Clearing the hurdle: Communicating the cost of veterinary care

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Introduction
Veterinarians currently practice in an environment where the majority of pet owners pay for veterinary care out-of-pocket. As a result, the discussion of cost (or lack thereof) is likely to have a significant day-to-day impact on the decisions owners make and the veterinary care patients receive. Research has identified cost discussions within veterinarian-client-patient interactions to be an area of potential contention for veterinarians and pet owners. A series of four veterinarian focus groups identified that the discussion of cost is a source of unease for many veterinarians. In comparison, pet owners participating in six independent focus groups expressed concern toward inadequate discussions of cost between veterinarians and their clients. Across the pet-owner focus groups, the participants indicated they expected their veterinarian to initiate cost conversations upfront because they felt a failure to discuss costs leads clients to make decisions which ultimately overextended them financially. Interestingly, a recent study found 53% of pet owners identified that the costs of veterinary care are usually much higher than they expect.

Research suggests that a failure to discuss the cost of veterinary care upfront can contribute to client suspicion and mistrust. Although there will never be a magical solution for making cost conversations easy for veterinarians or their practice teams, it is important for veterinary personnel to develop communication skills that can be used to facilitate cost conversations with clients and preserve client trust. The first step is ensuring the costs of veterinary care are communicated in a way that attends to the client’s perception of value. Utilizing specific communication skills that convey understanding of the client’s perspective and offer partnership with the client in managing the cost of veterinary care can assist veterinary personnel in overcoming many of the hurdles that can exist to communicating the cost of veterinary care.

Understanding the client’s perception of value
One of the inherent hurdles that can exist when discussing the costs of veterinary care is the potential conflict of interest that exists with respect to the fact that veterinarians directly influence the care patients receive, and the fact they receive more compensation by providing more care. It has been found that a general atmosphere of suspicion exists among some pet owners in relation to the motivations behind veterinary-care recommendations. This suspicion appears to arise from the conflict between pet-owners’ perceptions of veterinary medicine as a health-care profession versus veterinary medicine as a business. To address clients’ concerns that a recommendation may be driven by business motivations rather than the health-care needs of the animal, it becomes extremely important that veterinarians proactively educate clients to the value of a recommendation in a manner that attends to the client’s perception of value.

Research suggests when costs are discussed within veterinarian-client-patient interactions, veterinarians and clients often approach the discussion of cost from different perceptions of ‘value’, with veterinarians in many situations not framing their discussions of costs in a manner that attends to a pet owner’s perception. It has been found that clients’ perception of value is closely aligned with the importance to the overall health and wellbeing of their animal whereas veterinarians often discuss the cost of veterinary care in relation to the time and service they are providing the client and their animal. An observational study involving 20 companion-animal veterinarians and the analysis of 200 video-recorded veterinarian-client-interactions to be an area of potential contention for veterinarians and pet owners.

patient interactions found 29% of the interactions included a discussion of cost. Of the interactions, 66% included at least one cost discussion framed by the veterinarian in a manner that only conveyed value in relation to the veterinarian’s time or service being provided whereas 17% involved a discussion of cost that was related to the future health and wellbeing of the animal. To communicate the costs of veterinary care in a way that is relevant and meaningful to clients, veterinarians should consider going beyond simply conveying the cost of their time and service to communicating the value of their time and service to the overall health and wellbeing of the client’s animal. For example, instead of communicating to a client “The bloodwork will run 150 dollars” taking the discussion of cost another step to include the value of the bloodwork (i.e., service) to the overall health and wellbeing of the patient is likely to lead to greater client understanding and in turn investment in the recommendation (e.g., “The bloodwork will run 150 dollars; it is a general health profile which is more than the last time we did the surgery … if it indicates an issue with her kidneys we can discuss changing her food … in that case, changing her food should decrease the stress on her kidneys and prolong her life.”)

A tool that is used by veterinarians to assist with conveying the cost of veterinary care is a written estimate. A written estimate can be an excellent way of initiating a discussion relating to the costs of veterinary care. However, without appropriate discussion a written estimate may fall short of effectively communicating the cost of veterinary care in a manner that attends to the client’s perception of value. When using a written estimate to facilitate a cost discussion with a client, it becomes important that the veterinarian not only present the estimate (an itemized list of the veterinarian’s time and service) but that they also explain the value of the veterinarian’s time and service to the overall health and wellbeing of the patient. At the end of the day, a written estimate is only an itemized list of the veterinarian’s time and service; therefore, using an estimate without further conversation is likely to fall short of attending to the client’s perception of value.

**Communication skills for facilitating cost conversations with clients**

It has been identified that pet owners expect veterinary medicine to be a profession where the care of the animal takes precedence over monetary considerations. This potentially positions a veterinarian in a challenging role, given pet owners also expressed the expectation that veterinarians be the one to initiate cost discussions upfront. Communicating the costs of veterinary care upfront within an often emotionally charged situation can be difficult as it can be easy for the veterinarian to be construed as non-caring. Developing and utilizing a number of communication skills that can convey care within an emotionally charged environment is important for veterinarians in communicating costs in a caring manner. A number of specific communication skills have been identified in medicine for carrying out respectful conversations with clients about the costs of care.5

**Empathy statements**

Empathy has been described as a key ingredient in the discussion of out-of-pocket costs. It is a communication skill that conveys understanding on the part of the veterinarian. Using empathy in relation to the costs of veterinary care can be broken down into a 2-step process. First, the veterinarian must gain an understanding and appreciation for the client’s cost awareness, the client’s financial limitations, and the client’s general beliefs with respect to the costs of the proposed care. Second, the veterinarian must verbally communicate this understanding and appreciation back to the client.

Examples of empathy statements:

“I can see that you are really upset about what has happened to Rory and you are worried about the costs associated with his care; let’s take a few minutes and revisit some of the other options available to us.”

“I know you indicated earlier that the costs associated with the surgery are a concern for you; may we take a few minutes now to discuss these costs?”

Partnership statements
By using words such as “us”, “let’s”, “together” or “we” a practitioner can convey a sense of partnership with their client in an attempt to prevent the client from feeling completely isolated and alone at a time when the cost of care may seem unmanageable. Using partnership statements does not mean the veterinarian is assuming responsibility for the cost of the patient’s care; rather, it is meant to be a reassuring signal to the client that the veterinarian is willing to work with the client to try to find a manageable solution to the situation.

Examples of partnership statements:
“...”

“I wish…” statements
It has been suggested that “I wish…” statements allow a practitioner to enter the client’s world during times of unrealistic hope in order to diminish potential conflict between the practitioner and the client. During situations of unrealistic financial hope, most often the veterinarian involved also wishes the circumstances were different, and communicating this feeling to the client can be powerful in acknowledging the emotional impact of the financial situation.

An example of an “I wish…” statement:
“I wish there were a less expensive alternative in terms of treating Max’s fracture. However, given the x-ray findings, I do not think splinting the leg is a practical or safe option for Max.”

References


