**Veterinary Financial Assistance (VFA) Program –**

**What If I Can’t Pay Up Front?**

GDB clients are requested to pay for all veterinary care visits up front whenever possible. GDB will then reimburse you directly.

In the event that you are not in a position to pay for your veterinary care at the time of the visit, you may discuss the direct billing option with your veterinarian.

* Your veterinarian must be comfortable with direct billing, they have the right to decline and require payment at the time of service.
* You should be the one to initiate the discussion and ask your veterinarian if direct billing is something they are willing to consider.
* Veterinary clinics need to be aware that it can take up to 30 days from the day their reimbursement request is received to receive payment.
* VFA staff are available to discuss the billing process and VFA program in detail with veterinary clinics and answer questions.

If your veterinarian decides that they are willing to direct bill they will need a copy of the reimbursement form to keep on file. This form is available on the GDB website, or can be emailed, mailed or faxed if requested.

Many veterinary clinics are willing to contact GDB directly for authorization, however as the client you are ultimately responsible for making sure that authorizations are in place. To ensure that your veterinary clinic is fully paid (and continues to be willing to bill directly), the authorization needs to be greather than or equal to the final bill for every visit.

Direct billing does not change the reimbursement available through the VFA program.