



Are Cost of Care Discussions with Your Clients Difficult?

We've made it easy with the ASPCA® Pet Health Insurance Cost of Care Wheel!

Cost of veterinary care discussions with clients are often avoided until services are needed. This is a missed opportunity to help pet owners understand the potential cost of pet ownership and how to prepare for their pet's future health care needs.

The Cost of Care Wheel was designed to engage clients in proactive cost of care conversations. We hope that you find this tool helps facilitate discussions on advanced planning for pet health care expenses in a seamless and comfortable way for your clients and for your teams!

Based on actual claims data for accident, illness and preventive care invoices submitted over a 5-year time frame for 9 popular dog breeds and 5 cat breeds*, the wheel can be rotated to show data for each breed, evaluated in 4 different ways:

- The average **cost of care per year** for the selected breed.
- The average cost of care **for the pet at three life stages**: in the first year of life, as an adult and as a senior pet.
- The average cost of care **for the pet with one insurance claim at the same life stages**.
- The **actual amount spent on healthcare** by half of the clients owning the same breed at each of the three life stages.

The ASPCA® Pet Health Insurance Cost of Care Wheel was designed as an examination room tool to make cost of care discussions easy for veterinary teams and impactful for clients. It can be used in many ways:

- Place the wheel in treatment rooms and ask your staff to show it to each client.
- Ask your clients if they have any questions about the future costs of their pet's lifetime care.
- Proactively use the wheel to illustrate the future costs of their pet and explain why it's important to their pet's care to prepare for these costs ahead of time.

Need some ideas to get the conversation started? Flip over for helpful ideas on how to use this resource and quick and easy sample verbiage.

*Based on actual ASPCA® Pet Health Insurance claims 5/1/14 to 12/31/19.

The perfect time to use the Cost of Care Wheel is at the conclusion of the history-taking portion of the visit, as the technician or assistant is leaving the exam room to talk with the doctor about the pet's history and client's concerns.

Prior to leaving, the team member would have a brief conversation with the client that could sound like these examples:

"Mrs. Smith, we believe that it's important to educate you about what future health costs could be for Fluffy. We never want you to be unprepared to provide the care that you would want to give him. **While I share Fluffy's history with Dr. Brown, here is a Cost of Care Wheel that you can look at.** Turn the wheel to the different breeds to get an idea of what it costs owners like you to provide care to their pets. I am happy to answer your questions when we come back in the room."

"Mrs. Smith, our clients appreciate our honest and transparent communication around the cost of care. If you ever wondered what it will cost to provide care to Fluffy, **you can see what other pet owners have spent by using this wheel.** I am happy to answer any questions you may have when I come back in the room."

"Mrs. Smith, we want you to be prepared for Fluffy's future health care needs. **This wheel will help you get an idea of what other pet owners from across the country spend on their pets and different tools available to help owners provide great care for their pets.** I am happy to answer your questions when Dr. Brown and I come back in the room."



When the team member and/or veterinarian enter the room, they take the wheel back from the client and ask any of the following:

- "Mrs. Smith, did you have any questions about the costs on the wheel, and how to prepare for them?"
- "Mrs. Smith, did those costs surprise you? They were surprising to me too! Any questions about tools to help you plan for both expected and unexpected care?"
- "Mrs. Smith, what did you think about the wheel? Any questions about ways to be prepared for your pet's cost of care?"

The team member and/or veterinarian can then address any questions or hand out educational materials about ways to plan for these expenses.

For more information and resources regarding communicating the cost of care, go to vet.aspcapetinsurance.com/costofcare or reach out to our vet services help line at **1-877-738-2677** or vets@aspcapetinsurance.com.