Talking to Clients About Money

It’s a difficult conversation, but one worth having.

by Kathleen A. Bonvicini, EdD, MPH

“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?”

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.

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.

Discussion of veterinary costs is clearly an area of discomfort for clients and veterinarians.

Out in the open

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 researchers3,4 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 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.

**Veterinarian’s point of view**

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.

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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.1

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.8

The business aspect of veterinary practice has been underscored in the past 10 years within the profession7-11 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 guilt

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 assumptions 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.

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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 representatives. It is best to be aware of your internal dialogue and stop yourself from making assumptions about your clients.
Consistency among the practice staff is essential to uphold all billing and estimate-giving policies.

“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.

What it all means

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.
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.

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References


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