

## 'Why are vets so expensive?'

April 13, 2012

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For The VIN News Service



*Photo courtesy of Dr. Marie Haynes*

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*Editor's note: There's a common public perception that veterinary care is overpriced and that many veterinarians get rich at the expense of pets and their owners. Dr. Marie Haynes addresses that concern through a sympathetic, humorous and informative account from her experience as a companion-animal practitioner in Ottawa, Ontario. She wrote the following essay two months ago after a frustrating day in which she and her staff faced limited treatment options for an injured animal owing to the owner's financial straits. The article, which she posted on her [blog](#), went viral via Facebook. At last count, it had garnered more than 15,000 "likes" and 800 comments. The VIN News Service is reprinting the essay with Dr. Haynes' permission.*

Sometimes I hate my job. Well, that's not true. I almost always love my job. But what I hate is that everything I do costs people money. Multiple times per day, I am helping people make decisions for their pets based on how much they can afford.

"All vets think about is money!"

“You don’t care about my pet, all you care about is getting rich!”

“Why does it cost so much to clean my pet’s teeth? My own dentist is cheaper!”

Unfortunately, these are remarks that I hear on a regular basis. And I feel for you guys! It can be expensive to keep a pet healthy these days. I thought I would write this article to explain some of the facts about the financial side of veterinary medicine.

### **A veterinary hospital is a business**

Doesn’t that sound heartless? But it’s true ... a vet clinic is a business and needs to make money. Just like any other business we have bills to pay (and often these bills are huge). We pay rent, electricity and gas bills. And we pay large bills to buy and maintain equipment. An X-ray machine costs anywhere from \$30,000 to \$90,000. An ultrasound is going to cost about the same. And there is a lot of other equipment that needs to be purchased and maintained: dental equipment (most veterinarians have similar equipment to what a human dentist has), equipment to run laboratory tests, surgical instruments and on and on.

We also have salaries to pay. The staff at veterinary clinics are, in my opinion, usually severely underpaid for the quality of work that they do. A veterinary technician is an extremely skilled individual, able to place a catheter, draw blood, do a dental cleaning, counsel clients and multitask animal care all day long. According to [Payscale.com](https://www.payscale.com), a technician generally gets paid between \$9 and \$18 per hour.

It’s a crummy wage for someone with so many skills. Most technicians have gone to school for three years and carry some student debt. Compare this to a registered (human) nurse who gets paid between \$20 to \$36 dollars per hour. Why are techs paid so poorly? It’s because we’d have to raise our prices in order to afford to pay them more.

### **What about the veterinarian’s salary?**

I have a confession to make. I drive a BMW. There you go. Is this why vet bills are so expensive? To pad the pockets of greedy veterinarians? Well, here’s the rest of the story. My husband is a successful [real estate agent](#). His recent business successes and hard work have paid for my car. Prior to this, for the last 10 years I have driven a 2002 Honda Civic. Now, there’s nothing wrong with a Civic ... it’s a great car. But my point is that a veterinarian’s salary is not one that allows you to live in luxury.

Veterinarians on average have spent seven years of their lives in college/university doing intensive study. According to the [Journal of the American Veterinary Medical Association](#), the average veterinarian graduates with a debt of a whopping \$142,613!

And, according to [Payscale.com](https://www.payscale.com), a veterinarian generally makes between \$45,000 and \$106,000 depending on experience. Let's compare this with a few other professions:

Family physician: \$75,000 - \$204,000

Pharmacist: \$50,000 - \$130,000

Dentist: \$61,000 - \$201,000

Ophthalmologist: \$93,000 - \$304,000

General surgeon: \$65,000 - \$368,000

A veterinarian does all of the things that the professions above do, but usually gets paid much less. Many vets work 10- to 12-hour days, and some are on call throughout the night. We get scratched and bitten on a regular basis. A good amount of our day involves intensive grief counseling of clients. This is not a "cushy" job. It's hard work!

### **Explaining the charges for a vet bill**

I thought I'd explain the way that some things are charged for. I'll occasionally hear people talking about their vet, saying things like, "I was in there for 20 minutes and paid \$200! I'm in the wrong profession!"

Here is an example scenario:

John brings his golden retriever, Andy to see me, Dr. Marie, because he has a problem with his ears. I have a good look at Andy from nose to tail and notice that the ears are red, inflamed and full of debris. The skin between the toes is a little red, as well, and there is saliva staining, which shows me that he has been licking at his feet. (This is likely a sign of allergies). Otherwise, he looks good. I put a swab in each ear and hand them off to my technician. We have a good discussion about underlying allergies and what kind of things we can do in the future if things are getting worse. (I decide not to do allergy testing or special hypoallergenic food now because I don't want John's bill to be outrageous. We'll consider those things in the future.) We talk about the type of things that cause infection and what we could do to prevent further ones. Ten minutes later, my technician tells me that the ears have yeast and cocci (bacteria). She takes Andy to the back to thoroughly clean his ears. We send him home with some medication to put in the ears twice a day and instructions to come back and see me in a few weeks.

Here are the costs for the visit, along with an explanation:

#### **Office visit: \$68.00**

What you're paying for: The most important part of the office visit is the time and expertise of the

veterinarian. In that 20-minute time period, the vet will examine the pet, make a diagnosis and share valuable information with you. I have had clients say things like, "I knew there was an ear infection! I didn't need you to tell me that. I just needed medication." But it's the vet's experience that tells us how long we need to treat for, what medication is best, whether or not there are ear mites, whether we need to treat one ear or both, whether there is possibly a resistant type of bacteria present, whether the ear drum is intact (because if not, then regular ear medications could be dangerous) and whether there is an underlying problem such as allergies or a thyroid condition.

This charge also covers the time that I take to make notes in your file. Did you know that almost everything that is discussed and done in your office visit is documented? This is often one of the most time consuming parts of the visit for the veterinarian.

**Cytology: \$31.00**

What you're paying for: This is a lab test where we take the debris from the ear, put it on a slide, stain it and look at it under the microscope. Some clients will say, "Just give me the medicine that worked last time. I don't need a test." But this test tells me a lot. It usually tells me which medicine is best. It also tells me the severity. If I see a mild amount of bacteria I may just treat for 10 days. If I see lots, I could treat for 3 weeks. If I see rod bacteria, then I'm suspicious I'm dealing with a nasty *Pseudomonas* infection and I know that I should be doing additional tests such as culturing the ear to find out exactly what the bacteria is and what medication is going to work.

At the recheck exam I do a cytology again and it tells me how well our treatment worked and whether we need to keep going. If we stop too soon then the infection will come back again. Spending a little money now and dealing with the problem properly can save you hundreds of dollars in the long run.

**Ear cleaning: \$28.00**

What you're paying for: The expertise of the technician. Cleaning an infected, inflamed ear takes skill and expertise. If the ear is not properly cleaned, then the medicine is not going to work as well. If you don't know what you are doing, then you can damage the ear drum, which is a horrible thing.

**Medication: \$38.00**

What you're paying for: The bulk of this charge is due to the cost of the medication. There is a markup on the cost, because (gasp) we are a business and yes, we do make some money off of medication. There is also a dispensing fee. This is another thing that people will gripe at. "Why charge me to put pills or cream in a bottle and slap a label on it?" The dispensing fee also covers the explanation on how to use the drug and answering questions that you have about it.

**Taxes:** In my area, the taxes on this bill would be \$21.45.

**Total: \$186.45**

### **What happens when clients can't pay?**

This is the part of my job I hate the most. I think every new veterinary graduate goes through a phase where you want to just pay for the bill for anyone who can't afford it so that no animal has to go without help. It truly sucks when an animal needs care but the owner is not able (or not willing) to pay for that care.

So, whose responsibility is it to make sure that that animal gets help? Let's take the above scenario. Let's say the client comes in with a \$50 bill in his pocket and says, "Doc, I love my dog so much and I'll do anything for him but all I have is \$50. I know you love animals and don't want him to suffer, so please help." What am I to do?

On one hand, I could look at the situation like this:

"Well, what does this actually cost me? The office visit and tests really only cost me time. So, if I just charged for the medication, this dog could have some relief." But, how is that fair to the next person who comes in with a dog with an ear infection? What if I give an inappropriate medication (because I didn't do tests on the ear)? If the dog doesn't improve, is it then my fault? And what happens the next time this dog has a problem? Do I always give this owner a huge discount? What happens when he tells his friends that I gave him a huge discount? I'm sure there will be others who want the same treatment!

Here's another, much more difficult, scenario:

### **Need life-saving surgery — but can't afford it!**

Susan comes in with her beloved Chihuahua, Peppy. Susan could not afford to spay Peppy and although she tried hard to keep her away from other dogs, a big dog jumped the fence in her yard and bred Peppy. Now, she is pregnant, in labor and struggling. Susan comes in crying. She and I both know that Peppy's going to need a C-Section in order to survive. She has \$100 to pay me today. And she promises to pay me \$100 per month until the bill is paid off.

A C-Section can cost anywhere from \$800 to \$2,500 or even more if there are complications. Often, extra staff needs to be brought in and the costs to the clinic are significant. What do I do? What would you do if you were the vet?

Unfortunately, history tells me that if I set up a payment plan, I will not receive any of that money. Susan has good intentions, but good intentions don't pay bills. In 13 years of practice, I have

unfortunately been in this situation many, many times. In the past, when I have made arrangements for clients like this, it has been extremely rare that we have received the full payment for the bill. In most cases, we may get one or two payments. We end up spending money on collection agencies to try and get the rest of that payment back but usually it gets written off as bad debt.

So, whose responsibility is it to help the animals in a situation like this? Do I do the surgery, knowing that I will likely not get paid, simply because the dog needs it? (Keep in mind that a situation like this can happen several times per week in a veterinary hospital. Where do we draw the line?) Do I send the dog away and tell her to come back when she has the money?

Can you see why I hate this part of my job?

### **What can be done?**

There are options for people who are in a difficult situation like this. These options are not always what the client wants to hear, but we have to set some limits. The first thing I do is give the client the option of using [Medicaid](#) or [Care Credit](#). These are financing agencies that will give you a loan to help you pay a veterinary bill. I hear the cries now: "I don't want to pay interest!" "I have bad credit ... I won't get approved."

If a client's credit rating is not good enough to be approved for one of these loans, then I ask the client to find a family member or friend who would be willing to lend them the money. Sometimes this is a solution.

But what happens when you have bad credit and no family or friends at all to help? If this is the case, then why should the veterinarian pay for your pet's treatment? If your children are hungry and you can't afford groceries, is it the responsibility of the grocery store to pay for their food?

### **Organizations**

Sometimes, we can draw on charity help in situations like this. In Ontario, where I practice, we have something called the [Farley Foundation](#). This organization will give us up to \$500 per year to help pay the veterinary bill of someone who has a documented disability. Five hundred dollars is not a lot, but it can help. I get to use this once a year. It's often tough to choose which client gets the help.

Before my mom succumbed to cancer in 2001, she went to the veterinary hospital where I had worked in high school and asked if she could set up a fund to help people who had trouble paying their vet bills. (She did this because when I was growing up, we struggled to pay our veterinary bills. She didn't want others to be in that situation.) When she died, instead of asking people to donate to the cancer society, she asked for donations to the fund in her name at the animal hospital. This helped many animals and, to this day, people still contribute to this fund in order to help more pets.

But, again, this can go only so far.

I have compiled a list of similar charities that help as much as they can. You can find this list here: [organizations that help with veterinary bills](#). If you know of other organizations that do this, then leave me a comment and I will add them to the list.

### **Humane societies and the SPCA**

If an animal is suffering and needs care, in many areas an option is to take them to the local humane society or SPCA. In the case of the dog needing a C-Section this is likely what I would have suggested. Many times the humane society or SPCA will take in the pet and do whatever medical care is necessary. The unfortunate thing is that in many cases, you will need to sign the pet over to the care of the shelter and you may not get them back.

### **Conclusion**

Oh, how I wish that I could do my job and not care about how much things cost! For those of you reading this, I would highly advise that you look into getting pet insurance to cover you in case you find yourself in a financial bind. Or, if you are an organized person, put some money aside each month in an account for your pet.

I sympathize with you on how expensive veterinary bills are. It would be so wonderful, as a vet, to be able to practice and make decisions for animals based on what they need rather than what their owners can afford (or are willing to pay). I do all I can to work with my clients' budgets and to do the best for their pets. But, sometimes we do face difficult situations!