

Payment Options



The AERC team loves animals. We are honored to partner with you to provide the best care for your pets. We recognize the unexpected and stressful nature of emergency and specialty care. No matter what care plan you choose, we will support your decision.

Payment is expected at the time services are rendered. We accept major credit and debit cards such as Visa, Mastercard, Discover, and American Express. We also accept cash and checks.

Pet insurance is also a viable option for many pet owners, helping them pay the cost of unexpected veterinary care. There are a variety of pet insurance companies and plans, so feel free to contact us today if you need any guidance.

Another payment option at AERC is **CareCredit**, which offers flexible financing. The CareCredit health, wellness, and personal care credit card gives you a convenient, flexible way to pay for care for the whole family – including pets! With everyday promotional financing for purchases of \$200 or more, you can pay over time with monthly payments.*

See if you prequalify for CareCredit with no impact to your credit score:

Oakdale ER & Specialty Hospital (Red) located at 1160 Helmo Ave N - <https://www.carecredit.com/go/CKZ547/>

St. Paul ER Hospital located at 1542 W. 7th Street - <https://www.carecredit.com/go/349MCM/>

Oakdale Urgent Care (Blue) located at 1163 Helmo Ave N - <https://www.carecredit.com/go/783NMF/>

**Subject to credit approval. Minimum monthly payments required. See [carecredit.com](https://www.carecredit.com) for details.*

Lastly, **Scratchpay** is a payment plan option for final invoice amounts up to \$10,000. Prequalification requires a soft credit check.

Scratchpay offers three different payment plan options:

- 5 total payments made every other week
- 12-month
- 24-month

The 5 payment/bi-weekly plan is interest free and does not incur a hard credit check. Upon acceptance of a 12- or 24-month plan, a hard credit check will be performed. The annual percentage rate (APR) is based on the individual application.

If you have any questions or concerns about our payment policies or your options, please don't hesitate to **contact us** today. We would be happy to speak with you and welcome your call.