

Working With the Cash-Strapped Client

Andrew Roark MS DVM

Tall Oaks Enterprises LLC

Greenville, South Carolina 29609

The inability to pay for medical services is a problem we have all encountered in practice. From a pragmatic standpoint, it should be easy to address: "If you can't pay for services then those services can't be provided." Most of us, however, can't or won't accept this approach to medicine. So where does that leave us? In this session, we will discuss the primary reasons for financial constraints in the exam room, the importance of personal and business guidelines, and a communication program for navigating these conversations effectively and ethically.

No other industry is like ours when it comes to money and emotion. In human health, people can always go to the emergency room and get treatment to prevent death, but there's no Obamacare for pets. Conversely, the public completely understands when the grocery store says people can't have food without paying for it, but the idea that veterinarians would deprive a pet of care just because the owner didn't have enough money is not acceptable. It's often not acceptable to us.

How do we reconcile these realities? There's no outside support for people who can't pay, veterinarians want more than anything to use our skills to help animals, and we need to run profitable businesses to support ourselves and our employees in a meaningful way (we didn't sign on to scrape by in poverty), to get out from under huge debt loads, and to one day retire. That's what we're going to take a shot at this morning.

There are two kinds of cash-strapped clients: Means and Value- those who can't pay and those who won't. The biggest issue we face in practice is that we can not tell these two clients apart. Won't pay is a value problem. Can't pay is a means problem We don't know which one we're dealing with, so we need to work in a system that helps those lacking means without rewarding those who don't see value or don't WANT to pay.

Everything in your practice should be geared towards showing value. People who don't see the value equal to price in our services will often say "I'm not paying that." and we hear "I can't pay that." Others don't want to be perceived as bad pet owners inside the vet clinic, so they act like they don't have the resources.

It's not that they are poor, or broke in the classic sense, it's often that there's an emergency funds shortage. 71 % of pet owners don't have \$1,000 in savings. Gallup polls shows 50% of the population can't pull together \$400 in an emergency.

Exam room technique with cash strapped clients is critical. Ask questions that are open ended. It helps you build trust and shows you the path to walk down with the pet owner. Summarize what their concerns are to be sure that you understand, give your recommendation, and stop talking. No really, just stop. Don't jump in to fill that void with your assumptions, let the client process and respond.

Sometimes we need hardship options, so let's review them. There's informal borrowing, which would be through friends or family. Third Party borrowing, like Care Credit. Often there are Charity options, like rescue groups or veterinary angel funds. Lastly, there are payment plans. These need to be done through a third party, not through you or your clinic.