

HOW DOES PROACTIVELY EDUCATING CLIENTS ABOUT PET HEALTH INSURANCE IMPACT VETERINARY TEAMS AND CLIENTS?

The emotional impact of the increasing cost of veterinary care on clients and veterinary team members is often overlooked or misunderstood. In 2017 and 2018, notable studies were released that scrutinized the mental wellbeing of veterinary professionals^{1,2,3}. These studies highlighted that client economic limitations contribute significantly to occupational stress, leading to feelings of burnout, moral stress and depression. A survey conducted by Kipperman et al.² found that about 75% of veterinarian respondents believed “an increase in client awareness of potential future veterinary care costs would have a positive effect on both preventive and non-preventive patient care and their ability to provide the medical care they feel is in the best interest of their patients.” The majority of these respondents felt “increased adoption of pet health insurance by clients would be more beneficial to pet health care than increased education of clients about potential future veterinary care costs.” Furthermore, 84% of those taking the survey “supported efforts to increase client awareness and adoption of pet health insurance” yet three-quarters of these respondents estimated that <5% of their clients had pet health insurance. If veterinarians believe that pet health insurance can positively impact outcomes for their patients and their own wellbeing, why are the numbers of insured pets so low?

While studies have retrospectively evaluated the impact of pet health insurance on patient visit frequency and hospital revenue, there are currently no studies evaluating the consequences of proactive veterinary staff education about pet health insurance to clients. The purpose of this proof-of-concept study was to measure outcomes in client and staff attitudes when veterinary hospital staff members proactively discuss the benefits of pet health insurance with veterinary hospital clients.

Methods

Four independently owned companion animal general medicine veterinary hospitals participated in a one year clinical study to measure the changes in both staff and client attitudes when active discussions about pet health insurance were implemented. In order to control for regional differences, participating hospitals were geographically diverse: West Region (Arizona) Midwest Region (Ohio, Wisconsin) and Northeast Region (Vermont).

Components of the study included a two-hour training session per participating hospital prior to the inception of the study. The leadership team of each hospital also agreed to participate in a 30 minute monthly phone call with the principal study investigator and the study sponsor’s^a veterinary services manager for the 12 months of the study. The purpose of the monthly call was to review the hospital’s monthly study metrics, as well as create a mechanism to track successes and barriers to their ability to actively endorse pet health insurance with their clients. The study hospitals agreed to present clients with materials from the study sponsor^a and a maximum of one additional company of their choice.

Client and veterinary staff attitude surveys were developed, piloted, and administered. Each hospital agreed to send the surveys to all active clients in the month of study inception (September, 2017) and in the month following the conclusion of the study (September, 2018). Staff surveys were sent during the same time frame.

The client attitudinal study was designed to explore client attitudes toward their pets and the veterinary hospital. Questions included also investigated the clients’ attitudes toward health care for their pet and their con-

cerns about the cost of veterinary care. The veterinary staff attitudinal study evaluated career satisfaction, reasons for dissatisfaction and their feelings around the clients’ reactions to treatment recommendations. Participants were also asked how often they felt that clients accepted recommendations that they or their team made. Perceived rates of burnout among their fellow team members and their own perceived level of burnout were also assessed. Descriptive and inferential statistics (Chi Square) were used to report survey findings and statistically significant differences between years 2017 and 2018. For the analytical analyses, values of $P \leq 0.05$ were considered significant.

Key Findings

Clients

When asked to rate their overall satisfaction with the hospital, clients reported being more satisfied in 2018 when compared to 2017, with a 5.3% increase in clients stating that they were ‘extremely satisfied’ during the study period ($X^2 = 26.73$ (9), $P = .002$).

An increased number of clients positively identified with the statement “The staff cares about me and my pet” in the survey following the study period ($X^2 = 24.88$ (9), $P = .003$), with 79% strongly agreeing that the ‘staff cares a great deal’ in 2017 and 83.4% strongly agreeing in 2018.

Veterinary Teams

When asked how often animal health care team members felt that clients accepted the medical recommendations made by them and their teammates, there was a substantial change in the perception of agreed-upon recommendations between 2017 and 2018 ($X^2 = 33.66$ (6), $P < .001$). In response to the

question 'How often do you feel that clients accept the recommendations that you and your team make?' 33% of team members in the post-study period stated that 'almost always', compared to only 3% in the pre-study period survey. Those who felt that clients 'almost never' accepted medical recommendations decreased from 40% in 2017 to 6% in 2018.

When asked to provide a short answer about how they felt when clients either declined recommendations, asked for less expensive alternatives or demonstrated anxiety about care protocols, there was an increase in the number of team members who said that they were 'understanding' in the post-study survey. In the 2018 survey, 37% of team members felt understanding towards their clients compared to 17% in the baseline survey. Other emotions, such as 'disappointed' and 'helpless', decreased from a 16% response rate in 2017 to 0% in 2018. The percentages of veterinary staff who felt 'sad' or 'frustrated' were similar in both surveys.

When asked to rate their perception of burnout among their co-workers, there was no change seen between the two survey periods, with 54% of respondents stating that they felt their co-workers were moderately to severely burned out. There was a difference noted when respondents were asked to rate their own rates of burnout, with 54% of the 2018 survey takers indicating that they felt moderately to severely burned out, compared to 35% in 2017. When asked 'Which one thing would have the most positive impact on your career happiness if it happened tomorrow?' the leading answer was 'being financially secure'. In the pre-study survey, 33% of respondents indicated that being financially secure would be most impactful compared to 46% in the post-study survey.

Conclusions

An examination⁴ of primary factors identified by pet owners as critical in

building strong bonds with their veterinarians found that the ability of veterinarians to effectively communicate with them was the most important factor. Owners have expressed communication preferences, stating that they want the veterinarian to explain how adhering to clinical recommendations would benefit their pets. As Lue stated in his research "How well veterinarians explain the reasons for their recommendations drives the clients' perceptions of the value and quality of care." Included in these recommendations is cost of care discussions.

When discussing the cost of care with clients, Coe⁵ found that "pet owners focused on what their money was providing in terms of outcome and wellbeing for their pet." They also expressed strong preferences for veterinarians to discuss the cost of care early in the course of a visit. Failure to educate clients about costs made it more difficult for clients to make informed decisions. Finally, pet owners "were interested in discussing solutions to their financial barriers with their veterinarian. Participating pet owners expressed an interest in learning more about payment plans and pet insurance, believing that these could be possible solutions to their financial limitations."⁵

Based on the research discussed above, it was hypothesized that clients of the study hospitals would report a higher satisfaction level with their animal health care teams and veterinary hospitals, in part due to the teams' proactive approach to educating clients about pet insurance as a financial solution to their pet's future health care needs. Outcomes support this hypothesis, as pet owners reported statistically significant increases in their post-study feelings that the veterinary staff 'cares a great deal' and in being 'extremely satisfied' with the veterinary hospital that provided care for their pets.

While it is possible that the hospitals might have had other new initiatives to enhance the client experience, the one constant variable introduced to

all four hospitals was the proactive discussion of pet health insurance. As reported in a recent study by Brown⁹ "...satisfaction with communication has a significant positive relationship with attitudinal loyalty, which translates into higher perceived value in veterinary care, improved likelihood of positive behavioral intentions, and improvements in adherence with recommended treatments that are consumed at the primary veterinary clinic." It is possible that these conversations were responsible for some of the increased positive client emotions reported in the study.

Recent studies have highlighted the primary role of client economic limitations as a causative factor in high burnout rates among veterinarians^{2,3}. Another study⁶ evaluated the rates and causes of moral distress in veterinarians. Moral distress can best be explained by knowing the right thing to do in a given situation, yet not being able to take those actions due to external circumstances. Outcomes of moral distress include anger, frustration, anxiety and burnout⁷. Results of the veterinary focused research found that "... 73% of respondents stated that not being able to do the right thing for a patient caused their staff moderate to severe stress and 78% replied that it caused them moderate to severe distress." When asked what prevented the respondents from doing what they thought was the right thing for a patient, many replied in free text answers that "financial constraints" presented "the most common obstacle to doing what they felt was right."

Additionally, we found that animal health care team members reported higher numbers of clients who accepted recommended medical care at the end of the study period as compared to the beginning. When faced with either declined recommendations or requests for less expensive care alternatives, veterinary team members reported being 'more understanding' when clients expressed financial concerns. Additionally, the number of staff members who reported feelings consistent with

moral distress such as ‘disappointed’ or ‘helpless’ decreased. It is possible that a benefit of discussing pet health insurance as a way to plan for future pet health care costs with clients helped foster moral resilience in study hospital team members. Moral resilience is defined as “the capacity of an individual to sustain or restore [his or her] integrity in response to moral complexity, confusion, distress or setbacks.”⁸ By using pet health insurance education to create a culture where proactive cost of care discussions were the norm, veterinary team members were empowered to change their narrative from one where they felt their recommendations were constantly rejected or challenged by pet owners to one where team members effectively partnered with clients to find solutions.

There are several factors that might have led to the lack of improvement in the perceived burnout rates. One explanation is that for every insured^a pet, there remained 104.6 non-insured pets per study hospital. As a result, there were insufficient numbers of insured pets to reduce the team member experience of owner financial constraints. It is also possible that the participants in the second survey identified with veterinary workplace stressors other than client economic limitations. One observation that supports this theory is the increased percentage of respondents in the post-study survey that identified financial security as the one factor that would most positively influence their happiness.

As suggested in this proof-of-concept study, proactively educating clients about pet health insurance has the potential to positively influence client satisfaction levels. Our results found a significant difference in the number of clients who reported feeling cared for after the veterinary hospital educational intervention. Additionally, team members reported fewer negative emotions associated with moral distress and an increase in perceived acceptance of medical recommendations by clients. Limitations in this study

include a small number of hospitals and varying compliance and commitment to the study. Future studies are needed to determine if similar results would be found with more general financial communication skills training. These results suggest that hospital leadership can benefit from training their teams to make discussions around the value of pet health insurance part of every client’s education.

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