

How to Talk to Your Clients about ASPCA® Pet Health Insurance:

Team Roles

Client Care Representatives

At Check-In:

- ✓ When each client checks in for their appointment, the CCR asks the client what pet insurance they have
 - Enter this information, along with the policy number, in the pet's medical record.
 - Gather feedback from clients about their feelings on their pet insurance experiences.
- ✓ If the client doesn't have pet insurance, explain that pet insurance can be helpful to pet owners in providing care for their pets.
 - Give clients brochures or handouts and let them know they can contact ASPCA Pet Health Insurance for more information.

At Check Out:

- ✓ Have a statement on the bottom of the invoice that states "Want to provide your pets with the best care and get reimbursed on future veterinary bills? Ask us for pet insurance brochures."
- ✓ Mention that they can get information about a one month trial with ASPCA Pet Health Insurance at www.WeCoverThat.com/firstmonth
- ✓ Explain that they can visit the practice's website for more information and a direct link to www.WeCoverThat.com
- ✓ For more information on ASPCA Pet Health Insurance, offer to text or email the link www.WeCoverThat.com to them.

Technicians/Assistants

- ✓ Explain the value of pet health insurance to clients and the benefits to pets
- ✓ Mention pet insurance to all new clients especially those with newly adopted pets, puppies, or kittens.
 - 60% of puppy owners and 48% of kitten owners with ASPCA pet health insurance file claims within the first year¹
- ✓ Refer clients to pet insurance information in your new puppy/kitten or welcome kits.
- ✓ Be prepared to answer client questions about the value of pet insurance. Remember, clients want to know that pet insurance is a good decision for their pets.
- ✓ Provide brochures on the ASPCA Pet Health Insurance program's 30 day trial policy (as allowed by states).



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Veterinarians

- ✓ Reinforce the value of pet health insurance to clients and the benefits to pets
- ✓ Suggest pet insurance to all new clients especially those with newly adopted pets, puppies, or kittens.
- ✓ Discuss the value of preventive care to clients who seem hesitant to take advantage of those services for their pets.

Leadership – Practice Owner & Manager

- ✓ Identify pet insurance companies you feel comfortable recommending.
- ✓ Put a pet insurance discussion on the agenda for the next team meeting.
 - Schedule a LNL with ASPCA Pet Health Insurance
- ✓ Share key messages and supporting facts with your team. For instance:
 - Explain how pet insurance helps pet owners manage the costs of care
 - Describe how it can be beneficial to pets as well as your practice
 - Clients with pet health insurance spend 29% more on their dogs and 81% more on cats²
 - Introduce the 1 or 2 companies you chose to recommend and why
 - Fact #1: Clients with ASPCA Pet Health Insurance spend about 3.5 times as much on veterinary care than pet owners in general.³
 - Fact #2: Insured clients have 41% higher stop-treatment levels.⁴
 - Fact #3: 74% of ASPCA Pet Health Insurance customers visit their veterinarian more than once a year.⁵
- ✓ Offer ASPCA Pet Health Insurance plans to your staff as an employee benefit
 - Underscores the animal health care team's belief in the importance of pet health insurance
 - Helps avoid tax complications of providing discounted services to employees
 - Eliminates or minimizes Accounts Receivable for treatment of staff pets
 - Allows employee owned pets to be treated to the client experience, as care is provided at regular price rather than a discount.

Practice Manager

- ✓ Share stories of how pet insurance helped clients in your practice take care of their pets. You can also post these stories on social media with the client's permission.
- ✓ Order brochures to give clients about pet insurance.
- ✓ Allow us to have a direct link to ASPCA Pet Health Insurance on:
 - the hospital website
 - electronic client newsletters
 - appointment reminder emails
- ✓ Set up a procedure to note whether or not clients have pet insurance, what company they are using and their policy numbers in patient records:



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- when clients call to schedule an appointment
 - when client arrives for appointment (see suggestions under CCR-client check in)
 - when taking pet history prior to examination (see suggestions under Technician/Assistant)
 - on new client form
- ✓ Allow us to add messaging on invoices to reinforce the concept of pet health insurance. Examples include:
- “Want to provide your pets with the best care and get reimbursed on future veterinary bills? Contact ASPCA Pet Health Insurance www.WeCoverThat.com for more information.
 - “In surveys, clients state their top three reasons for getting PHI was that it shows that they love their pets, it is what responsible owners do and is a good investment. Learn more at www.WeCoverThat.com”
 - Following your veterinary visit, the ASPCA Pet Health Insurance program offers a 30 trial period. Go to www.WeCoverThat.com/firstmonth to learn more.
- ✓ Schedule education on pet insurance so team members can feel confident talking to clients about it. You can use this link www.aspcapetinsurance.com/veterinarians/request-a-lunch-and-learn/ or contact the pet insurance company and ask about free educational resources.
- ✓ Educate the animal health care team regarding the roles and responsibility each team member will have in educating clients about pet insurance.
- ✓ Appoint a staff “insurance champion”, a team member that can answer general questions about pet health insurance.
- ✓ Gather feedback on how conversations with clients about pet insurance are going. Share success stories with the entire team as a tool to continued education and troubleshoot if needed.
- ✓ Collect stories about pets that were helped at your practice because they had insurance. Share them at team meetings:
- To help keep team members engaged in pet health insurance.
 - To validate the benefits of pet insurance for clients and pets.

1 ASPCA Pet Health Insurance claims data, 6/1/2015- 5/31/2017

2 NAPHIA, Research Report 2016, “Driving Growth of Pet Health Insurance

3 2016 Internal Claims Data and Bureau of Labor Statistics, Ted: The Economic Daily, April 2017 4 NCVEI, January 2009

5 Based on ASPCA Pet Health Insurance survey, February 2015



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