

Pet Insurance Best Practices Guide

for Veterinary Teams

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About NAPHIA

The North American Pet Health Insurance Association (NAPHIA) is comprised of pet health insurance organizations from across Canada and the United States. NAPHIA's membership makes up over 99% of all pet health insurance coverage in effect in North America.

As a coalition, NAPHIA works to advance and grow the pet health insurance industry through education, research, data sharing, benchmarking initiatives, advocacy efforts, strategic partnerships, resource sharing and the dissemination of information to collaboratively address challenges and opportunities.

Pet insurance can help your practice grow

"Do whatever it takes, Doctor. We have pet insurance."

As a veterinarian, no doubt you've breathed a sigh of relief when hearing such a comment after informing a client about the need for a particularly complex and costly treatment.

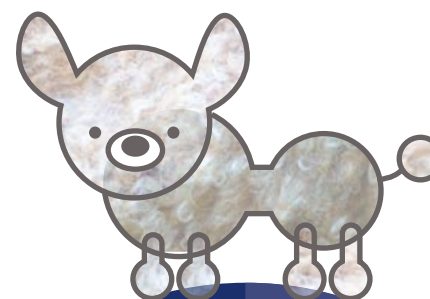
The problem is, you don't hear it often enough. New research conducted by NAPHIA shows that the majority of veterinarians wish all of their clients had pet health insurance. Yet the number of clients with pet health insurance remains low.

True, there is steady double-digit growth in pet owners use of pet health insurance. Yet there is potential for it to grow much faster. The key is veterinary support.

NAPHIA research among pet owners indicated that 50% more would purchase pet health insurance if their veterinary practice actively recommended it.

The study also shows that a stack of brochures in the waiting area isn't enough. Clients need and want specific communication that you endorse the concept of pet health insurance. Clients also want to know which pet insurance company you recommend, based on your own experience and feedback from other clients.

This monograph will discuss the why, and how, you and your practice can play a much more active role in expanding use of pet health insurance.



+50%

**more pet owners
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Pet health insurance improves patient care, practice revenues and often staff morale

It's easy to see why veterinarians wish more clients had pet health insurance.

"I have an emergency practice background and saw how easy it was for pet owners with pet health insurance to accept whatever treatment we recommended. It sold me on recommending pet health insurance to our clients," says Dr. Sara Liddell, owner of River City Veterinary Hospital, a three-doctor practice in Meridian, Idaho.

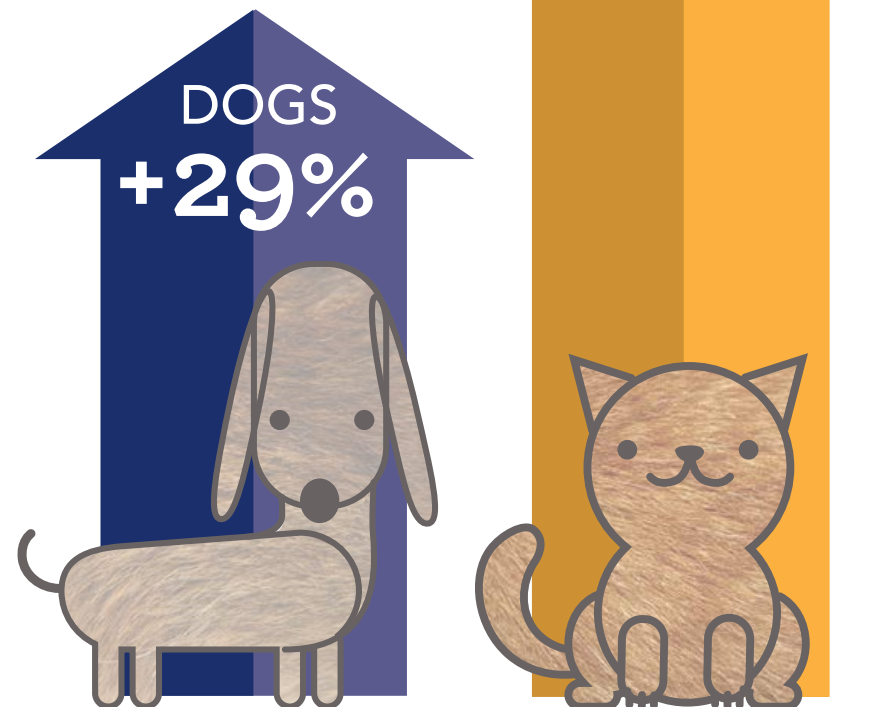
Veterinarians responding to the NAPHIA survey identified three key areas in which pet health insurance contributes to patient health and practice revenues. Insurance increases:

- Compliance on recommendations
- Purchases of veterinary services
- Overall health expenditures on pets

Research among pet owners demonstrated that clients spent 29% more per year on veterinary care if their dog was covered by pet health insurance, and a whopping 81% more on cats.

Consider the increased lifetime value of patients covered by pet health insurance!

With PHI, owners spend more per year on veterinary care



Quality v. Cost

"When a client has pet health insurance, the conversation is about quality of care" says Jonathon James, one of four owners of Animal Care Centers, a 12-doctor practice in Castle Pines, CO. "When she doesn't have insurance, the conversation more often is about cost."

Practice staff members are often encouraged when they know a client has pet health insurance because then clients are more likely to accept recommendations, and a lot less likely to haggle over fees.

The combination of better medical care for patients, more peace of mind for pet owners, improved compliance with veterinary recommendations and increased practice revenues makes pet health insurance a win-win-win for everyone involved.

*"Pet health insurance definitely affects the way **patients get treated**. With insurance, it's so much **easier for clients to accept the treatment we recommend**."*

- Dr. Cindy Hoisington, Animal Health Center,
Rochester, New Hampshire

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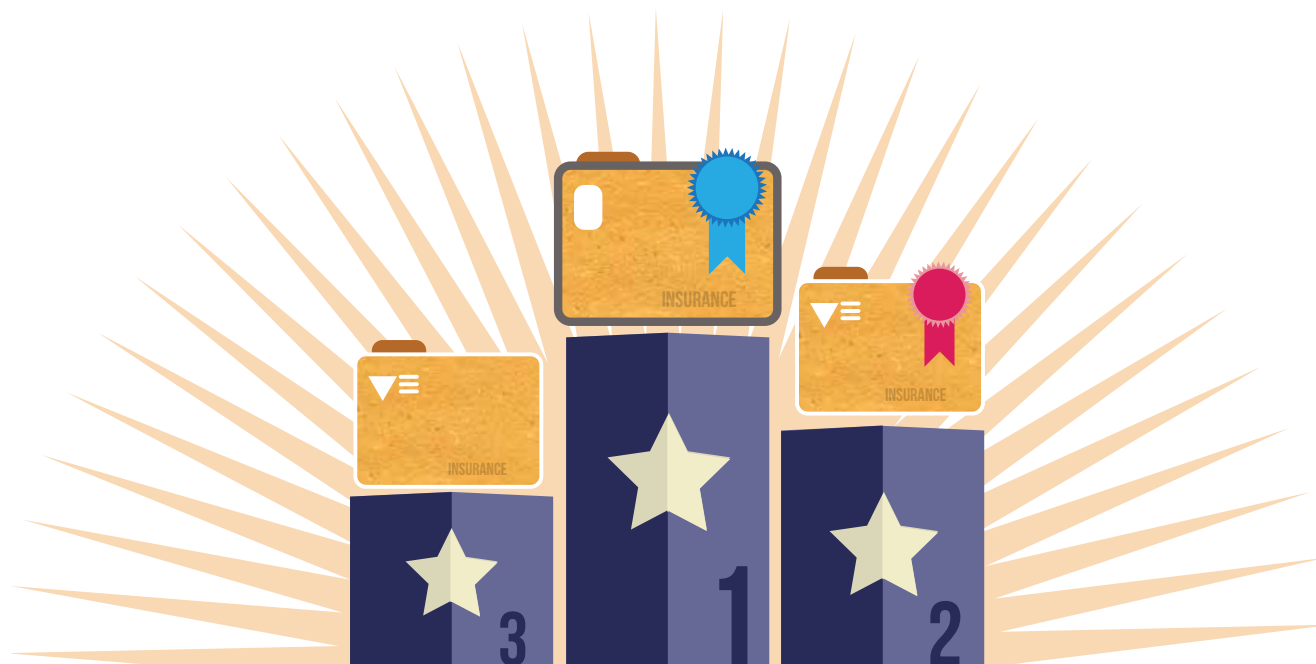
Want more clients with pet health insurance?

Here's how.



Veterinary practices that take an active role in educating clients about pet health insurance are far more successful in expanding patient coverage than those that simply set out brochures. Interviews with owners and managers of those more active practices reveal how they do it.

Not every practice will choose to use all of these techniques. The most successful ones do. The more of these techniques you use, the more likely you are to grow your insured patient base. Commit to a consistent level of support for pet health insurance and you will see the results.



#1

Promote just one or two pet insurance companies

Clients depend on veterinarians for pet health insurance advice in the same way they depend on them for heartworm prevention or flea control. Researching insurance – any insurance – is intimidating to clients. Many would prefer to simply use a company that their veterinary practice recommends. This makes it easier for you, too.

By selecting one or two companies to recommend, your entire team will become more familiar with these companies and their products, and clients will hear a consistent message.

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#2

Appoint one or more pet insurance “specialists”

It isn't necessary for everyone in the practice to be an expert on pet health insurance. Clients don't expect detailed explanations from every employee. What most clients really want is simply reassurance that the practice thinks pet health insurance is a good idea. That said, it is useful for someone in the practice to be more familiar with the brands of pet insurance recommended by the practice.

The pet insurance specialist may be a practice manager, hospital administrator, receptionist – any experienced staff person with an interest in the topic and belief in the product. This could be the person that typically discusses the practice's financial policies with clients. They can be the go-to person in the practice when anyone – client or staff – has questions.

Every client-facing member of the team needs to be an advocate for pet insurance on behalf of the practice. But one or two members of the team should be trained and positioned as specialists.





#3

Review information with the client at an appropriate time

Yes, those pet insurance brochures are important.

They are excellent take-home resources to include in puppy/kitten kits and new client packs. But to really educate clients, it's far more valuable if a staff member or veterinarian walks the client through the brochure and triggers a discussion about the benefits of pet health insurance. If the practice makes a commitment to focus on just one or two companies, it's very easy to become knowledgeable enough to actively discuss the topic with clients. The brochure then serves as a reinforcement to the client, provides more detail, and tells them how to check the company's website for more information or to enroll.

#4

Link on website

A link to the pet insurance company or companies of your choice on the home page of your practice's website helps your clients in multiple ways:

- **First**, by directing clients to the practice website, clients become more familiar with the website itself. It establishes your website as a dependable source of pet care information.
- **Second**, it becomes very easy for clients to find the insurance company you recommend, learn more about it, and get an insurance quote.
- **Third**, it communicates to pet owners that you consider pet insurance information important enough to put on your site. It's a great endorsement for the whole concept of pet insurance.

Also consider adding these links to pet portals, electronic newsletters and appointment reminder emails.



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#5

Determine which patients currently have pet health insurance

When clients call to schedule an appointment or arrive at the desk, ask if their pet has pet health insurance, which company, and the policy number. Another ideal time is when a technician is taking the pet history prior to each examination.

Asking every client:

- Identifies patients with pet health insurance coverage
- Helps you obtain policy information and have it on file
- Serves as a conversation-starter with clients who may not be aware of pet health insurance

If you have a New Client form, be sure to include a question about pet health insurance on the form and include a discussion about pet health insurance in your puppy/kitten talk checklist.



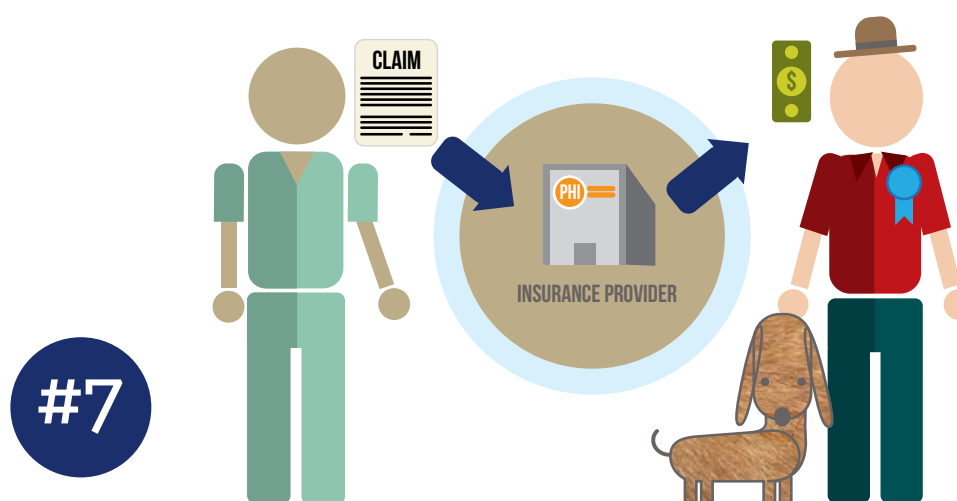
“We actually use presumptive language. We say: ‘What pet insurance do you use?’ Not, ‘Do you have pet insurance?’ This clearly identifies us as advocates for pet insurance.”

- Jonathon James



Note pet insurance company and policy number in patient record

Recording that a patient is covered by insurance informs veterinarians and staff that treatment costs may qualify for reimbursement. This can facilitate decision-making when discussing options with the client. It's also convenient to keep copies of claims forms with the pet's policy number in the patient file. Your clients will appreciate the personal touch.



Submit claims

Many practices submit claims directly to the pet insurance company on behalf of the client.

"It actually saves us time in the long run. We get far fewer questions from the pet insurance companies because we list the diagnosis and treatment in the proper medical terms," says Dr. Patti Murphy, co-owner of a 5-doctor practice in Burlington, Ontario, Canada. "Plus, this ensures that clients actually get reimbursed quickly because sometimes they forget to send in the claims."

In NAPHIA's survey of pet owners in the US and Canada, 85% of pet owners considering pet health insurance said they were more likely to purchase if their veterinarian submitted claims directly to the insurance company on their behalf after treatment of their pet.

"Amazingly, many pet owners forget that they have insurance. An elderly client was facing a potentially large surgery bill for her dog. When we reminded her that the pet was covered by insurance, it made the decision easy for her and her family." - Dr. Allison Massenzio, Associate Veterinarian Brea Veterinary Hospital, Brea, CA

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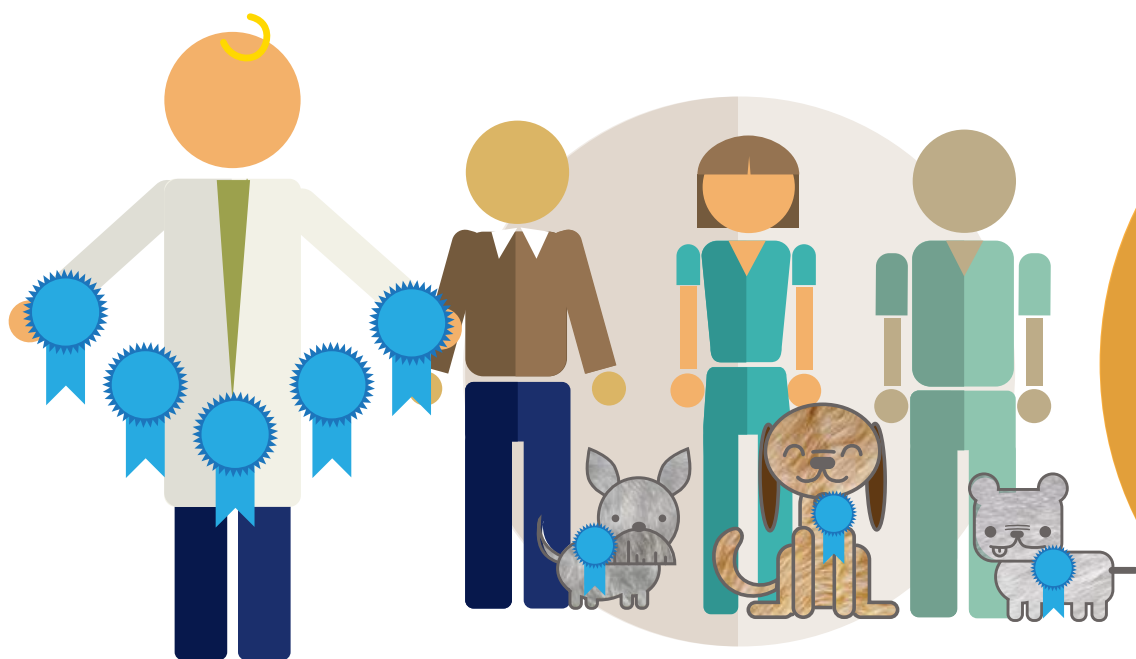
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*“Staff members’ personal choices seem to be very influential with clients. When discussing pet insurance with clients, the client will often ask, ‘What pet insurance do you use?’ **A client doesn’t take a recommendation seriously if the technician or receptionist doesn’t use the product or service.**”*

- Dr. Andrew Moffatt, owner of four practices in Castro Valley-Napa area of California

#8 Pet insurance as an employee benefit

There are several reasons to consider providing pet insurance as an employee benefit.

- Nearly all veterinary practice employees have pets and want them to get top-notch care.
- It can save the practice money because more care for employee pets can be charged at regular price rather than at a discount.
- It avoids the tax complications of providing discounted services to employees.
- It underscores to the entire team the practice’s belief in the importance of pet health insurance.
- It is the most convincing endorsement for pet insurance that you can provide.

Veterinary practices vary in their approach to pet insurance as an employee benefit. Some underwrite the cost of a policy for one pet for each employee. Others simply pay a set amount each month for pet insurance, often depending on the length of service.

“We pay \$10 per month per full-time employee,” says one practice owner. “The amount increases with seniority.”

Not all practices subsidize pet insurance. “Pet insurance is such a strong part of our practice culture that we don’t pay for it,” says Dr. Murphy. “Still, many practice employees have it.”

#9

30-day no-cost trial policies

Where allowed by state Departments of Insurance, some pet health insurance companies offer 30-day no-cost introductory policies. Clients like them. Veterinarians clearly like them too.

If the pet insurance company you recommend offers no-cost trial policies, be sure to inform clients, especially new clients or existing clients with new pets. There may be time sensitivity, too. Generally, no-cost trial policies must be activated within one or two days of a veterinary visit to get full benefits. Consider having clients activate the introductory policy from their smartphone before they even leave the practice.



*“One client took a free trial policy and had a subsequent need for significant treatment. The company paid the claim, no questions asked. **It made a believer of me in how serious the pet insurance company was about its product.**”*

- Dr. Cindy Hoisington, owner of a three-doctor practice in Rochester, New Hampshire

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#10

Engage the entire practice

Generating a supportive culture for pet health insurance works best when everyone in the practice is on board. True, practice managers or customer relations representatives may have more direct responsibility for educating clients about pet insurance. But that information will be more effective if reinforced by technicians and veterinarians.

Veterinarians especially are highly influential with clients. Something as simple as, “Be sure to talk to Michelle at the front desk about pet health insurance. We think all of our clients should consider it,” can be very effective.

“It is critical that the whole staff buys into pet insurance. If a vet recommends pet insurance but the receptionist says ‘it’s a waste of money’, the client won’t follow the recommendation. The whole team needs to get on board,” says Dr. Moffatt.

It takes a coordinated effort to make pet insurance education a routine part of the practice culture. Talk about it at practice team meetings. Share success stories of pets that received needed treatment because they were insured. Discuss pet health insurance in new employee training. Remind the entire team of the need to make pet insurance part of daily conversations with clients.



Other techniques

There are many other ways that practices are promoting pet health insurance, such as:

Discussions in newsletters and on social media

Presentations at open houses

“Pet Health Insurance Month” at the practice

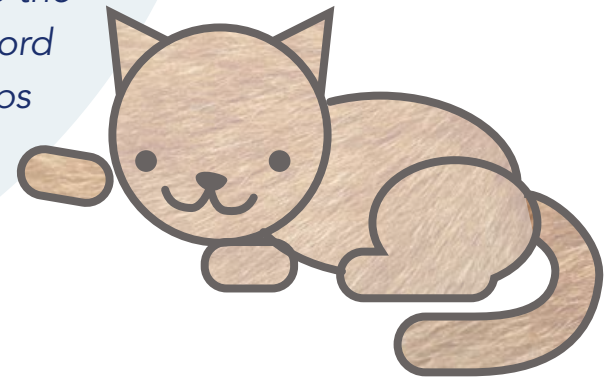
Contests for staff

Pet insurance messages on practice smartphone apps

Pet insurance information on the practice’s “on hold” message

Displaying pet health information on your reception area TV

The most important thing is to make a commitment to the idea that your practice is going to help spread the word to clients about pet health insurance. Insurance helps clients say “yes” to the care you recommend.



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Target new pets, new pet owners, and new clients

If your practice makes it a habit to ask every client whether they have pet health insurance, over time you will learn who has it and who doesn't. That conversation in and of itself will stimulate discussion about pet insurance.

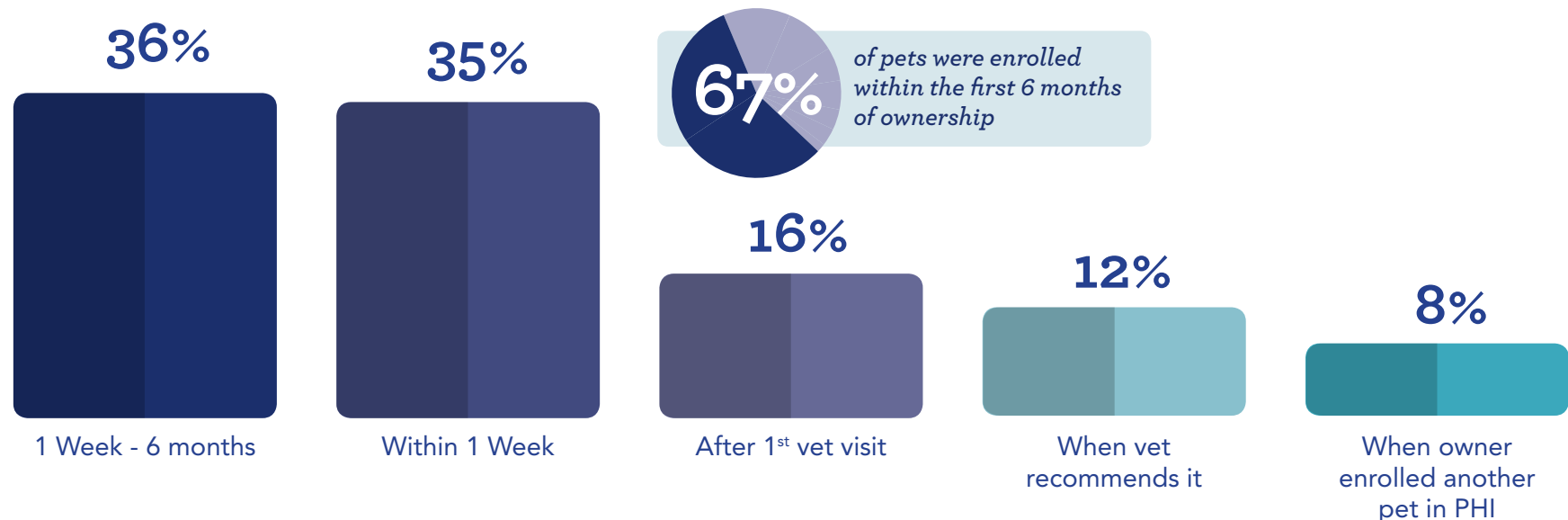
Research shows that most pet insurance is purchased within the first year of ownership or after the pet's first visit to a veterinarian. In addition, the people most likely to take a strong interest in pet insurance are first-time pet owners, and experienced pet owners with a new pet.

"We became more effective when we narrowed the target for educating clients about pet insurance. Now we discuss it with

clients with newly acquired pets, and new clients with pets under five years of age," says Jonathon James.

Targeting new pets, new pet owners and new clients helps the practice team focus on those clients most likely to be receptive to the information. It's also the ideal time for clients to benefit most from the coverage.

When Clients are Most Likely to Purchase Pet Health Insurance



Why promote pet insurance in your practice?

Many veterinarians don't recommend pet health insurance because unlike other products, the practice doesn't actually sell it. However, the practice clearly does experience direct benefits.

NAPHIA's research demonstrates that pet owners with pet health insurance visit the practice more often and spend more than owners without insurance.

The vast majority of veterinarians also said that pet insurance helped improve compliance, and made pet owners much more likely to say "yes" to optimum medical treatments.

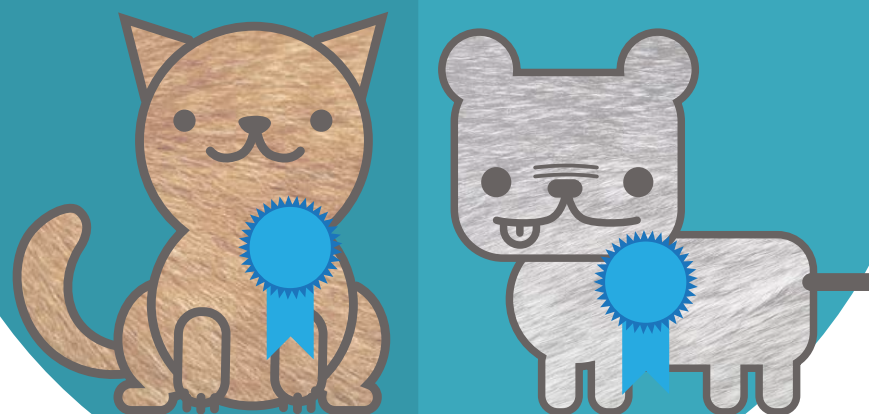
Veterinarians recommend many things they don't sell: Regular exercise. Safe environments. Behavior training. All benefit the pet's health and wellbeing, and make pet ownership more enjoyable and rewarding.

So it is with pet health insurance. Coverage helps ensure that pets will get all the medical care they need, regardless of cost. It provides peace of mind to the pet owner, and the comfort that they will always be able to do what's best for their pet.

"I practiced in England where pet insurance is much more accepted," says Dr. Moffatt, "In some of my hospitals, up to 50% of patients were insured, this made a huge difference in the level of care provided to patients."

"Every client with pet health insurance is a patient that's going to get proper care."

- Dr. Cindy Hoisington



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Practice Pet Health Insurance Checklist:

1. Which one or two Pet Health Insurance Companies will we promote in our office?

2. Who in our office will be our Pet Health Insurance specialist(s)?

3. When is a good time for our specialist(s) to engage clients in a discussion about Pet Health Insurance?

4. Have we added links to Pet Health Insurance on our practice site?

☐ YES ☐ NO

5. How will we determine which clients have Pet Health Insurance?

6. Are we currently noting Pet Health Insurance providers and policy numbers in our client records?

☐ YES ☐ NO

7. Do we currently submit claims on behalf of our clients?

☐ YES ☐ NO

8. Do we currently offer Pet Health Insurance as a benefit to our employees?

☐ YES ☐ NO

9. Do our selected providers offer a no-cost 30-day trial policy?

☐ YES ☐ NO

10. What are some ways we can engage the entire practice in promoting the benefits of Pet Health Insurance?

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Be an advocate for pet health insurance

The purpose of this *Best Practices Guide for Veterinary Teams* is to demonstrate how the practice can play a more effective role in educating clients about pet health insurance. Our extensive research among pet owners provides evidence that pet owners support this proactive role.

Being an advocate is not the same as selling. In fact, pet insurance is a regulated product that is licensed on a state-by-state basis by their departments of insurance.

This means that only licensed agents are authorized to sell coverage.

By simply following the best practices and guidelines we've provided here, you and your team will help pet owners be in a better position to decide whether or not to use pet health insurance to help cover the costs of care. The individual pet insurance companies will do the selling. Research shows that increased use of pet health insurance will help empower the growth of your practice.



*For more information about pet health insurance
or the research quoted in this monograph, visit the
North American Pet Health Insurance Association at:*

naphia.org



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