

0:00:01.2 Katie Berlin: Hi, welcome back to Central Line. I'm your host Katie Berlin. I have a guest today with us from the icy north [laughter], which is how I always think of Canada.

0:00:15.5 Mike Pownall: Not yet, not yet. Not yet.

0:00:17.3 Katie Berlin: I know. In my head, it's like iced over all the time, and it's... I'm like, it's not the North Pole. It is actually just Canada, and Canada is very beautiful. Mike Pownall, welcome to Central Line.

0:00:25.8 Mike Pownall: Hi Katie. How are you? Thank you for inviting me.

0:00:30.7 Katie Berlin: Would you mind giving us a little introduction to who you are and what it is you're passionate about?

0:00:36.3 Mike Pownall: Sure. So veterinarian, class of 2001, graduated from the Ontario Veterinary College in the cold, cold, cold north of Canada. I'm an equine vet, so odd for this podcast. But yeah, so my wife and I founded our practice McKee-Pownall Equine Services, and now we have three locations over the Greater Toronto area with about 15 vets, 30 support staff. 10 years ago, I completed an MBA. And since then I've been doing a lot of... Splitting my time between running my own practice, but also doing a lot of consulting with vets, literally across the world, from Australia, the Middle East, Europe, all across North America, focusing a lot on human resources and marketing.

0:01:24.2 Katie Berlin: So you have seen... You've been around the veterinary community block a few times, [laughter] is basically what you're saying.

0:01:31.3 Mike Pownall: A couple. Yes. A couple.

0:01:34.2 Katie Berlin: And as an equine vet, I'm really excited to get your take on a lot of challenges that the veterinary profession faces in general, which is what we're really gonna talk about today, is where we can use you know, the... Bridging the gaps between our different areas of veterinary medicine to get a better understanding of how we can do better work and serve our clients well and feel well and do well ourselves.

0:02:00.9 Mike Pownall: Absolutely. There's so many similarities. So, yeah, glad to have this call.

0:02:01.0 Katie Berlin: I'm one of those people that wanted to be an equine vet, and I went into vet school for about five minutes, then I realized that it just wasn't... That was not gonna work out. And it's probably good 'cause my back would've given out after like year two.

[laughter]

0:02:12.8 Mike Pownall: You know what, but when everybody says that equine practice is so tough, and I'm like, yes, but we don't have scratchy bitty cats.

0:02:20.9 Katie Berlin: Yeah. Truth, truth. And people who did not grow up around horses, I think would rather do almost anything than be an equine vet. But as a horse lover myself, I do envy all that time with them that you guys get. But speaking of that, I don't currently ride, but that was

always my area. You know, going to the barn was kind of my escape from things. Do you have a third space where you don't have to be Doctor Mike, or the boss, or the consultant where you can just be yourself and kind of lose yourself in what you're doing?

0:02:54.8 Mike Pownall: Well, just being at home with my wife and our four cats. But you know what I really enjoy is traveling. My wife and I travel a bit, but when it's the end of the day, or weekends, love getting out and hiking. Just the weather right now, and it's the end of September. It's just beautiful. It's just, I want to be outside as much as possible.

0:03:18.2 Katie Berlin: Yeah, same here. Colorado provides unlimited places to do that. And so it feels very hard to stay inside all day right now. [laughter] It's a good problem to have.

0:03:29.8 Mike Pownall: And especially 'cause we both know both where you are in Colorado and in Canada, winter will come. So let's enjoy it while we can.

0:03:38.1 Katie Berlin: Yeah, yeah. Absolutely. One of the reasons I moved out here is 'cause we get so much sun, even while it's cold, and at least that helps you kind of grin and bear it a little bit better. I just, I like being outside all year and so Pennsylvania was a little bit less hospitable, just got real gray. So [laughter] alright, well, so today we're coming together actually. We met because we were introduced by our friends at CareCredit who as we know, are big supporters of Central Line. They're our sponsor this year. They've been such great support for us and of the veterinary profession and community in general. They really do have their hearts in a great place. And Synchrony did a study, the equine lifetime of care study, not too long ago. And that's what we are sort of coming together to talk about, is what was found in that study and what can we learn from it. So can you just give us a little bit of background on what that study talked about and the big findings you think are relevant.

0:04:41.4 Mike Pownall: Sure. Yeah. So they talked to about 1200 US horse owners, and from the ages of 18-79. And there was some surveys, but they also reached out to some key influencers to get some more information. And what they're trying to do is really understand the financial, emotional, and psychological effects of the cost of equine care. And I think that's one thing that really makes the professions different, or the species different, is equine care is much more expensive, I would say, on an annual basis. Just the upkeep and the regularity of things. And so they really wanna understand what's the average horse owner, what are they involved with, what industries are they involved with and what do they spend? And so just, I'm not gonna get too deep into the data, but about... Of the people that responded, about a quarter of them were competitors.

0:05:40.2 Mike Pownall: A quarter were backyard or pasture horses and half of them were recreational. And then the generational types, half were boomers, 19% were millennial, 24% Gen X, the rest would be Gen Z or did not want to talk about it. And so the cost per year to have a horse, so if you're just a backyard, just a pasture horse, it's close to 12,000 a year. Recreational, just over 16,000, and competitive, close to 37,000. What I found, what I took away from this and was interesting for my own practice was that, and I think this would apply to companion animals too, and I'm really happy to get your feedback though, is that 85% of responders feel some sort of stress about the expenditures on the horse. Generationally, the older you are, which probably means you have a bit more money saved, you're a little bit more financially secure, the older you are, the less anxious, you know. So the younger you are, like they said, like 93% of millennials feel anxiety about the expenses involved with their horse.

0:06:58.2 Katie Berlin: It's all those trips to Starbucks, just can't get for...

0:07:00.6 Mike Pownall: Oh yeah. It's just all the Starbucks. Yeah, that's it. Yeah. Yeah. If they just took, you know, this...

0:07:03.4 Katie Berlin: Avocado toast.

0:07:06.5 Mike Pownall: If they didn't get all that stuff, they'd be fine.

[laughter]

0:07:08.0 Mike Pownall: So, but here was interesting. So 83% of horse owners feel prepared for the expense of owning a horse, but if we remember that 85% feel stress, and the reason why is that most of the time, I think this is key, they underestimate the cost or the total cost of care or they underestimate how much an emergency is going to cost. And so their actual expenses in this report are often three to four times higher than what they were thinking of spending. So even though they've saved some money or they have a little nest egg put aside for that rainy day or something that's gonna happen, it's often not enough. And when something happens, they're ill-prepared. So I thought that was pretty interesting. And again, the younger they are, the more this is a bigger stress.

0:08:00.0 Katie Berlin: Do you just... I don't think this is in this study, but just from your perspective, having been in this business for a while, do you feel like the demographics of horse ownership are changing the way that we see like Millennials and Gen Z really going all in on pet ownership and like having pets instead of children, like buying houses so their dogs can have a yard and stuff like that. But do you see either something parallel or inverse happening in horse ownership because the costs are so high?

0:08:35.6 Mike Pownall: What we look at with horses and what we see time after time is that in general... I mean there are some disciplines differences, but in general, our key horse owner will be a professional woman over the age of 40, and it'll last till about 70. But what happens is, is that often people are involved in horses when they're young or teenagers, they drop out because of school and then they need to start a life. And so whether it's a career, family, having, you know, spouse, what have you, and then when there's a little bit of stability as they get into their 40s, then they're like, okay, now I have the time and the resources to get back into horses again. We see this time and time again.

0:09:22.8 Katie Berlin: Yeah, that makes total sense. There's no reason that would've changed. And I feel like that's essentially gonna be my trajectory as I look into getting back into horses now in my 40s when I can do that and not feel so much guilt about like having a roof over my head and stuff like that.

0:09:38.9 Mike Pownall: Absolutely.

0:09:41.0 Katie Berlin: But it is definitely... It is such an expensive pursuit and it really... It doesn't surprise me that people say they feel prepared but also anxious because I would say that when I had horses as an adult, and I really didn't have the money to support the lifestyle, but I really wanted them in my life, I was anxious about the cost all the time, but also knew it was gonna be a lot when

it happened. Horse owners, I feel like, from a young age are sort of trained to like to see vet care as expensive and to know that everything costs a lot. And this could just be a perception of mine, 'cause when I was working in the vet clinic, it seemed like dog, dog owners especially, and I'm thinking about people who like... Like here in Colorado, everybody hikes with their dog, take some paddle boating, like bikes with the dog running alongside. Those dogs are gonna get hurt more than your average house dog like my chihuahua. And kind of like horses, you do stuff, there's a risk with that. And many of them are totally unprepared for how much it costs to like, say, do a TPLO or hospitalize the dog when he eats poisonous mushrooms or something like that. Do you think that that's just... Is that just a perception that I have just because I did grow up with horses or do you feel like people in general are like, yeah, horses are really expensive, and I'm not gonna be all that surprised when I get that bill and I won't like it?

0:11:17.6 Mike Pownall: Yeah, so I think people realize that just the ongoing care of horses is expensive 'cause you've gotta stable them, you've gotta pay for a farrier. You know. But it's always that surprise. And I guess it'd... I imagine it'd be the same way with companion animal if, you know, they swallow something, we have four cats and all of a sudden we've gotta bring them to the vets. And you know, we have nothing to compare to, 'cause fortunately an emergency is rare. You know, I think of my own life. So five years ago, we had a bad storm, a bunch of tiles came off our roof, we gotta get the roof redone. Thankfully, we had insurance. I can tell you though that the cost of what I thought the roof repair was gonna do be was about three times what it actually was. And you're like, thank God for insurance. But if you're doing it all the time, if you've got a horse that's always sick or a dog that's all always sick or a cat, you sort of get an idea what it is. But when it's this random encounter and not only is it expensive, but you're emotionally distressed and the combination are tough.

0:12:19.0 Katie Berlin: Yeah, absolutely. And there's also another factor which is when a lot of care is being provided on the farm, there might be wound care or something like, there are a lot of stuff that... There's a lot of stuff that horses have go wrong that doesn't necessitate them being brought to an equine facility. And I don't remember ever getting like an estimate, like a treatment plan to look at. I mean, maybe we talked about cost a little bit. You know, the vet would sort of say, oh, it's gonna cost about this much to do this injection or to do this treatment. But for the most part, it was like, just do it because we gotta do it and here's the plan. And I just said yes because the horse is standing there and it needs it. And that seems to me to be very different from the plan that a lot of veterinary hospitals have now, which is to present a treatment plan, like a paper estimate in front of the client and go through it itemized so that the client sees that total before they're at the checkout. Whereas with the equine vet, I often just got a bill in the mail, and that was like very scary. Is that changing now or is that still what happens?

0:13:29.1 Mike Pownall: That's starting to change. People want estimates. So if you're going out there for a colic or an emergency, you could tell the people want to know because I could do something or our practice could do on something on the farm that's gonna be, let's say, a thousand dollars. But if we're... Our medications are not... Our treatments are not resolving it and we have to refer to a specialist or a colic surgery, for example, and we can treat that at the farm, let's say \$750. But if you go to the vet school or a referral facility and there's a surgery and it's time in the hospital, all of a sudden, your bill's at 10,000.

0:14:07.0 Katie Berlin: Oh my God, it adds up so fast like by the minute.

0:14:08.6 Mike Pownall: It adds up so quickly. Yeah. And so you need to prepare people because... And I think you need to be realistic with them that you know, hey, your horse is 26. The odds of them surviving the surgery are low. And people just want to be informed. And one of the things we have found, no matter what we're doing, even just not an emergency, but a bigger one-time expense. So like doing a pre-purchase exam where we're gonna examine the horse before somebody buys it, they can get quite pricey depending on the amount of X-rays. And so you can talk to people and they're like, oh, we wanna barely do any X-rays, we just wanna do a physical. So we're like, okay, fine. And we've quoted it, everything is out there. But then we're like, you know what, we need to X-ray the fetlock or you know, a joint and you know, X-rays in the quote are let's say \$70 each. At the time people are really poor at mathematics, so they think of the 70 and they're like, oh, that's not bad. Okay, yeah. I can do that. Eight X-rays later, then they're like, oh my gosh, that's almost \$600. That's crazy.

0:15:13.6 Katie Berlin: Yeah.

0:15:17.2 Mike Pownall: So the more we can spend the time to prepare them and to have the discussion of what the cost is, it's essential. I mean, really, I think a key competency of being a vet now is your ability to communicate and this is a big part of it.

0:15:29.5 Katie Berlin: Do you think people are more likely to say yes to a large estimate if they know they don't have to pay it right away? You know, like at the vet clinic, you gotta just hand over the credit card right away. And at the equine vet, you know you're gonna get a bill in the mail, but that's like a future you problem.

[laughter]

0:15:47.0 Mike Pownall: Yeah. It's interesting. One of our vets told me... Told us something once a while ago, and I thought it was really a great insight, is when you're presenting what the cost could be and maybe you're gonna give them a couple of options, like if this was... Money was no option, I would do this. But you know, obviously money is an option. It is for most of us. So this may be a good alternative, still great medicine, but an alternative. And when they get silent, they're not thinking like I don't want to pay for this. But they're often thinking like, okay, what do I have to give up to afford this. Because as you said earlier, I mean, horses are similar to dogs or cats or other animals in that they have become pets and people are like, okay, I'll give up this vacation, maybe I'll put off another year for that new deck on the house or what have you.

0:16:33.5 Mike Pownall: So they want to do what's best for their horse, and so they just need to think about it. But I think, and this is that tie in with CareCredit and that is when they have that option of like, okay, there's a way I can pay for this over time, you can pay this in advance or pay down the road a little bit. Then it's, okay, I can budget that.

0:17:15.3 Katie Berlin: Yeah, that definitely makes it more palatable. And I used my first CareCredit card to pay for my cat's dental last fall, 'cause almost... It was four grand, 'cause he had like the CT and all the stuff, you know. And and I was really grateful to have that option then because it did seem much more palatable to me. Could I have made it work? Yes. Would I have paid a lot in interest if I had to pay it right then on a regular credit card and then pay it off over time like I ended up doing that would've been very expensive. So I definitely... That's an option that I didn't even know about when I had a horse. So what about the advice that we are given? I don't

know about you, but in vet schools, I graduated in '09 and we were told that vets should stay out of the cost conversation. This is obviously mostly small animal-focused. And we should send a technician in or another staff member to go over the estimate and itemize the cost for the client. And I... In my experience, that wasn't always the best solution, and it left me feeling a little bit powerless, especially if the client said no to stuff. What do you think about that advice as an equine vet who probably had to go over the costs like themselves most of the time?

0:18:29.5 Mike Pownall: Yeah. I think cost is so related to care that when you advocate that discussion about cost, then you're not part of the response... You're not part of the conversation about care. So on one hand, I get it, because veterinarians historically in general, we're really good at negotiating down. And so we'll look at it something like, oh my gosh, that's so expensive. And we price it as we would think, and it's like, I can't tell him it's 2000. All right. \$1500. Whereas usually the non-vets are better at saying like, Hey, this stuff is expensive. All right, we're gonna charge... So that's a point, but I mean, I think you just need to have training with the vets, and there's ways of doing that. But I think when you're talking about care and the questions that will arise, so if you're gonna give two or three options and you're talking price, and somebody's like, well, what happens if we do this or do that? Yes. A well-trained registered technician can discuss it. But I think when you... As a veterinarian, you remove yourself from this conversation, you lose a lot of control. And I think you lose a lot of that relationship with the client, that trusting relationship. So, yeah, I think that that needs to be part of that conversation.

0:19:45.2 Katie Berlin: Yeah, you just mentioned trust, and I think that's very reflective of my experience, which is that if you kind of like, don't run away from the problem, face the music with the client. I don't wanna have this conversation any more than you do. And there's nothing wrong with saying that, like nobody likes talking about money and asking for money, and we're asking for a lot of money. I mean, even you were saying like \$1000, that's a lot of money, especially to somebody sitting in a vet clinic with a cat. They're not expecting to spend \$1000 on this cat. And so saying like, I know this is... This might come as a surprise, but like, let me break it down for you and then we'll talk about if there's anything that we can do to keep the cost down if we have to. There's something about that that just like, it makes us a little bit vulnerable, and that vulnerability on our part creates more trust with the client, I think.

0:20:47.7 Mike Pownall: So I think we have to have that conversation of the expense versus the value. And so you can talk about, well... And be very frank, yes, this is a lot of money. You're like, we're talking five digits. Yes, this is expensive. But this is the reality of the cost of care. And as you said, you break it down and here are the components. And I would say the one thing I have found in my travels is that Americans are better with those discussions than Canadians because of our government-funded healthcare. We have no idea what medicine costs. And so it's free, but it's not, but it's free. And so when you start talking about pet healthcare, that's a harder discussion.

0:21:32.4 Katie Berlin: Yeah. Although we are very good at forgetting that we have paid like 500 to \$800 that month for that health insurance. And so we're forgetting that we've already forked out a huge amount of money for that care that then only costs 2000, you know? So I'm very good at forgetting that anyways. Like, oh, well, that's a written off expense I haven't thought about it. Just happens, and it's a lot. So yeah, there's no perfect model, but I definitely agree that at least when somebody gets a bill for their knee surgery and it's \$40,000 just for this part of it, that is definitely a wake up call for us. Okay. What about insurance? Like, since we're talking about that, as long as I've known horse people and had horses in my life I've known about equine insurance. Like I

showed horses growing up and we always had insurance. But pet insurance has been pretty slow to take... To catch on in this country anyway.

0:22:41.0 Katie Berlin: Interesting.

0:22:42.5 Mike Pownall: One of the reasons why equine insurance is slow to pick up is just the cost of the horses. You know, so when you have a high-end show horses, and I've known people that have... You're talking to a horse that has won a bunch, and it's quite valuable, and you ask, well, is it insured? They're like, no. And you're like, why? Well, we have four like this, and to insure them, we just... You can't afford the insurance on them. So I think it's below 10% in North America. It's pretty low.

0:23:13.9 Katie Berlin: Yeah, that really surprises me. But I guess there are... If I had an older horse, retired horse, a backyard horse, I probably wouldn't insure that horse. I insured the show horse because if he coliced or something, I was really gonna need that because I wanted to be able to do surgery on him and...

0:23:34.8 Mike Pownall: But I think these are where we have to have these proactive conversations with clients, is an unexpected expense will happen at some point in the animal's life. It's kind of... If you get away without it, you're lucky or you didn't notice it. But it's gonna happen. And I think as a vet practice, I think we need to have discussions with clients maybe in how we onboard new clients, our welcome package, what have you, our discussions about the value of insurance, other... Any financial provider to sort of like when something unexpected happens, it doesn't have to be an emergency, it just, it could be a routine dentistry, but oops, there's a lot of extractions that have to happen. You know what, there are solutions in place that are gonna make things easier for you at the time, as opposed to, oops, we're here, now we have to deal with it.

0:24:29.9 Katie Berlin: Yeah, that was a question I was gonna ask you, 'cause there seems to be a big reluctance. Like this profession, I've never met a group of people who like talking about money less. And I think it's 'cause we all got into this because of our hearts and not because we wanted to get rich. And so we really just hate talking about it. And good care does cost a lot. I had a... My first boss wouldn't let us say expensive and cheap. He would say it costs more or it's more cost-effective. So I got very used to not saying cheaper, this is a cheaper option. It's a more cost effective option. But I feel like the big reluctance on the part of vet teams is that we don't wanna seem focused on the money.

0:25:20.5 Katie Berlin: We don't wanna be like, hey, just so you know, we're gonna be asking you for a lot of money, like pretty much every year forever. And how would you say... So I liked what you said about including... If you have like a welcome packet or something when new clients get a new animal, or they join your practice, or that puppy visit, it just becomes par for the course to sort of include financial information. But do you have like tricks or tips for how we can sort of phrase that and approach that conversation without seeming like we're like trying to prepare the client for the fact that this is gonna be super expensive?

0:25:53.2 Mike Pownall: Yeah. Well, the one thing I wanted to say is that I think the best practices and is to involve... It's to train as many people in your organization other than vets about money, so you can have these discussions, 'cause often the client will be there with a technician, while the the doctor's out of the room just like, we'll be way at our truck and the conversation will be happening.

And so they need to be able to have some comfort talking about money. There's a few things that we just say, is that starting off is we want what's best for your horse, dog, cat, hamster, whatever, but the cost of the diagnostics and treatments would be a challenge for everyone. So let's think about options that can make this affordable.

0:26:41.2 Mike Pownall: So we're doing the best for your horse. And I think always coming back as you said earlier, is that healthcare is expensive or there's an expense associated with it. Let's not skirt that. Let's confront the elephant in the room, just like we're gonna talk about money, but we're talking about it in context of what is optimal for the healthcare of your particular animal. So we'll talk about like we're not set up to offer extended terms, which is why we partner with companies that can help you. You know, payment plans for large expenses are common. Was online looking at... Pricing an iPad the other day. You know, so, so much of what we're doing in life is based on payment terms. And so it is common, and I think millennials are more... Or Gen Zs are more open to that. There are a lot of companies out there promoting that services. I think some of us who are getting older, it's... We're sort of like, oh, if I don't have the money, I shouldn't be able to afford it. I shouldn't pay for it. But it's different.

0:27:55.9 Katie Berlin: Yeah.

0:27:58.1 Mike Pownall: So just, let's just have the conversations.

0:28:03.0 Katie Berlin: This AAHA podcast is brought to you by CareCredit. CareCredit understands that all veterinary teams are busier than ever. To help patients get the care they need, the CareCredit Health and Pet Care credit card allows clients to access a budget-friendly financing experience anytime from anywhere on their own smart device. They can learn, see if they pre-qualify, apply, and even pay if approved, all on that smart device. With just a tap, they have a friendly, contactless way to pay over time for the services and treatments their pet needs, whether it be a general, referring, or specialty hospital, as long as they accept the CareCredit credit card.

0:28:42.3 Katie Berlin: Yeah, I like that. And it follows the trend of sort of authenticity and like sort of supporting brands that you feel are telling the truth to you, that I think younger Gen... Like Millennials and younger seem to really identify with. It's like they're willing to pay more for something if they really believe that it's for a good cause or for the right cause. And that reminds me of a comment that you had said, we had a pre-call before this a couple weeks ago, and you had said that a lot of times, the equine vet is the last one to see the horse. And it's like after the client has exhausted all the other options, so they've like been on their online forums and they've had the chiropractor out who may or may not be a vet, and they... But it's probably a different vet. It's like client has three vets depending on what they're going to want done. And they might have a lay dentist. We won't even get into that. But clients will talk to everyone they can before they have you out, and then you come out and the treatment that you're offering is the right treatment, but things are more advanced now.

0:29:46.9 Katie Berlin: And also it might cost more because it's been going on for a while and you haven't seen it. Do you feel like the best medicine for that is to try to get around it and say, okay, we're gonna try to educate clients so that they don't do this? Or do you feel like that's just the behavior in the society we live in now? And so now, our goal is really to focus our energy on having those transparent cost conversations about what you're getting for that value and why it's important to be prepared? Sort of like, do you fight a bad review with just a bunch of good reviews,

or do you respond to it?

0:30:25.9 Mike Pownall: You know, I think the right answer for everything is always it depends. But so when I first encountered, and we were having this discussion, it was just like, this horse showed up with us a year later and they've gone through everybody. And by the time they get to us, their budget is exhausted. So I talked earlier in this lifetime of care, is that people save money. Well, time they got to the vets, the money had been gone. And so you have to wonder, okay, so why do they not want to come to us first? That's really the first question. Is it a general perception of veterinarians? Is this a person who is never gonna spend the money anyhow? So there's a lot of variabilities. What we recommend, what we do in our own practice is develop that reputation of trust, of the thorough diagnosis.

0:31:20.3 Mike Pownall: Some people go to a vet in the equine world because I think the people are much more promiscuous of the vet use. And as you said, people often have three or four vets, and so they'll try one vet, 'cause you know, you're in a barn and the three or four vets service the barn. So you don't really have that captive audience. And so people will come to us and say, you know what, I heard that you were expensive, but after I saw what you did, is you actually got an answer. And with my previous other experiences, there'd be two or three visits, we would try one course of treatments and that didn't work. And then we would try another, only you add all that up, it's well, way more expensive than what we paid for one visit with you. So I think developing that reputation as a practice of that transparency, of that you're doing the best with the... The best for the care of the animal, but there's a price associated with it. And you can't be embarrassed, or ashamed, or dismissive of it. It's part and parcel.

0:32:19.8 Katie Berlin: Yeah.

0:32:21.7 Mike Pownall: We want to pay people well, you know. We want to give people time off. We want to have great diagnostics. All of this costs money so we can't be skirting it.

0:32:32.8 Katie Berlin: Especially now when it seems like it's harder and harder to find equine vets. And there are areas that are sort of equine veterinary deserts now because they just don't have enough vets to work all the hours and drive all the miles.

0:32:43.8 Mike Pownall: It's everywhere. I mean, one of the things I've learned from this global approach and the clients have had, they're having the same conversations in Australia, and Germany, and Dubai.

0:32:57.9 Katie Berlin: It's pretty crazy.

0:33:02.4 Mike Pownall: And it's not just equine, it's all species. I mean, I get Google alerts on veterinarians that come up every day and usually the first three or four is some newspaper. And it could be Nevada, Pennsylvania, wherever. It's like shortage of vets. How do our clients... What are pet owners to do? It's everywhere.

0:33:15.8 Katie Berlin: Yeah. It's almost like there are problems in the profession that we need to address, it's almost like that. But you know, I just really... The honesty and forthrightness that you're talking about really appeals to me. It works when we're talking about any type of conversation with clients, I think. It's just like, not skirting the truth, trying to be direct with them as early as possible,

as often as possible. And at least at the end of the day, if things don't go the way that you wish they would've, you can sleep well at night knowing that you did everything you could to communicate well and clearly to them.

0:34:03.4 Mike Pownall: Yep. And that's what I say. There's the cost, and then there's the value. And the value is what person thinks of with the result minus the cost. And we don't... In our profession, we don't always get great patient outcomes. It's just the nature of our business. But we always talk about client outcomes versus patient outcomes. And you could do the best patient outcome. You've done the most current surgery with the newest technology. But if you haven't discussed the pricing and aftercare and all that with the client, and they're upset, we've... It's bad client outcome. It's like going to a restaurant, you can have the best meal, but when the service is surly, you're never going back there. You can have a mediocre meal, but when they're fawning over you and you feel like you're special, you're gonna go back.

0:34:41.2 Katie Berlin: Okay. So last question before I let you go. But I'm thinking about how much aftercare that you just mentioned, how much of that is involved in most sort of horse things that are more than just something super minor? You know, whether it's like... And horse people love to like do stuff. It's like we gotta put the cream on it.

0:35:01.0 Mike Pownall: For sure.

0:35:01.8 Katie Berlin: Like if there's a cream to put on it, we wanna do that. But also wrapping legs and cold hosing and hand-walking and resting and put them in the round pen for 20 minutes a day and then work up to 30 minutes. There's so many instructions usually, and people are busy and they're at boarding barns and you don't necessarily know how the boarding barn is gonna handle it or if they have enough staff to do it. There's just so many factors in horse aftercare when something happens. And so a lot of the success, a lot of the outcome depends on the horse owner. Is that a conversation that you have too? It just like, hey, this is gonna cost more in the end if you don't do this.

0:35:41.1 Mike Pownall: Yeah, and I think there's two approaches to that. So let's say we talked earlier about the older horse that might go for surgery. There's gonna be this bit of aftercare. Surgical aftercare, it's more patients. There could be complications. And so, which may require another visit back to the surgical facility. But when you're talking about things like Laminitis or founder or wounds or what have you, as you said, lots of bandage changes, lots of cold hosing, there's a lot of... And we talk to them when we're making decisions, okay, here's the price for us to address today. But the success in the outcome is dependent on how much time you have. And that's... Again, it's like money. You've gotta have that frank conversation. 'cause if somebody's like, I can't spend two hours a day aftercare, then it is like, okay, well maybe we're gonna try option C. Like, it's just not gonna work. And so, again, back to our being trustworthy, being transparent. You sort of can't do this. Hey, we'll get them in there 'cause it's best for the horse. But then you realize that the care is gonna diminish afterwards. Nobody wants to see that. And I think when clients were surprised by the time and expense of the aftercare, often the aftercare is more expensive than the procedure, they can get pretty annoyed.

0:37:04.4 Katie Berlin: Yeah, that's a really good point. Surgery's not the end game. And that's the case with like a TPLO too, or a foreign body surgery. You know, it's a... There's so many things that have to happen after that for the outcome to be good. So that's a really good point. And I do think

that we, in small animal, do sometimes let that slide, 'cause we're just so focused on getting the client to say yes to the treatment that we want to do at that moment. But like, it's like the blocked cat, right? If you use all the client's money to unblock the cat one time, there's a very good chance that cat's gonna block again. And then what? And then the client's mad, 'cause you use all of their money. And that might be what happens to him one time. You hope for the best, but like, if you haven't had that conversation, that sets you up for failure.

0:37:49.3 Mike Pownall: Yeah. I really... As we're talking and the theme, is really coming out is having these expansive conversations, not just this moments of time.

0:38:00.9 Katie Berlin: Yeah.

0:38:03.9 Mike Pownall: Like, here's what's gonna happen if you don't, here's what happens if you can, here's option two. And guide people. One thing is not giving too many choices. That just confuses people.

0:38:11.7 Katie Berlin: Yeah. At a certain point, people kind of wanna be told what to do, but they...

0:38:16.1 Mike Pownall: Exactly.

0:38:22.4 Katie Berlin: Do you see a role... I keep thinking of more questions I wanna ask you. I'm sorry.

0:38:22.5 Mike Pownall: Go on.

0:38:24.2 Katie Berlin: Do you see a role for telemedicine here or like telehealth being employed to have some of these conversations? If you're like in a time crunch and like, you know what, I gotta run 'cause I got a colic to go treat, or I need... I have three patients waiting and all my exam rooms are full. I don't have the staff to have a long conversation about this right now, but I will have somebody call you. We'll set up a video call and we'll have this conversation face-to-face at another time. Is that something that you do or have done or seen done?

0:38:56.7 Mike Pownall: We don't do it. I would love to do it. You know, I think in our profession, I don't know how much the pushback is in companion animal. I know there's a lot of people talking about it when the pandemic first hit. I don't know how much of that has lingered. But I think with the shortages that we're having of not just veterinarians, but support staff, I think that's could be an essential tool. I think, like anything, we need to know the limitations of it. I just always harken back to... I remember once somebody's calling me from a horse show saying their horse had a laceration on a... Over a joint. I said, send me a picture. It looks superficial. I'm like, you know what? You don't have to pay for an emergency fee.

0:39:36.6 Mike Pownall: Trying to think of how I can save him some money. And just as we've been talking about, and I said one of our... My colleagues will be at the horse show there tomorrow. They can have a look at it, save you money, don't worry about it. Well, he called me the next day and said, this was a deep penetrating wound.

0:39:51.5 Katie Berlin: Oh man.

0:39:52.1 Mike Pownall: That just nearly missed a joint. And that could have been catastrophic. And so there's limitations with telemedicine, is that we're only able to see two dimension. And depending on the color of the fur or the hair, it may give us false confidences. But I've talked to behaviorists and they're like, I can do my best consults with telemedicine, because I'm seeing them at home and when I say show me what they're doing and what does it look like? Beautiful. They can see it.

0:40:22.1 Katie Berlin: Yeah. That's a really good point. And that I think is a whole other can of worms to open, is how accurate a diagnosis can be, even for something that seems very simple over telemedicine. And I think maybe telemedicine, it technically is telehealth that I'm talking about, but maybe I'm thinking of it in a slightly different light, which is you've already seen the patient, you've already established the recommended treatment. It's not a dire emergency where you have to make a decision at that time, or it's a preventive care exam and you've done it and you know that the client is anxious about money. And rather than rush the conversation and let them sort of leave feeling flustered and anxious about it, you say, okay, we're gonna continue this conversation after you've had a chance to think about it and before we decide what to do going forward. And then we can actually have maybe 15 minutes to talk about just this versus trying to rush it during an appointment that's already going over. I would've appreciated that option a few times.

0:41:22.4 Mike Pownall: Well, yeah. I mean, we all say to everybody, I've get... I've dumped a load of information on you. You're gonna go home, you're going online.

0:41:30.6 Katie Berlin: Yep. You're gonna do that.

0:41:32.2 Mike Pownall: You're gonna do it. So let's talk tomorrow, because you're gonna have even more questions tomorrow and after you've slept on it. But to your original point, I think this is where telemedicine I think has a great opportunity, is in follow-ups, 'cause you just said, I just need to see how this dog is moving or how this horse is moving. I can see that on video. You know, don't present a open wound and ask me to... Does it need to see a vet? Like yes.

0:42:00.3 Katie Berlin: Yes. Or when people send you a picture on Facebook Messenger, and it's like it's a massive picture. And you're seeing the wound like this and you're like, okay, I not gonna know anyway. But like, yeah.

0:42:10.9 Mike Pownall: So I think so. And I and so we've been looking at that and one of the things we've been looking at again for the affordability of it is building it into the price of the initial exam.

0:42:20.4 Katie Berlin: Oh yeah. I love that.

0:42:21.0 Mike Pownall: So let's say you come in for... I'm just gonna talk about horses. It's a lameness exam. We're gonna charge you X dollars, but now our new price is gonna be X plus. And that includes two free telemedicine consults at regular times. So when you're calling them up and you want better compliance, 'cause again, we want what's best for the pet. And if you don't want somebody saying I don't have time, or I don't have the money this week, but they're all like, you know what? I've already paid for it. I might as well do it, so let's do it.

0:42:52.8 Katie Berlin: I love that. I think that's a fantastic idea. And it makes that initial vet exam seem like a better value because you're getting... I mean, it's not... I'm not saying it's a better value, but I'm saying you're getting like... You're getting more for that money and you're not like, what, just for him to look at... Is this much money. I think that's great. It's all about that perception and we are definitely trained to see a package deal as being a better value.

0:43:14.2 Mike Pownall: Yes. 100%.

0:43:16.0 Katie Berlin: Well, I think this is great. I think you're showing in this conversation and we had actually the week that we're recording this. So today we had Andy Davison's episode come out. And she is... Her background is in equine as well. She's an LVT. And I really love that because we tend to view these worlds as so separate and it's all humans, dealing with animals that they love, and money, which no one has enough of. And communication seems to be the key.

0:43:49.3 Mike Pownall: With animals that can't tell you what's wrong with them.

0:43:52.1 Katie Berlin: Yes. Exactly. What fun would that be if they could.

0:43:57.6 Mike Pownall: Exactly.

0:43:58.5 Katie Berlin: Well, Dr. Mike Pownall, this has been really fun. I really appreciate your input here. And to CareCredit like thank you so much for introducing us, 'cause I think this is a really good perspective to have. Is there any place that you'd like to send listeners/viewers to, to learn more about you and your business or resources that you think would be helpful?

0:44:19.1 Mike Pownall: Sure. They can just go to the website of our vet practice, www.mckeeperpownall.ca.

0:44:24.7 Katie Berlin: Fantastic. And we'll put a link... We'll drop a link to that equine lifetime of care study in the... And I think there's been a couple of sort of offshoot articles about it that are really good, help summarize the data. So we'll put those in the show notes also. And I really appreciate your time today, Dr. Mike.

0:44:43.5 Mike Pownall: My pleasure. Anytime. This was fun.

0:44:46.0 Katie Berlin: Thanks to everyone for listening and watching. We'll catch you next time on Central Line.