



Treatment Costs & Decisions Worksheet

PETSLIKEMINE
CANCER & TUMOURS

An honest worksheet for the money side, what each option buys, and an insurance check

PET NAME _____	VET PRACTICE _____	INSURER (IF ANY) _____
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It is completely normal, and not in the least shameful, to think about what cancer treatment costs. A good vet would far rather have a frank conversation than watch you agonise. This worksheet helps you gather the real numbers, weigh what each option actually buys (time, and the quality of that time), and balance it against your circumstances. And the most important thing first: if treatment isn't affordable, comfort-focused care is real, loving care and a valid choice, not a consolation prize.

GET A WRITTEN ESTIMATE FOR EACH OPTION

Read these as UK ballpark ranges, not quotes: what you pay depends on your pet's size, the cancer, where you live, and whether you're at your own practice or a referral centre. Write your vet's actual figures in the right-hand column.

STEP / OPTION	TYPICAL UK RANGE	MY VET'S ESTIMATE
Diagnosis & staging (tests, samples, scans)	~£800 to £2,500 with advanced imaging	_____
Surgery to remove a tumour	~£1,500 to £4,000	_____
Chemotherapy (full course)	IV ~£2,500 to £5,000; oral ~£200 to £400/mo	_____
Radiation therapy (full course)	up to ~£9,000	_____
Comfort-focused care (pain relief, rechecks)	varies; far lower, and proper care	_____

UK referral-centre ranges (PetCoverHQ; Paragon; ManyPets, 2025-26). An involved specialist course can reach £5,000 to £10,000, but many pets never need the top end.

THE INSURANCE CHECK (THE POLICY TYPE DECIDES EVERYTHING)

- Policy type: lifetime (best for cancer, the limit refills each year) / annual / per-condition?
- Annual limit £_____ · how much of it is left this policy year £_____
- Excess per condition £_____ · any age-related co-payment (often 10 to 20%)? ____%
- Is a specialist referral covered, and do they need a referral letter from my own vet first?
- Don't switch insurers while your pet is unwell: the cancer becomes 'pre-existing' and isn't covered

WHAT EACH OPTION BUYS: WEIGH GOOD TIME, NOT JUST TIME

For each option, ask three things: the realistic gain in good time, what your pet goes through to get it, and the cost. A bigger number of months is not automatically kinder if the months are hard, and comfort-focused care buys real quality now. A quality-of-life score keeps that honest.

IF MONEY IS TIGHT, THERE ARE MORE ROUTES THAN PEOPLE THINK (AND COMFORT CARE IS REAL CARE)

- Ask about staging the spend, or a payment plan with your practice
- Charity help if eligible (PDSA, Blue Cross, RSPCA): means-tested and catchment-limited, ask early
- Say so, plainly and early: that one sentence is what lets your vet find a path you can sustain
- Comfort-focused care, chosen for reasons that include cost, is a valid, loving choice, never a failure

Written and reviewed by Dr Alastair Greenway MRCVS and Claire Greenway BVM&S MRCVS. This sheet explains and records. It does not diagnose or prescribe. Always follow your own vet's instructions.

How to use. Gather real written estimates, check your policy type and remaining limit, and weigh good time against your pet's experience and your circumstances. Comfort care is a valid, loving choice. A wellbeing aid, not a substitute for veterinary advice.

**WEIGH GOOD TIME, NOT JUST TIME:
COMFORT CARE IS REAL CARE**