



Apsley Veterinary Services

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Why Does My Veterinarian Charge So Much?

This is a common question posed by concerned pet owners. As a veterinarian and a pet owner, I understand the financial burden of caring for a pet, as well as the mechanics of running a veterinary practice. While I cannot speak for all veterinarians, here are some thoughts on why veterinarians charge what they do.

What is the goal of veterinary medicine?

Veterinarians spend many years in school before devoting the rest of their lives working for the benefit of the animal population. In order to gain the knowledge that is required to work in this field, they often acquire student loan debt in the hundreds of thousands of dollars. According to the American Veterinary Medical Association, the average student loan debt of 2019 graduates was \$183,302. Ultimately, this large amount of debt means that veterinarians must earn a salary than can repay this level of debt.

While there are many different career paths in veterinary medicine, the majority of graduates enter private practice. The ultimate goal of a practitioner is to maintain a long-term relationship with pet owners, partnering with them as health care providers in order to keep their pets healthy for as long as possible, treat their illnesses as needed, and alleviate their suffering when the end approaches.

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While working daily to prevent the illnesses they can, and to treat the illnesses they cannot, veterinarians must make a sustainable living so they can run their veterinary practice, repay their student loans, and pay their employees. So, even though being a veterinarian is an immensely rewarding career, it also involves the costs and realities of being a business owner.

Why do people think veterinarians charge too much?

Some people may be shocked at veterinary fees because they are not prepared for them, they do not understand the charges, and/or they do not have a third party to defray the cost. All of these factors influence pet owner perception of veterinary fees.

Veterinarians who itemize estimates before performing medical services and explain the fees help their clients understand the costs so that they can make reasonable decisions and avoid "sticker shock." If you have any questions about the costs of your pet's treatment, be sure to ask.

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Also, few people have pet insurance and there are no government subsidies (Medicare, Medicaid, Veterans Affairs, etc.) for veterinary medicine. With no third party to help defray the cost, the bill looms large. Compounding the issue is the fact that most pet owners do not understand the cost of running a medical hospital, so they have a low expectation for charges. Those same programs that make the human medical system more affordable also mean we are often fortunate enough to not experience the true cost of medical care. In places like Canada or other locations with government subsidized programs, the understanding gap is even larger as people may not be aware of what their own healthcare costs are.

The charges also seem high because people may be in an emotionally charged situation at the time the fees are incurred. It is hard to think clearly about costs in dollars and cents when your dog has just been hit by a car.

How do veterinarians set fees?

Like all business owners, veterinarians must cover their expenses. Basically, a veterinary hospital is just that – a hospital. Here are some of the expenditures that veterinarians face to keep the hospital doors open:

1. **Fixed overhead.** This includes rent, utilities, property taxes, insurance, medical disposal fees, and building maintenance.
2. **Inventory.** Veterinary hospitals are also pharmacies that inventory medications like human drug stores do. Many animal hospitals stock prescription and non-prescription pet foods. On-site availability of food and medications is convenient for the pet owner and provides speedy treatment for the pet.
3. **Equipment.** Like human hospitals, veterinary clinics have diagnostic equipment that is expensive to purchase and maintain. Radiology is a huge investment, especially if state-of-the-art digital x-ray and ultrasound machines are utilized. In-house laboratory equipment provides quick analysis of blood, urine, and tissue samples on-site. Anesthetic machines and monitoring devices increase surgical safety. Surgical instruments and physical examination tools further add to the cost of practicing good medicine.
4. **Salaries.** It takes a lot of people to provide health care for pets. Pet owners see the receptionists, veterinary technicians, and veterinarians, but they may not see the multitude of animal care personnel who work diligently cleaning kennels, feeding patients, walking dogs, mopping floors, and washing bath towels.

In short, a veterinary hospital is more than a human hospital. It is a primary care physician's office, plus a radiology center, plus a laboratory, plus a rehabilitation clinic, plus a day care center, plus a pharmacy, plus a food store. Wow, that is a lot of stuff under one roof – which means that there are a variety of charges on one bill. When it comes down to it, you may find your veterinary team is much more efficient and quicker at delivering care and test results.

Human medical fees are segregated and paid separately. If you break your arm, you may get bills from your primary care doctor for the initial exam; the radiology technician who took the x-rays; the radiologist who read the x-rays; the anesthesiologist who sedated you; the orthopedic surgeon who repaired your fracture; the hospital for operating room supplies, nursing care, and hospital stay; and the pharmacy for your medicine. In veterinary medicine, you get one bill, which may look pretty overwhelming when all these services are added up into one lump sum.

How can you keep veterinary fees at a reasonable level?

Loving a pet entails a commitment of time and money, so do not be misled. Providing good care costs money. Here are suggestions that conscientious pet owners can take to lessen the financial burden of caring for a pet.

1. **Prevent problems.** It is better for your pet AND your pocketbook to avoid preventable illnesses. For example, it costs a lot less to give your dog heartworm prevention than it does to treat adult heartworms. It costs less to vaccinate your pet for kennel cough than to treat him after he is exposed. It costs less to spay or neuter your pet than to raise a litter of puppies or kittens. And believe it or not, it costs less to clean your pet's teeth regularly than to treat the myriad of diseases associated with poor dental health.

2. **Feed a healthy diet.** Feeding good quality dog or cat food may cost a little more on the front end, but is better for your pet in the long term. Quality food means fewer nutritional deficiencies and gastrointestinal ailments. Save money on expensive treats and reward your pet with a piece of dry kibble.

3. **Become familiar with low cost providers.** There are low cost spay/neuter facilities and vaccination clinics that may cut costs by providing basic care without the added expense of sustaining a full service hospital. If you choose one of these facilities you may save money; however, make sure that your pet receives a complete physical exam, intestinal parasite and heartworm tests, proper immunizations – and obtain documentation of them all. Also, make sure that safe anesthesia protocols are enforced, surgical recovery is supervised, and any complications will be handled in-house.

4. **Consider a well health savings program.** Many veterinary hospitals offer well health (or wellness) programs that provide basic immunizations, lab testing, and routine dental cleanings for an annual or monthly fee. These programs recognize that preventing medical problems is less costly than treating them, and make the cost more manageable by spreading it out and/or providing a “bundle discount.”

5. **Look into pet insurance.** For medical problems that cannot be prevented, pet insurance may save you money. Like human insurance, policies must be scrutinized carefully prior to enrolling. Compare different plans to find one that meets your needs.

Do veterinarians charge too much?

While most veterinarians are cost-conscious people, fees will vary with locale and clinic. Visit veterinary hospitals in your area and choose the one that makes you feel comfortable treating a pet and will offer options to best help address your concerns. That practice is out there!