

# 3 Ways to Help Your Clients Say Yes

**Wendy Hauser, DVM**  
AVP, Veterinary Relations  
Crum & Forster Pet Insurance Group™

Client relationships can be one of the most rewarding aspects of the veterinary profession and can cause the most discomfort too. A recent study<sup>1</sup> identified client issues as the second most prevalent practice-related stressor for veterinarians. In this study, client issues were sub-categorized as “clients unable or unwilling to pay, unrealistic expectations for treatment, lack of compliance or responsibility for the pet and expectations of availability”. What is the responsibility of the veterinary team to help clients to be able to ‘say yes’ to clinical recommendations? This article will look at some of the most common ways veterinary hospitals unknowingly sabotage their efforts to gain client buy-in: inadequate communication and the lack of clear, consistent recommendations. The importance of proactively helping clients plan for the costs of care for their pets will be discussed, and three tools to help clients ‘say yes’ will be explored.

## Communication

In multiple studies<sup>2,3,4</sup> the communication skills of veterinarians have been identified as one of the primary factors in developing strong bonds between the practice and the client. The Lue study<sup>2</sup> demonstrated that when veterinarians were good communicators, the result was a “40% increase in clients who follow directions”. What makes a veterinarian a good communicator? Studies by Coe<sup>3,4</sup> identified a major disconnect in how veterinarians



make recommendations to clients when compared to what clients need. Veterinarians discuss clinical recommendations in terms of discernible measures like the length of time needed for the veterinarian to deliver the service, the special equipment or training involved, and additional support staff needed. These explanations are offered to justify the costs of the recommendation in a highly analytical, less emotional approach.

From the client’s perspective, Coe found that they wanted to understand how the recommendation would have positive impacts on the health of their pets. Good communication happens when animal health care teams work to elicit and understand the client’s perspective, including their personal beliefs and goals for their pet. When care options are presented in a manner that underscores how the recommendation will benefit the pet, and by extension the client, clients become active partners in the decision-making process. This is collaborative care at its best, a joint venture between the veterinarian and the client to provide optimal care for the patient. Clients feel valued, understood and satisfied.

## Clear, Consistent Recommendations

Why aren't hospitals better at defining policies and procedures? I don't believe leaders consciously decide not to have clear guidelines; the lack of defined processes evolves due to passivity and lack of awareness of the value of hospital standards. During his study<sup>2</sup>, Lue found that a primary reason clients didn't adhere to veterinary advice was not due to cost, but because they were confused and misunderstood why the recommendation was made. There was a lack of perceived value that resulted in declined recommendations.

### Implementing clearly defined policies and procedures will:

- Build teamwork and increase team member job satisfaction.
- Provide a coherent framework for team and client communications.
- Establish expectations for veterinary team members in how they do their jobs.
- Serve as a training tool for new employees, both doctors and animal health care team members.
- Help to support a defined hospital culture.
- Provide a process for reviewing what is working well and what could be even better yet.
- Provide a consistent client experience.

While establishing written processes might seem overwhelming, it is not difficult once the commitment is made.

### The following questions will help direct the development of guidelines:

- How does your hospital regularly evaluate services offered?

- How does the service offered fit with your culture? In other words, do you feel good about performing this service?
- Does the service offered provide a clear benefit to the client and the patient?
- Is the service offered in a manner that meets or exceeds best practices medicine?
- Does the service offered make good financial sense?
- Which recommendations are met by confusion or inconsistency, either by your clients, animal health care teams or both? Do both your clients and employees understand the why behind the service, and can they easily explain it?

As a practice owner, I critically examined how and why I offered services on an annual basis. There were procedures that were "purposefully abandoned" when they failed to meet the criteria above. The result of this exercise allowed my hospital to focus on meeting client needs as well as allowing my team to be true to their collective values. Adoption of policies and procedures occurs more readily when the processes come from the stakeholders.

In my hospital, medical protocols were designed by the doctor team. Technicians and assistants were crucial in identifying and solving communication challenges in the examination room as well as defining expectations in other hospital sections such as hospitalized patient care, anesthesia, surgery and dentistry. I depended heavily on my manager and on the customer service representatives to design methods to optimize the client experience during appointment scheduling, checking in and the invoicing processes. All newly created policies and procedures were reviewed by the hospital leadership team. Once the methods were fine-tuned, the new guidelines were discussed, and training occurred during staff meetings.

## Preparing Clients for the Cost of Pet Ownership

Coe's 2007<sup>4</sup> study evaluated the outcomes of focus groups of clients and of veterinarians regarding each group's perceptions of the cost of veterinary care. He found that clients had concerns about the lack of discussion regarding the cost of care, preferring these conversations to occur early in the course of an office visit. At the same time, clients also expressed that they expected pet care to be the primary focus, with the cost of care a secondary consideration. Veterinarians expressed frustration in trying to meet these two disparate requests, while battling their personal unease that in monetizing pet care, some clients might choose less than optimal treatment with negative consequences. In Coe's studies, it was found that pet owners wanted a proactive discussion about anticipated health costs. Experienced pet owners understood the costs associated with preventive care but wanted to be informed about new costs. New pet owners preferred transparent conversations regarding the cost of all services.

One simple solution is to educate clients early about the costs of pet ownership, beginning with the first visit. Explain the general course of pet owner expenses by life stage, with pets less than one and greater than six requiring more frequent visits and services, therefore requiring more financial resources. Conversely, young adult to adult pets typically use fewer financial resources, barring unforeseen injuries. By 'signposting', your clients can see what lies ahead and can plan for future expenses. Signposting can be reinforced at the end of each visit by summarizing what the pet will need in the next year of its life, and when the next examination should be scheduled. There are some resources that will help clients prepare for future expenses. As a trusted partner in the care of your patients, these three tools should be presented the same way any other clinical recommendation would be discussed, in clearly stating how the recommendation will benefit the pet, and the pet owner.



These critical tools are:

**1. Pet Health Insurance:** Pet owners have indicated in surveys<sup>7</sup> that they purchased pet health insurance for emotional, not financial reasons. Owners of insured pets state that the three most important factors in obtaining coverage included "a sense of security, it is recommended by my veterinarian and recommended by veterinary staff". These survey results underscore the value clients place on their relationships with veterinary teams when deciding how to strategize around the cost of care for their pets. It also highlights the trust that pet owners place in animal health care teams to provide the best recommendations for the care of their pets, including financial solutions.

**2. Preventative Care Plans:** Whether offered in-hospital or as an endorsement to a pet insurance product, provide a pathway for your clients to understand how recommended products and services will help to keep their pet healthy. In multiple studies<sup>2,5,6</sup> clients have expressed their preference to pay for this care in monthly installments.

**3. Third Party Financing:** Many options for third party financing exist. It is recommended that clients secure a line of credit before they need it, creating a health safety net for the patient and allowing the client to focus on the care of their pet, not the cost of care.

## Conclusion

I have never met a client that truly did not want to do what was best for their pet. Treat your clients as ‘honored guests’, providing clear explanations of why and how your clinical recommendations will benefit their pet. This requires attention to how things are said and how consistent client experiences are created. Set the expectation with your team that financial discussions are a critical part of every examination. Clients deserve to receive the best clinical recommendations; how to financially provide care for their pets is one such recommendation.

## About the Author

Wendy Hauser, DVM, is AVP, Veterinary Relations, Crum & Forster Pet Insurance Group. In 2015, she established Peak Veterinary Consulting after working as an industry Technical Services Veterinarian. With a DVM from OK State, she has practiced for 30+ years as an associate, owner and relief veterinarian. She is highly engaged in AAHA leadership having served as a member of the Board of Directors, as the Board Vice-President and currently serves as the AAHA Delegate to the AVMA House of Delegates. Frequently published, she is the co-author of “The Veterinarian’s Guide to Healthy Pet Plans”.



## References

<sup>1</sup>Vande Griek O, Clark M, Witte T, Nett R, Moeller A, Stabler M. Development of a taxonomy of practice-related stressors experienced by veterinarians in the United States. *JAVMA*, volume 252, No. 2, January 15, 2018 pp. 227-233.

<sup>2</sup>Lue TW, Pantenburg DP, Crawford PM. Impact of the owner-pet and client-veterinarian bond on the care that pets receive. *JAVMA*, Vol 232, No. 4, February 15, 2008. Pgs 531-540.

<sup>3</sup>Coe JB, Adams CL, Bonnett BN. Prevalence and nature of cost discussions during clinical appointments in companion animal practice. *JAVMA*, Vol 234, No. 11, June 1, 2009. Pgs. 1418-1424

<sup>4</sup>Coe JB, Adams CL, Bonnett BN. A focus group study of veterinarians’ and pet owners’ perceptions of the monetary aspects of veterinary care. *JAVMA*, Vol 231, No. 10, November 15, 2007. Pgs. 1510-1518.

<sup>5</sup>Volk JO, Thomas JG, Colleran EJ, Siren CW. Executive summary of phase 3 of the Bayer veterinary care usage study. *JAVMA*, Vol 244, No. 7, April 1, 2014. Pgs. 700-802.

<sup>6</sup>Volk JO, Felsted KE, Thomas JG, et al. Executive summary of the Bayer veterinary care usage study. *JAVMA*, Vol 238, No. 10, May 15, 2011. Pgs. 1275-1282.

<sup>7</sup>NAPHIA, Research Report 2016, “Driving Growth of Pet Health Insurance”

**ASPCA**® PET HEALTH  
INSURANCE

The ASPCA® is not an insurer and is not engaged in the business of insurance. Products are underwritten by United States Fire Insurance Company (NAIC #21113, Morristown, NJ). Insurance products are produced and administered by C&F Insurance Agency, Inc. (NPN # 3974227), a Crum & Forster company. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA’s marks and is not a charitable contribution. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Crum & Forster Pet Insurance Group™ is a trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2020.