

THE COST OF COMPANIONSHIP

At Red Bank Veterinary Hospital, they'll go to any length to save a family pet, but do some pet owners go a little too far?

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In the water tank, Martini, the post-surgical mini dachshund with the bad back, trudges yet another \$400 mile on the submerged treadmill.

In the operating room, interns press against a glass wall, watching a renowned neurosurgeon perform a \$5,000 laminectomy on a partially paralyzed German shepherd. In the exotics wing, a gray parrot with end-stage renal failure lies panting in a large cage with a Do Not Resuscitate order on the door.

It is an average day at the Red Bank Veterinary Hospital complex -- the country's largest private animal hospital -- where veterinary surgeons, oncologists, neurologists, cardiologists and radiologists routinely push the bounds of animal medicine.

Just about anything the human medical establishment can do, the 80 veterinarians and 500 support staff at this Tinton Falls-based medical center also can do. And they'll do it on dogs, cats, ferrets, hamsters, turtles, birds, fish or any other household pet.

But there is a cost, and it isn't just money.

Increasingly, owners face tough financial and moral choices for their pets. Is the 15-year-old tabby worth \$12,000 in dialysis? Should the collie's brain tumor be treated?

Experts say that if owners want the most advanced techniques, Red Bank is the place. But that raises a much tougher question of who benefits from extreme and sometimes painful medicine: the animal or an owner who can't let go?

"I got caught up in the technology and didn't think about what I was putting Destiny through," said actress Tres Hanley-Millman, who paid \$10,000 for three rounds of chemotherapy after her 12-year-old Labrador/Brittany mix got lymphoma.

Destiny suffered with the treatment, but Hanley–Millman, a Manhattanite who had the dog treated in New Jersey, persisted. Destiny eventually died of a staph infection, probably brought on by low resistance from the chemo.

"I should have let her go," Hanley–Millman said. "It still haunts me." Historically, one of the nation's most trusted professions, veterinary medicine also has become a lucrative niche in a very big business.

Total pet industry expenditures have doubled since 1998 and the American Pet Products Manufacturers Association estimates Americans will spend \$43 billion on their 368 million household pets this year.

Pet medical care in America now costs about \$10 billion a year, nearly five times what people spend to actually buy their animals.

Red Bank Veterinary Hospital CEO Anthony DeCarlo said becoming the biggest wasn't the goal when he and Thomas Trotter started the practice 22 years ago. But the University of Pennsylvania–trained neurologist wanted to do cutting–edge medicine and economy of scale was the only way to afford equipment like an MRI or linear accelerator for radiation.

Veterinary medicine continues to be substantially cheaper than human (where can people get a \$250 hysterectomy?). But since insurance plays only a minor role in American veterinary medicine, advanced training and equipment costs are passed on to pet owners.

The average American spends about \$1,000 a year on his dog, according to studies, but the sky is the limit when Fido gets sick.

A kidney transplant for a large dog can run \$20,000, but that is just the upfront cost. Anti–rejection drugs are as much as \$2,000 per month for the life of the animal.

Then there is the question of a donor. Experts said dogs, like people, only match with blood relatives, which means a parent or littermate.

It's easier with cats, who can accept foreign tissue. The owner finds a stray that is a match for the sick one, adopts it and takes lifetime responsibility for both donor and recipient.

MOUNTING EXPENSES

There is no national standard for specialty vet costs and most veterinarians are reluctant to discuss prices. Owners share bills online, however. Here is a breakdown of the costs of one owner's late-night trip to a North Jersey emergency room because her cat was throwing up.

Emergency exam, \$135; CBC (organ function) profile, \$218; radiograph, \$135; IV catheterization, \$98; IV fluids, \$66; infusion pump use fee, \$30; hospitalization (1 day), \$90; overnight nursing, \$59; injections, \$240; ultrasound, \$365; endoscopy \$2,500.

Total: \$3,936 without a diagnosis.

"If your pet gets sick, expenses can mount pretty quickly," said Jason Merrihew, spokesman for the American Animal Hospital Association. "That's why we recommend a pet owners' savings fund.

"The decision to treat is personal, but owning a pet is an expensive proposition," Merrihew added. "The free puppy in the parking lot of Wal-Mart's is not free."

While Destiny underwent chemotherapy in North Jersey for leukemia, Hanley-Millman's mother was treated at Mount Sinai Medical Center for the same disease.

"My mother did great, but Destiny really suffered," Hanley-Millman said. "What I realize now, after a lot of research, is my first vet really didn't know what he was doing."

Regrettably late, Hanley-Millman did her research. She talked to specialists and blogged other pet owners in the throes of chemotherapy. They led her, she said, to Rogers Fred, a RBVH oncologist.

"Until Dr. Fred, I didn't know pain management in pets could be as sophisticated as it is in humans," Hanley-Millman said. "I found that when it comes to high-tech medicine, bigger is better in animal hospitals. Destiny paid for my learning curve."

In the new world of extreme animal medicine, the toughest decision is when not to treat, said James Serpell, a biological ethicist at the University of Pennsylvania Veterinary School.

"I disagree. The science is too new for distraught owners to know what they want and the animal can't speak for itself," Serpell added. "Ethically, the veterinarian has to play a major role in the decision."

Recent extreme cases include dogs being cloned or receiving stem cell transplants, owners demanding brain-dead pets be kept alive on ventilators and owners demanding diet pills for obese pets, rather than giving them proper exercise.

"The important thing to do is the right thing. Medically, sometimes that means nothing at all," said DeCarlo. "Money should not be the issue."

Red Bank Veterinary Hospital participates in Save U.S. Pets, a nonprofit foundation that subsidizes lifesaving medical treatment if owners can't afford to pay.

Carla Aldarelli is one of the few owners interviewed who had pet insurance. It covered about 60 percent of the \$5,000 in surgical costs when Martini, her 4-year-old dachshund, needed disc surgery. But another \$5,000 later, the dog is still in physical therapy at \$90 per session in which the little dog marches about a quarter-mile.

Aldarelli admits doggy medical costs mean she won't get a fancy vacation or a new car in the foreseeable future.

"That is fine with me," Aldarelli said. "I knew dachshunds were prone to back problems when I got them, but they are like my children. I'll pay whatever I have to and Red Bank is the best."

A VAST COMPLEX

The options offered by a facility like RBVH are comprehensive.

DeCarlo and Trotter own the main hospital and the rehab center in Tinton Falls, an emergency animal hospital in Linwood, two satellite animal hospitals in Cherry Hill and Hillsborough and townhomes to house visiting clinicians.

The main facility covers 58,000 square feet and includes 25 examining rooms, a 24-hour pharmacy, 120-seat lecture hall with remote video conferencing, digital X-ray facility, a CT-scan, MRI (only the \$500,000

model, not the \$2.5 million one), several operating rooms, post-op facilities, ICU, a full-scale lab and a morgue.

Down the street is the satellite rehab center. There animals can be medically boarded or treated as outpatients for conditions including degenerative neurologic or joint diseases, chronic pain, orthopedic reconstruction or obesity.

The facility offers hydrotherapy, range of motion, balance and strengthening exercises, massage and alternative medicine including acupuncture.

The hospital bills an estimated \$18 billion to treat an average 110,000 cases per year, often the most extreme illnesses referred by smaller veterinary practices.

Cases that used to go to the big veterinary teaching hospitals like Cornell and Penn, now go to Red Bank or large practices such as Oradell Animal Hospital in Paramus and Veterinary Surgical and Diagnostic Specialists in Millstone Township.

"We trained most of the Red Bank specialists and they can do almost everything we can do," said Barry Stupine, chief of staff at the prestigious University of Pennsylvania Veterinary Hospital. "They do a better job treating the client because they are local and they know the patients."

Red Bank does not do organ or stem cell transplants, but DeCarlo said it is "under consideration." They regularly do joint replacement, back and heart surgery. More than half the board-certified veterinary oncologists in New Jersey work at RBVH.

FILLING THE ARK

The radiation treatment room looks like one in a regular hospital, except for the box of chew toys on the floor.

Maxie, a chubby 5-year-old boxer who is almost finished with 19 radiation treatments following surgery for the cancerous tumor on her right hindquarter, bounds into the room, slobbering everybody with kisses.

She has a shunt in one leg because she must be anesthetized for every treatment. Animals cannot stay still enough to avoid unnecessary radiation.

As she helps position the beam, chief radiation therapist Sandy Goldstein muses over the different types of animals that have undergone radiation here: "Ferrets, rabbits, a tortoise, cats, dogs. They planned to try a goldfish, but it died after the surgery."

Caron Sarver's first vet said euthanasia was the best choice when her 8-year-old beagle rescue Tinker suddenly became paralyzed three years ago. She got a second opinion at RBVH and spent "at least \$10,000" on surgery instead. They didn't keep track of the rehab costs, she said.

"I'd do it again in a second," Sarver said, adding Tinker now walks, albeit "with a funky gait." He has some residual paralysis and needs manual help to empty his bladder. "People who can't afford what we did could try rest and steroids, but Tinker is our baby and we wanted the best."

More and more, pet owners refer to their pets in human terms when describing the extraordinary lengths they will go for them. The bond has always been undeniable, but the terminology has taken on a new meaning, according to pet legal experts.

"Calling your pet a companion or a member of the family seems like a simple, soft and fluffy thing, but it can have tremendous legal ramifications," said Charlotte LaCroix, who is a veterinarian and a lawyer.

Legally in the United States, pets are property. That means an owner cannot sue for pain and suffering if they believe their pet was harmed or mistreated. It also means damages are limited to the cost of the pet, not its emotional value to the family.

If the definition changes, it could pave the way for big bucks awards for emotional distress in malpractice cases, which would send malpractice insurance through the roof, said LaCroix, CEO of Veterinary Business Advisors in Whitehouse Station.

Since 2000, court cases have redefined the human/pet relationship. People can now provide for the pets in their wills and demand "pet support" in divorce cases.

Negligence suits against vets remain small -- which is why vet malpractice insurance only costs between \$200 and \$300 a year. However, the number of suits has grown significantly in recent years, experts said.

Changing the status of pets also may mean states could regulate guardianship of animals and take custody, similar to DYFS cases, if standards are not met. For example, if an owner refuses medical treatment or a euthanasia decision is challenged.

"With all the sophisticated treatments we offer, the most important thing we do here is still euthanasia," DeCarlo said. "It can still be the kindest thing people can do for their pet."

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