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WHY WE NEED TO PROVIDE AFFORDABLE VETERINARY CARE

Dr. Michael Blackwell

It is the dream of all good pet owners to be able to provide the care that their pets need. This not only helps in keeping pets healthy but also reduces the number of sick animals in both the community and local shelters, not to mention limiting the spread of zoonotic disease.

Unfortunately, there are barriers to veterinary care for many people. According to a study from the University of Tennessee’s Center for Applied Research and Evaluation and the Access to Veterinary Care Coalition, 28% of households reported barriers to veterinary care in the past two years, money being the biggest obstacle.

Before COVID-19, an estimated 29 million dogs and cats live in families that participate in the Supplemental Nutrition Assistance Program, formerly known as food stamps, and millions more are in financially struggling middle-class households. Since the pandemic, many more families need assistance. According the US Census Bureau, one half of US households have a total annual income of less than $54,000, and more than 75% of Americans live paycheck to paycheck.

Now, COVID-19 is making everyone’s pennies count even more. The US jobs report for April brings news that the US has a loss of 20.6 million jobs since mid-March, resulting in an unemployment rate of 14.7%, a level not seen since the Great Depression in the 1930s. Now more than ever, most pet owners have less in their pockets to pay for veterinary care.
The benefits of having pets have been well documented, from decreasing stress to providing psychological support. Simply put, pets make our lives healthier and happier. But now more than ever, providing the care our pets require to keep them healthy and happy is a challenge to many.

Families may not have funds to pay for basic veterinary care, not to mention expensive treatments. For these families, when their pets get sick, their only options may be euthanasia or surrendering their pet to a shelter, in hopes that they will receive the care they need. Either way, the family bond is broken.

Apart from pets’ illness, many owners are unable to afford care to prevent diseases, including those that threaten public health, such as leptospirosis.

Lack of access to veterinary care is a complex societal problem with many causes. Understanding these complex and interrelated issues can help find solutions to reach underserved families with pets.

Barriers to veterinary care can be mitigated, especially through determined effort and better alignment of existing resources. Providing access to veterinary care is implicitly part of the veterinary profession’s “social ethic” mandate and responsibility to support the human-animal bond.

**AlignCare®** is a structured subsidized healthcare system to improve access to veterinary care for underserved families. Qualified families are enrolled in AlignCare through participating social service agencies, veterinary service providers, and animal shelters, and then connected with a Veterinary Social Work Coordinator for their community. Veterinary service providers participating in the project provide incremental veterinary care (IVC), an important strategy to reduce non-treatment or euthanasia due to a treatable condition. IVC also helps to control the costs of care by a tiered therapeutic approach to patient management and dynamic use of diagnostic testing to limit non-critical procedures.
The cost of preventative care is a worthwhile investment, as veterinarians already know. But when finances are limited, what preventative care methods maximize both affordability and efficacy in protecting the patients’ health?

Making wellness appointments, vaccinations, and parasite control more widely accessible is particularly important for protecting our patients and for reaching a broader client base. Proactive wellness care that spans a pet’s entire lifespan—with regular visits in the absence of injury or illness—helps us to catch diseases earlier, when they are generally less expensive (and less complex) to treat.

When owners struggle to pay for preventative care, a barrier is created that prevents longstanding patient care. For example, if a puppy’s first vaccination visit is already a financial burden, it’s unlikely the owner will return to your clinic. This experience could even leave the owner hesitant to bring their pet to any veterinarian unless there is a dire emergency.

“When owners struggle to pay for preventative care, a barrier is created that prevents longstanding patient care.”
Lower-cost preventative options are not at odds with good business or good patient care—quite the opposite, actually. Having a spectrum of recommended options that fit within an owner’s budget will ensure that their pet gets the best care the owner can afford to provide. For example, to help reduce costs while still providing adequate preventative care, the veterinarian can change the FeLV vaccine recommendation to every two years for a cat with a low-risk lifestyle or eliminate the vaccine altogether for the indoor cat. This flexibility shows clients that you are working together as a team for their pets’ best interest, earning their trust while building a strong, long-term professional relationship.

If our clients do not understand the importance of preventative care or if they cannot access our veterinary care due to cost, we as a profession are failing to help as many pets as we could be helping. By prioritizing wellness appointments, affordable preventative care, and client education, we build steady relationships with great clients; we practice proactive medicine; and we make our business model more stable and profitable.

Emergencies are notoriously expensive. We are familiar with the disappointment and devastation that follows when finances limit us from saving the patient. But some of these tragedies can be avoided by focusing on preventing certain types of emergencies from happening in the first place. For example, we can prevent many cases of leptospirosis and parvovirus if we simply vaccinate. We can decrease morbidity and mortality from heartworm disease and flea- and tick-borne diseases if we can consistently prescribe parasiticides. We can also reduce chronic and costly battles with endoparasites with prophylactic deworming protocols. If finances weren’t a limiting factor, we could indisputably save more patients from preventable emergencies and expensive hospitalizations.

**CORE VACCINE RECOMMENDATIONS FOR DOGS**

Dr. Jenifer Chatfield

**Canine distemper, canine parvovirus, canine adenovirus type 2:**

Puppy vaccinations typically start at 6-8 weeks. Administer doses of a combination vaccine every 2-4 weeks until at least 16 weeks of age. Dogs residing in a high-risk environment would benefit from receiving a final dose at 18-20 weeks.

**BOOSTERS:**

Single dose of the combination vaccine should be given one year after final vaccination series. Additional boosters can be given at intervals of 3 years or longer.

**TITERS:**

Measuring antibody levels may provide a reasonable assessment of protective immunity against CDV, CPV, and CAV2.

**Rabies Virus:**

State and local law applies for timing and administration of initial vaccination as well as boosters. Rabies vaccines are typically administered to dogs at 12-16 weeks of age or older.
Dr. Michael Blackwell joins Dr. Jenifer Chatfield and Dr. Jason Chatfield to discuss ways veterinarians can make veterinary care affordable and accessible to all. Listen now on Pet Life Radio.

Join Dr. Jenifer Chatfield and Dr. Jason Chatfield as they talk all about vaccinology with Amy Stone, DVM, PhD. Learn about how vaccines work and get tips for determining vaccine administration timelines.
Making prevention of zoonotic diseases a priority within our hospital and to our clients is of the utmost importance. The extra attention we give to educating the clients on zoonotic diseases protects the pets, protects their household members, and can save them money. It can win loyal clients for the practice.

Working at the interface of animal health and public health, veterinarians must take a One Health approach in communicating zoonotic risks (especially the risks faced by pregnant women, children, the elderly, and those who are immunocompromised). We also need to communicate risks to our hospital staff, who work in close contact with these sick animals and who may need specific PPE protocols. By stressing zoonotic protection measures for veterinary staff, practices maintain good relationships with their indispensable technical teams while also sparing themselves liability problems and expenses.

Preventative veterinary care goes beyond animal welfare and also reduces the burden of zoonotic diseases in human healthcare. A good example of this is how pet vaccination laws and protocols have greatly reduced the incidence of rabies in many countries today. Basic wellness care such as vaccinations, flea and tick prevention, and deworming (along with emphasizing good hygiene around pets) can mitigate transmission of many zoonotic and vector-borne diseases. See the table below for examples.

An important example of pre-emptively educating your clients on zoonotic disease is in the case of leptospirosis. Leptospirosis can be particularly costly to manage since it can be elusive to diagnose and can require lengthy hospitalizations in severe cases. However, taking the extra time to mention the zoonotic risk can make the difference in obtaining owner consent for the vaccine, greatly reducing the risk of the pet contracting the disease and the subsequent risk of the household members also becoming ill. The value of the protection far outweighs the cost of the vaccine.

Client education goes a long way with regards to public health. Many clients will only know the benefits and value of preventing these diseases if we explicitly tell them. By counseling clients on the matter, we can build confidence and trust in the veterinary-client-patient relationship while keeping everyone safe and informed.
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FOUR EASY WAYS TO INCORPORATE AFFORDABLE CARE

Dr. Gina Brandstetter

1. OFFER VACCINE PACKAGES OR VACCINE CLINICS

Bundling puppy or kitten vaccines is a great way to offer a reduced price and to get owners committed to returning for boosters. Many owners, however, can’t pay upfront either for a single vaccine visit or a bundle. In this instance, advertising reduced-cost vaccine clinics is a great way to capture these customers and protect their pets. The “vaccine clinic” can be anything from a designated day of the week to a type of vet tech appointment with veterinary supervision—there are lots of ways to customize how a vaccine clinic would work for you. Ultimately, you’ll be able to bring in those extra customers, save them money, and provide more preventative care.

2. OFFER PARASITE CONTROL FLEXIBILITY OR BUNDLING

Similar to the vaccine strategies, devise a cost-saving plan allowing owners to purchase flea, tick, and heartworm prevention all together. This might even bring in some business that is otherwise lost to major online veterinary pharmacies. When the upfront cost is too high, provide flexible options to purchase a one-month supply of any single parasiticide rather than the more common six- or twelve-month supplies.

3. PROVIDE WELLNESS PROGRAMS

Consider yearly “memberships” or plans that cover a once-yearly appointment and vaccines at a reduced cost. The plan can go beyond this to include parasiticides and routine heartworm testing or blood work screening. It could involve spaying, neutering, or dental prophylaxis—the possibilities for wellness programs are endless. You will form strong relationships with loyal clients as you create this culture of routine preventative care.

4. KNOW THE COST OF PRESCRIBED MEDICATIONS AND ALTERNATIVES

Prices of antibiotics or pain prescriptions vary wildly. When the owner declines your gold-standard choice, you may need to come up with less costly alternatives. You can create mental (or written) notes of budget-friendly substitutions your hospital can make. Will amoxicillin likely work instead of a brand name antibiotic in a particular case? Is tramadol an acceptable substitute? Sometimes the answer is no, but if the answer is yes, then your patient will benefit from getting some treatment instead of none at all.

5. MAKE CLIENTS AWARE OF PET INSURANCE AND PAYMENT OPTIONS

The very first visit is the best time to bring up pet insurance. Not only should you mention it but also consider sending informational pamphlets home with the invoice so the advice isn’t immediately forgotten. Additionally, payment plans or other arrangements exclusive to your hospital can literally be lifesavers for unexpected expenses. If a client is struggling with an estimate, it is always worth mentioning the option.
THREE REASONS TO FOCUS ON YOUR LOW-INCOME COMMUNITY

Dr. Gina Brandstetter

By reaching all socioeconomic groups, a veterinary practice can gain a broader customer base and reap financial benefits. However, there are plenty of reasons beyond business gains to focus on serving your low-income community—reasons stemming from our Veterinarian’s Oath and veterinary ethics:

VETERINARIANS PROTECT ANIMAL WELFARE.

In the Veterinarian’s Oath, we pledged to use our abilities for the “protection of animal health and welfare [and] the prevention and relief of animal suffering.” There are many pets our services do not currently reach, and restricted accessibility to veterinary care is a serious animal welfare issue. We should work to come up with strategies to provide at least basic care and staple preventions to these pets so that more costly emergencies can be avoided. Devising strategies to help with urgent and emergency care for these pets would be an even better goal.

VETERINARIANS PROTECT PUBLIC HEALTH.

The oath we committed to also says that we will work for “the promotion of public health.” By preventing zoonoses, we enhance public health. By reporting infectious and vector-borne disease data, we serve as sentinels for outbreaks. For our reporting to reflect public health risks accurately, veterinary care and diagnostics need to be widely accessible. We should also strive to make veterinary information and client education resources more visible and available to all socioeconomic levels. If we commit to serving our low-income communities by increasing access to care and increasing awareness through informational campaigns, veterinarians can continue to positively impact the burden of infectious diseases on public health.

VETERINARIANS PROTECT THE HUMAN-ANIMAL BOND.

Protecting animal welfare usually includes maintaining the human-animal bond, which is beneficial to pets and humans alike. Although there are exceptions in some extreme conditions, tremendous efforts should be made to preserve the human-animal bond regardless of the owner’s income or ease of paying veterinary bills. Furthermore, owning a pet is known to provide numerous and powerful health benefits; therefore, pet ownership contributes to community welfare, and denying these benefits to entire groups of people based solely on socio economics is inequitable.

Families undergo substantial stress when finances prevent them from seeking or receiving veterinary care for their beloved pet. By finding compassionate ways to work within the owners’ means and provide care, we serve more pets, defend public health, protect the human-animal bond, enhance community welfare, and reduce the number of pet relinquishments. We need to ensure our profession is serving more than just a fraction of society and work to remove the bias that exists regarding financial limitations.
HOW TO PASS COST SAVINGS ON TO YOUR CUSTOMERS

Dr. Gina Brandstetter

Having already touched on how wellness care, parasite control, and preventing zoonosis can save money, here are other essential do's and don’ts of providing affordable care to your clients:

Do this:
Learning how to practice “incremental care” is probably the most impactful way to work within a client’s financial constraints. It is important to recognize the differences between gold-standard care, “the standard of care,” and incremental care. Incremental care speaks to a spectrum of care options to fit within unique constraints. It serves as an important alternative to the animal not being able to receive any care at all. This style of doctoring is not new and requires using more judgment, more intuition, or empirical treatments to reduce associated diagnostic and treatment costs when the best recommendations are unobtainable. The owner must understand and consent to the fact that the treatment plan is limited; therefore, one must work closely with the owner to prioritize recommendations, communicate risks, and convey alternative plans if monitoring or limited treatment is unsuccessful. It is a tiered approach to patient management.

Another important way to help your clients financially is to be familiar with how to leverage financial aid organizations in your community. There are many funds and non-profits that exist to help with certain types of veterinary costs and services. Look for lists of these organizations on the United States Humane Society’s and the Best Friends Animal Society’s websites. (See the bibliography for details.) Additional help can be leveraged from private fundraising and crowd-sourcing—these can be very effective and are worth mentioning to clients struggling with a bill.

Not this:
Unfortunately, there is a harmful narrative that is not uncommon in veterinary hospitals: if a client cannot afford veterinary care, then they should not own a pet. Avoid falling into this thinking trap. Someone who cannot currently afford veterinary care may have been in a completely different financial situation when they adopted their pet, and regardless of that, clients do not need to be wealthy to love their pet or to care deeply about the animal’s well-being. Therefore, it’s important to disrupt this narrative and to respond to cost-constrained clients with both sensitivity and openness.

The client and the veterinarian ultimately want the same thing—to help the pet. Appreciating this common ground can help us navigate all the ambiguity of each individual veterinary-client-patient relationship. Finding medical solutions within the owner's means may require some creativity, but it's part of our commitment as veterinarians to do the best we can for each animal and each owner.
The following resources were helpful in creating this work and have further information for veterinary teams and for pet owners regarding affordable care:

“8 Ways to Find Affordable Vet Care for Your Dog.” Dogster,

“Are you having trouble affording your pet?” The Humane Society of the United States,
https://www.humanesociety.org/resources/are-you-having-trouble-affording-your-pet

Blackwell, Michael, and Krebsbach, Susan.
“Access to Veterinary Care: A National Family Crisis - webcast.” Maddie’s Fund, 21 Feb. 2019,

Boatright, Kate. “The Cost of Caring Too Much.” Today’s Veterinary Practice, Jan 2020,
https://todaysveterinarypractice.com/the-cost-of-caring-too-much/

“Financial Aid for Pets.” Best Friends Animal Society,
https://resources.bestfriends.org/article/financial-aid-pets

“Guiding Principles to Ensure Access to Veterinary Care.” Humane Society Veterinary Medical Association,
https://hsvma.memberclicks.net/guiding_principles_to_ensure_access_to_veterinary_care

“Principles of veterinary medical ethics of the AVMA.” American Veterinary Medical Association,
https://www.avma.org/resources-tools/avma-policies/principles-veterinary-medical-ethics-avma

https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4500695/

“Veterinarian’s Oath.” American Veterinary Medical Association,
https://www.avma.org/resources-tools/avma-policies/veterinarians-oath
This program 1487-43917 is approved by the AAVSB RACE to offer a total of 2.5 CE Credits, with a maximum of 2.5 CE Credits being available to any individual veterinarian or veterinary technician/technologist. This RACE approval is for the subject matter categories of medical and non medical using the delivery method of lecture/seminar. This approval is valid in jurisdictions which recognize AAVSB RACE; however, participants are responsible for ascertaining each board’s CE requirements. This program is also approved in the State of New York for 2.5 CE Credits.

The American Association of Veterinary State Boards RACE committee has reviewed and approved the program referenced above as meeting the Standards adopted by the AAVSB.

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