TALKING TO CLIENTS ABOUT TREATMENT PLANS AND FEES

Discussing fees with pet owners can be an uncomfortable and frustrating interaction for members of the veterinary healthcare team. Staff and veterinarians alike tend to let their concern for the client’s ability to pay interfere with discussions regarding medical services. Sometimes veterinarians are conservative in treatment recommendations, eliminate services from the treatment plan, or discount services if they are concerned about an owner’s financial constraints. To increase client compliance, don’t focus on whether clients can afford care but instead remain committed to providing the best care possible to pets and focus on communicating the value of all your services to pet owners.

The Fee Discussion

Develop an organized, standardized approach to presenting treatment plans to pet owners. Discuss treatment plans and fees with clients in an exam room or consultation room. This gives clients privacy and will help make them more comfortable asking questions. If staff members routinely present treatment plans, make sure they are trained to handle client questions and discuss the value of the services. Role-play client interactions so employees can talk about fees with confidence.

Although pet owners today are typically very bonded to their pets, they still may react negatively to the high cost of medical care. This is especially true when clients are confronted with expenses associated with unexpected medical illnesses or traumas. Be prepared to handle clients’ reactions to fees by following these 4 steps:

1. **Strive to understand the client’s perspective.**
   If pet owners seem hesitant when presented with treatment plan recommendations, try to identify possible underlying causes for their reluctance to agree to medical care. Clients may have several emotions that influence their willingness to agree to our services. They may be afraid their pet will experience pain associated with procedures or they may have fear that testing will reveal serious or terminal disease. Clients may be sad thinking about being away from a hospitalized pet. Some pet owners are angry about other factors in their life but express their anger as if fees are the main reason for their anger. Understand that clients are not necessarily angry at you but just upset about the situation.

   The best means to identify the cause of an owner’s reluctance to agree to services is by asking open-ended questions such as “What concerns do you have about the treatment plan I have presented for Tigger?” Engage clients in a dialogue about their concerns. Clients may need some time alone to consider their treatment options or they may need to call other family members. Never rush clients when they are making important medical decisions regarding their pet’s care unless it is a life-threatening emergency.

2. **Express empathy.**
   Convey genuine empathy towards clients regarding their concerns and personal situation. Use compassionate phrases such as “I understand that this is a difficult time for you and you have every right to be upset about being faced with these unexpected expenses.” It may be helpful to ask clients “How can I help you make this decision?” This question may uncover further questions the client has or may lead the client to treatment acceptance. Clients often state at this point comments such as “I know I need to have this done for Tigger, I just needed to talk about it.”
3. Reinforce the value of the services.
Stay focused on the benefits of medical care, not just on associated fees. The benefits and value of medical services often need to be reiterated to clients. A client’s willingness to pay for treatment recommendations is determined by their recognition of the need for the services offered. The higher the perceived need, the more likely the client is to agree to treatment recommendations.

4. Offer assistance as deemed appropriate.
This may involve giving the client time to make a decision, answering questions, or offering payment options. To increase the affordability of care for clients, offer third party payment plans. Often these plans allow clients that cannot afford to pay for services upfront to spread the cost of treatment over multiple months.