“How much did you say?”

“How am I supposed to get that kind of money?”

“How many more expensive tests are you going to run?”

“I don’t remember anyone telling me it was going to cost that much.”

“Can’t you work with me here?”

**Introduction**

Do any of the above questions and comments sound familiar? While many veterinarians may share that their reasons for entering the profession had little to do with an interest in the business aspect of practice and much to do with love of animals and medicine, the reality is that conversations about money are integral to patient care, client satisfaction, and practice success. These conversations require direct and honest dialogue with clients. This dialogue relies upon a foundation of trust and openness whereby clients feel comfortable enough to discuss treatment options that meet their needs and preferences with a clear understanding of the resources required. While the onus is on the client to share this information, the environment set within the practice will encourage or discourage such open discussions. By and large, veterinarians want their clients to leave their practice satisfied. Satisfied clients don’t have to be replaced. Listening carefully to what clients say or don’t say is important in the data-gathering phase when collaborating with clients about decision making. Client resources and/or values and preferences factor into this decision-making process, and yet how these issues are discussed can make or break the veterinarian–client relationship.

Pet veterinary care costs have risen significantly, and the strides in veterinary medicine have been enormous over the past 20 years [1]. Virtually anything a medical doctor can do for a human patient, a veterinarian can do for an animal. Diagnostics are more sophisticated and comprehensive, and so are treatments and referrals to specialists. Advances in veterinary medicine have made it possible for many animals to live well into old age, where they then require more and more care from their owners and their veterinarians. The strengthening of the human–animal bond is a factor as well. More than half of U.S. households have pets, many of whom are regarded as family members [1]. And while many of those individuals plan for routine care, they rarely budget for unexpected veterinary care. Prominent too in this mix of factors is the fact that people are generally insulated from the costs of their own medical care by insurance. Consequently, they are shocked by the costs of the care their animal receives compared to the much smaller co-pay or no cost to them for the same procedure. The costs of veterinary medicine have been artificially low for years. They have just started to come into line with real costs, providing even greater shock for clients who may not have recently sought care for their animals.

Despite awareness about and availability of pet health insurance, the number of clients who purchase insurance for their pets remains low [2]. The majority of pet owners pay for veterinary costs out of pocket. The expectation in most veterinary practices is that payment for the entire bill is received at the time services are rendered. As you know, this may often include high-cost diagnostic procedures and treatment services. Since financial resources and preferences vary from client to client, it is essential to respectfully explore these considerations when collaborating on decisions about a pet’s healthcare. While some clients view their pets as nearly priceless to them, there are others who may view their pets as having much less value. Given these differences in client–pet relationships, it follows that the financial limits they place on veterinary care also reflect their personal values, beliefs, and economic realities [3]. Working to understand this with each client requires a set of communication tools built upon curiosity, respect, compassion, and many times patience, in order to seek out and discover the most appropriate treatment plan that meets the client’s needs and preferences. It is also important to recognize that this treatment plan may not be your ideal approach to take. Instead, there may be some compromises that may bring the cost of the treatment down to a level that a particular client will allow. In some cases, the decision by the client may be, “I can’t pay for any of these options” despite your attempts to offer payment options and community resources to assist him. According to the National Commission on Veterinary Economic Issues [4], nearly all veterinarians have had the experience of recommending a less-effective medical solution because the client could not afford the most effective solution or
have euthanized a pet because the owner could not afford treatment. No doubt these circumstances evoke reaction and emotion on the part of the client, you, and your practice team.

**Money Talk: The Elephant in the Room**

What is it about addressing the monetary issues of veterinary treatment that makes everyone so uneasy? Money issues—earning, charging, and paying—provide an undercurrent to many relationships, although it is often overlooked or scarcely recognized. It is that classic elephant in the room: It seems to take up a lot of space and energy in our interactions, yet is difficult to discuss. Authors and researchers [5, 6] have highlighted that discussion of veterinary costs is clearly an area of contention for clients and veterinarians. However, veterinary medicine is not alone in the struggle to address this important, yet complex, part of medical decision making. A 2003 study [7] in human medicine looking at patient–physician communication about out-of-pocket expenses found that even though both patients and physicians believed that these issues were important to talk about, these discussions were uncommon. Barriers to such discussions included discomfort dealing with financial issues, insufficient time, and belief that there were no viable solutions. The difference between what clinicians reported they should do compared with what they actually did was striking.

Certainly money discussions add complexity to the veterinarian–client relationship and are more distressing when finances pose barriers to doing what is therapeutically recommended. However, exploring these financial barriers with clients can in fact strengthen your client relationships. The following two excerpts from letters sent to two different veterinary practices by clients underscore the significance of this relationship. As you read these contrasting excerpts, consider the high stakes that are contingent on the quality of and communication within the client–veterinarian relationship.

**Excerpt 1**

*Our appreciation for what you have done for our baby [name of kitty] is boundless! You were so very understanding of our financial situation and did so much for us despite that. We love our cats so completely and are so very grateful for all that you’ve done . . . . Your kindness and heart will not be forgotten by us.*

**Excerpt 2**

*Dr. [name withheld] asked me several times, “How aggressive do you want to get?” “I don’t,” was my answer. “I want to go slow and easy with him.” She knew this about me and did not like it. I wanted [name of dog] dealt with on as minimal [a basis] as possible and [left] alone. Seven blood transfusions tells me they didn’t leave him alone for a second. It was a critical point, and we did not connect. . . . I knew the second I left, she would do what she wanted, disregarding how I wanted to deal with my overly sensitive bulldog.*

There will always be challenges to communicating openly about costs and anticipated results of medical care. The good news is that veterinarians and health care teams can raise their confidence in leading such discussions by learning effective communication skills to explore and address the individual client’s perspective while maintaining the standard of care and protocol of the practice [8]. A 1999 mega-study [9] found that veterinarians need to find ways to stand out from their ever more prevalent competitors. Clients most want to work with veterinarians who can be competent, compassionate confidantes. Willingly and skillfully discussing the elephant in the room may help keep clients satisfied and fees stable, providing a powerful financial impact on the practice.

**Veterinarian Experience**

Discussing money is difficult for the veterinarian from many different perspectives:

*“If you only cared enough, you would do the work without profit.”*

*“You’re a veterinarian; you’re supposed to love animals.”*

These are words flung at veterinarians by sad and fearful clients. A wide range of emotions may be triggered by the client’s implied accusation of professional insensitivity. Maybe the veterinarian even wonders a little if the client is right. Feelings of resentment, anger, and guilt may consequently arise. Also, while the issues at stake are important,
the outcomes are uncertain. Beloved animals are in need, and there is uncertainty about how it will all come out. And money is intertwined in it all. A beloved horse may have a tumor that needs extensive and expensive care, all with no guarantee that the tumor will not return. These things can lead to high emotions and a challenged sense of identity, all uncomfortable feelings. The veterinarian may worry that her clients will judge her to be greedy despite the fact that charging for services is part of the rite of passage to being a professional [3].

These emotions and experiences have further fueled the problems some veterinarians experience, such as maintaining consistency in fee schedules. These and other economic issues have contributed to a surge in training in “practice readiness” to include social skills and confidence that will correlate with income and productivity [10]. The business aspect of veterinary practice has been underscored in the past 10 years within the profession [9–13] to help veterinarians address how to integrate all aspects of professionalism, which includes commitment to high clinical standards, investing in client and health care team relationships, practice management, and economics.

Client Experience
The client is also challenged by financial discussions in similar ways to veterinary professionals. Like the veterinarian, financial issues are often paired with a perception of caring and compassion. The client may measure his own compassion by the money he is willing to spend. Feelings of guilt, resentment, anger, and fear are often triggered when clients are unable to care for their pets in what they perceive to be an adequate way. Again parallel to the issues facing the veterinarian, the issues at stake are important but the outcomes are uncertain. Beloved animals are in need, and there is uncertainty about how it will all come out. Anticipatory grief may be triggered, and the client may feel frightened and helpless. And money is intertwined in it all. An animal may need to die because the client can not or will not pay for treatment. These scenarios can lead to high emotions and a challenged sense of identity, equally uncomfortable for all parties involved. Added to this is a client who worries that his veterinarian and practice team may perceive him to be an inadequate pet owner.

Beware of Assumptions
We have all been guilty at one time or another of making assumptions about others based on our own perspectives and life experiences. Those assumptions can be quite powerful when discussing and considering money and economics. Consider that our perspective and values about money evolve from our family history and experiences, our lifestyle, environment, relationships with friends, as well as our culture, biases, and education. While there is nothing wrong with this realization, our perspectives are just that, ours, and not necessarily aligned with others’.

Potential problems arise, however, when we assume we know the intentions of others. Our invented stories about others’ intentions are accurate less often than we think. Leaping to unfounded assumptions can be a disaster. An example of a common assumption and relationship depleting is: The money you spend equals how much you care. This is an erroneous assumption, and not only in the veterinary world. The unwillingness or inability to pay for private college for a child does not mean that child is not cared for. Conversely, the willingness to buy your partner the best diamond or boat available does not ensure she is loved.

People also make assumptions about how they will be perceived. For instance, your client may worry that if he raises concerns about the cost of care, you may perceive him as uncaring. Concurrently, you may be hesitant to bring the issue up as well, assuming the client may think you are money-focused. Assumptions come out in different ways. Sometimes people make assessments about others based on age, appearance, or dress. Often assumptions accompany those assessments. The veterinary team may judge a client’s ability to pay based on her age, her attire, the car she drives, or the kind of dog she has. Likewise, the client may judge a young veterinarian too inexperienced to justify full payment. Even though assumptions are often kept to oneself, they are often communicated in nonverbal ways, through body language and behavior, and can lead to misunderstandings and dissatisfaction for all. It is best to be aware of your internal dialogue and stop yourself from making assumptions or value judgments about your clients. Rather, ask questions to clarify directly with the client so that you have a shared understanding from which you can work together to make decisions that are collaborative.

Honest Discussion: Communication Tools in Practice
Generating a trusting relationship with clients will communicate to them that they have permission to bring up issues of concern about the decision-making process. They can then talk honestly and openly about financial issues as they impact care for their pet. The responsibility for clarifying and responding to financial issues also necessitates having practice policies that are established and consistently maintained. This helps set clear expectations about financial issues up front such as fee structure and a written schedule of elective and therapeutic procedures. When such
policies and practices are clearly and consistently set and implemented, a message of value and credibility is underscored to the health care team and clients. Many practices designate particular individuals to be the official “money person,” who provides estimates and leads discussions with clients. However the responsibility is designated or shared, it is essential that everyone asked to deal with these issues be trained and supported.

While presenting a written estimate may serve as an acceptable approach for some clients, it may also evoke emotion and shock for others. It is not unusual for the estimate discussion to follow the visit with the veterinarian and often viewed as the last step in the decision-making process. However, this approach may fragment the process rather than integrate this important element of fees into the primary decision-making discussion. There are a set of communication tools to guide teams in conducting these often challenging conversations with clients. The tools that follow provide you with an opportunity to embed discussion of fees into the primary conversation about options as contextually appropriate. Once this is done, the detailed estimate is created based on a shared understanding of the discussion.

These communication tools are demonstrated in a model, ADOBE [14], which is presented in abbreviated form below. The ADOBE model has been used for educational training in veterinary schools, in internship programs, and at continuing education seminars with veterinarians in practice [15].

| Awareness             | First identify and acknowledge your own thoughts or feelings when engaging in client discussions about fees. Be aware of how you may generate impulses to behave and respond to a client in a certain way. For example, if you are feeling challenged by a client who is angry about the “high price,” you may respond in a defensive tone, which will only add to the tension in the room. Instead, being aware allows you to focus on your internal messages that indicate “something is wrong” and that you may need to calm yourself to allow for a more relationship-building response. This could be a response that acknowledges the difficulty on the part of the client: “Mr. Smith, I can see you’re upset to hear about the cost of this surgery, and I really would like to work with you to arrive at the best treatment decision together.” |
| Discover Meaning      | In addition to your own self-awareness, find out what the client is experiencing. This means discovering the meaning for the client. He may be expecting or experiencing something very different than you, and only through asking will you find out. “Are these costs what you expected?” or “We both want Luke to feel better AND we may have different ideas about how to make that happen. I want to work together to find a plan we both . . . .” |
| Opportunity for Compassion | It is common practice in client interactions that involve discussion of fees to evoke client feelings and emotions. This is apparent through tone of voice, rising on the part of a client who states “I can’t afford this! What am I supposed to do?” Commonly, veterinarians may assume that a response such as “We accept credit cards” or “We can refer you to apply for Care Credit,” or explaining other less expensive options, will be successful. However, if the client is starting to interrupt or repeat herself (and getting more agitated in the process), it would be wise to consider using a compassionate statement that conveys empathy and understanding, such as, “I can see how difficult it is to balance the care you want with the amount of money you have to spend. These decisions are hard for everyone.” |
| Boundaries            | The boundaries you set, verbally and nonverbally, implicitly and explicitly, tell your clients what you consider to be acceptable and unacceptable from others. To someone who keeps reiterating that the prices are too expensive, you could express your understanding of her wish, but redirect the content of the conversation: “I know you’d like it if this treatment for Molly were less expensive. Perhaps, it might be helpful if we talk about some less-expensive
options for her care.” For those few who will not allow themselves to be redirected, you may need to warmly but firmly clarify your boundaries. “I’m happy to talk with you about options to reduce expenses for Calley’s care. However, our fees have been set with a lot of thought, and we feel they are quite reasonable.”

Extend the System

Sometimes we need to reach outside the boundaries of our practice to assist with helping a client relationship in the fee aspects of decision making. There are two questions to consider, before reaching outside of the relationship for help: 1) What help is needed? (e.g., financial difficulties, social and/or mental health services, etc.); and 2) Who can help—what are the resources? (e.g., listing of community resources with contact information). This may include payment plans (if appropriate), referral to other clinics or community services (written referral materials), and/or reminding clients of their safety nets and external supports on hand [16].

Summary

I have discussed elements that contribute to and address challenging conversations with clients related to fee discussions. These conversations are critical in light of the increasingly sophisticated progress made in the veterinary profession to treat animals coupled with the strong bonds between clients and their pets. This growth in treatment options is dependent on clients’ ability to pay or have third-party payment options for this care. It is essential that veterinary professionals be equipped to lead these discussions to work in partnership with clients in making decisions that impact their pet’s health.

Consistency among the practice staff is essential to uphold all billing and estimate-giving policies. Clarify within the practice and with your clients who will be available to discuss financial issues. Money talk is an essential component of client conversations and deserves attention, training, and expertise so that those who engage in these conversations are skilled and confident. While practices may establish these policies differently, use of a routine written and verbal protocol for addressing financial issues with clients is beneficial to the practice, clients, and patients. In addition, all designated staff require skills and confidence in handling the emotional and identity issues raised. The ADOBE framework provides one model for providing essential relationship-building communication tools to more effectively navigate through these interactions.

References


