Avoid Ethoxyquin, BHA, BHT and propylene glycol.
4. Avoid foods with artificial flavor enhancers, such as phosphoric acid.
5. Avoid artificial colors. These include azo, azo dyes, and sodium nitrite.
6. Essential fatty acids must be added – this is of utmost importance for allergies, arthritis and cancer prevention.
7. It should also contain additional antioxidants, such as Vitamin E, Vitamin C and flavanoids.

Some of the Commercial Pet Foods that I recommend are:

- All of Those from Natura Pet Products: Innova, California Natural, Karma, HealthWise
- Wysong
- Solid Gold

- Nutro Ultra Holistic Nutrition
- Flint River Ranch
- Azmira Holistic Animal Care LifeStyle

I am of the opinion that you should consider adding in Raw Food as a portion of your pet's diet.

I also believe that the healthiest food is that which you make at home - i.e. homemade diets. I give you several examples in my book, Veterinary Secrets Revealed at www.veterinarysecretsrevealed.com

7. Pet Insurance – A Scam?

The entire insurance industry gives me the 'heebie jeebies'- and Pet Insurance companies are NO different.

Decide first if you REALLY NEED Pet Insurance.

Unless you cannot resist a breed with chronic problems, pet insurance will probably cost you more money than it will save you. As with human health insurance, you'll pay deductibles, co-pays, and premiums, and you may bump up against lifetime payment ceilings if you own a chronically ill pet. In addition, you might find some needed treatments are excluded from coverage.

Some policies also limit the amount they will pay per incident and may make you pay more as your pet ages.

For example, with PetCare's QuickCare Gold policy for dogs, you could pay \$36 monthly premiums for coverage for a 3-month-old bearded collie. If that pooch needs \$3,000 pacemaker surgery next year, you'll have to pay a \$50

deductible, after which the plan pays 100 percent (up to a limit of \$3,000) of your costs. In this case, this is not a bad deal, because you will have paid just more than \$430 in premiums. However, if the surgery occurs after that dog turns 8 years old, the plan will only pay 80 percent of your costs and you'll be out about \$3,500 in premiums. If you want to set aside money for future medical bills, you might do better by putting the amount you would pay in premiums into a savings account.

Veterinarians like Pet Insurance in that the clients can actually afford to do what is recommended. But, if you and your pet end up at a “corporate” practice, BIG DOLLAR signs might start flashing as soon as they see your pet is insured.

All of a sudden they could be advising your pet has a host of diagnostic tests, which the insurance company may cover now - but you'll likely see your premiums rise the next year.

8. DON'T Buy Your Medication From Your Vet

Medication is expensive - and it's marked up a lot at your vet. The markups range from 50% to 125% PLUS the prescription Fee.

There are many ways to save money on pet medications. First, ask your vet about a drug's cost and find out if it is available through pharmacies.

Your local drug store may offer it at a much cheaper price. Also, ask your vet about lower-priced generic medications that would be appropriate. In addition to your local pharmacy, check veterinary-medication prices at DrsFosterSmith.com, 1800PetMeds.com, and PetCareRx.com. You have the right to ask your veterinarian for prescriptions that you can fill elsewhere, as

well as medical records for your pet, which can be a big help if you decide to consult another vet for a second opinion.

9. The Referral Expense

If your pet becomes seriously ill, you may need a specialist. Ask your vet to recommend at least two specialists so you can compare treatment quotes and options. Alternatively, contact the nearest veterinary medical school teaching hospital for a specialist or a referral to one in your area.

An initial consultation will likely cost \$75 to \$100. Get an estimate of all costs including surgery, treatments, and any lifelong medications that will be required. You'll also want to know about the prognosis for survival and the pet's expected quality of life.

Approach your specialist in much the same way you would approach your local veterinarian.

ASK a lot of Questions.

ASK why this Specific Diagnostic test is needed.

ASK so what would happen if you get “X” diagnosis. How does this test change the treatment?

Specialists have expensive practices to run, they pay themselves more, so they charge A LOT.

Make sure that you are as informed as possible about everything that is happening to your pet.

10. Become an Empowered Pet Owner.

The BIGGEST Key to avoid getting taken advantage of by any Veterinarian is by being an involved and empowered pet owner.

Take Charge of Your pet's health care.

You know your pet better than anyone else. How well do you think a Veterinarian can get to know your pet with a 15 minute visit once a year?

In my newsletter, Veterinary Secrets, the one big thing that I talk about over and over again is how you as a concerned pet owner can begin caring for your pet at home today!

You can learn about how to examine, diagnose and heal your pet with my book at www.veterinarysecretsrevealed.com

You can begin to offer treatment options such as herbs, Homeopathics, Acupressure and Massage, that most Veterinarians won't even consider.

You can begin to practice preventive health care with your pet.

Let's use allergies as an example. Many of you have allergic pets.

Your vet has likely prescribed a steroid. They work, they stop the itching fast, BUT they have serious side effects and the itching usually comes back.

After utilizing my course, you will know the specifics of first eliminating external parasites as a cause.

You will then be able to perform a proper food elimination trial.

You will begin to add in supplements to decrease the intensity of the itch.

You may try a Chinese Herbal combination that can eliminate the itch WITHOUT steroids.

This is ONLY one small example - but do you see how you can take charge of your pet's health care and have a happier healthier pet?

You can do it today.

I hoped you enjoyed my special report - I enjoyed writing it!

If you haven't yet checked out my book, you can go to www.veterinarysecretsrevealed.com and read about all that it can do to improve your dog or cat's health.

It's Your Pet- Heal Them At Home!

Best Wishes,

Dr, Andrew Jones

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