

Having comfortable financial conversations with pet owners: Do this, not that



DO use collaborative body language

Body language plays a large role in communication, and collaborative body language helps prevent clients from shutting down, and invites them to participate in financial discussions. Standing or sitting to stay at eye level creates more engagement, as does removing physical barriers between you and the client. When you share visual information, such as treatment plans, medication instructions, and handouts, position yourself shoulder-to-shoulder or L-shaped next to the client to invite a more open, truthful conversation.



DON'T use scare tactics

Nothing turns a pet owner off more than intense, threatening language, trying to scare them into agreeing to pet care. Don't tell clients that their pet will die if they aren't protected against heartworms. Instead, say that heartworm disease is a deadly, but preventable, condition. Explain that heartworm prevention has additional benefits for pets, including intestinal parasite deworming, which is essential for keeping the entire family safe from communicable parasitic diseases.



DO invite cost discussions with open-ended questions

Rather than asking if your client has any questions, invite discussion with an open-ended question about a specific topic, such as a diagnosis, treatment plan, or cost of care, which will provide the opportunity to bring up finances.



DON'T make assumptions about what your clients can afford

All too often, veterinary teams may make snap judgements about what a client can afford based on their appearance. Offer the same financial options to every client. Don't wait for your client to ask.



DO explain services before prices

Explain the "why" behind your diagnostic and treatment recommendations before mentioning cost.



DON'T self-finance through your practice

Your sole focus should be on veterinary medicine, not financial services. The time you spend chasing down payments should be spent caring for

patients, especially during these short-staffed times.



DO start explaining financial options for clients early

Do not wait until their pet has a major emergency or serious illness to discuss financing with your clients. Instead, start before they schedule an appointment by displaying resources and options on your website, designing social media posts that highlight the benefits of pet insurance and financial planning, and including a link in app notifications where clients can apply for a healthcare credit card and get an instant credit decision. You can also discuss financial options during the initial phone call to schedule an appointment. Say, "To help you prepare for your first visit to our practice, you should know that we accept ...". Then clients will expect to pay at the time of service, and they will be reminded to have financial resources on hand.



DO present a united front

Ensure your entire practice team is on board with the same recommendations. Clients trust their veterinarian as the pet care expert and want to hear what they say, but that trust level will diminish and clients will not buy in if

every team member does not consistently reiterate your recommendations (e.g., pet insurance, parasite prevention, or nutrition).

A team effort: Presenting treatment plans to clients

Considering the do's and don'ts of talking about money with your clients, each team member can use the following step-by-step guide to tactfully and successfully present a treatment plan.

If you're a veterinarian:

Take a thorough history and perform a comprehensive exam — While the veterinary technician can gather a brief history about the pet's presenting complaint, or ask about potential issues for a wellness visit, the veterinarian should spearhead most of the initial conversation with the pet owner.



Speak up during your exam

Explain why you're checking certain areas on the pet, and discuss any issues you encounter. For example, a pet may present because they're not eating, but you may still check their ears to ensure chronic ear infections have not flared. Explaining each part of the exam shows value to the client.



Outline the treatment plan

Explain your recommendations, the "why" behind them, and the benefit to the pet, to get client buy-in.

If you're a vet technician:



Present the itemized treatment plan

Present the actual treatment plan to the client, going through each line and explaining again why the veterinarian recommended the tests or treatments. If the client voices concern over the cost the veterinarian recommended, offer to stage or break up the treatment plan if possible, so the pet and owner experience the same outcome without doing everything at once.

If you're a customer service representative:



Provide financial options

Give all your clients the same financial resources, regardless of their appearance or what they're driving. After the technician presents the itemized treatment plan and its cost, present the financial options to the client during check-out, and assist with applying for credit, if necessary.