

Four Opportunities to Talk About Pet Insurance (Other Than the First Puppy Visit)

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As veterinary professionals, we know how important pet insurance is for us, and for our clients. When pet owners plan ahead for the cost of veterinary care, they're able to say "yes" to our treatment plans more promptly, and more often. This translates to increased clinic revenue through more frequent visits, and more services accessed per visit. It also means less time spent scrambling for financial resources when unexpected veterinary costs arise.



Studies have shown that an active recommendation by a veterinarian is one of the most influential factors in whether or not a client will get pet insurance.¹ We know that increasing the proportion of insured pets has the power to make our work more efficient, more profitable, and more professionally satisfying. Our clients see us as a primary and trusted resource. It's great to know that we hold the power to help our clients see insurance as an essential part of pet ownership.

Most veterinarians have a similar strategy for building pet insurance awareness with our clients: We mention pet insurance during the first kitten/puppy visit. We keep pet insurance providers' brochures and posters in the waiting

area. We may even hand out the pet insurance providers' vouchers in our new pet kits. These are all great steps to get the conversation going...but when the new pet excitement fades, sometimes clients forget about the information we provided in those early appointments.

To help your clinic push the needle and spread awareness about pet insurance, try tapping into these fresh opportunities to emphasize the essential nature of pet insurance:

At the Conclusion of the Last Puppy/Kitten Visit

After the last pediatric visit, it may be a while before you see that pet in your office again. This is a time during which pets are generally healthy, and many pet owners haven't yet been introduced to the true cost of veterinary care. It is also a time when your clients are making decisions about whether to continue coverage. Now is an excellent chance to remind your clients about how important it is to plan for the cost of veterinary care throughout the life of their pet.

We suggest:

"Today your pet is completing their pediatric series of vaccines and visits. That means it might be a few months or even a year before we see you again. Your pet is doing great today, so it's easy to forget that accidents or illnesses can happen at any time. Because veterinary care can be costly, we want to remind you of how helpful pet insurance can be throughout your pet's life."

Upon the First Illness or Injury

The first time a pet becomes sick or injured is often a pet owner's first practical introduction to the real cost of veterinary care. This is the time when the value of insurance solidifies in the minds of your clients. Many people falsely assume that once a pet has had any health issues, insurance is no longer available, or no longer has value. While it's true that pre-existing conditions can't be covered, it's also true that there are many ways in which a pet can become sick or injured. Insurance can help clients prepare for new and unexpected medical concerns.

Consider saying something like:

"Most pets will have a few unexpected accidents or illnesses throughout their lives. There's never a convenient time to face a big medical bill. Because your pet has a long life ahead of them, it's worthwhile to look into how pet insurance can help you deal with the cost of veterinary care."

In the Face of Cost Complaints

There's no doubt that your team is accustomed to objections, complaints, or expressions of surprise when they present clients with an estimate or bill. People want to provide excellent health care for their pets, but they frequently don't have a good concept of what it costs to deliver that care. The conflict between wanting to proceed with excellent care, and not wanting (or not being able) to pay for it sometimes leads to resentment or uncomfortable interactions between clients and staff. Cost objections are an excellent opportunity to get real about the cost of care.

Try this:

"We understand when clients are surprised by the cost of care...many people are! We have a skilled and caring team working hard to give your pet safe, effective, and compassionate veterinary care. We can't deny that quality medicine can become expensive. To help you manage these costs in the future, we strongly recommend learning about pet insurance as soon as possible."

Mid-Adult Visits

When the mischievous puppy/kitten years are behind, and the senior years haven't yet set in, many pets only see the veterinarian once or twice a year for wellness care. The owners of adult pets may think it's too late to enroll in insurance. The owners of healthy insured pets may start to think about cancelling their policy because they don't make many claims. This is a great time to let pet owners know that chronic or degenerative illnesses may start to appear in the upcoming years. Over time, illnesses like diabetes, osteoarthritis, or kidney disease can be very costly to manage.



We recommend:

“Your pet is an active, healthy adult today. Just like people, pets can develop some chronic illnesses as they enter their later years. These illnesses are often very manageable, and senior pets can experience and excellent quality of life. But, chronic care can get expensive. This is an opportunity to seriously consider learning about an insurance plan that can help you pay for medical care your pet may need in the future.”

Evolving With the Profession

In just a generation, we’ve seen increased client expectations, dramatic inflation, advancement of medical science, and the professionalization of veterinary nursing. For these reasons and more, the cost of providing and accessing veterinary care has grown considerably, and will continue to do so. Accordingly, pet owners’ education, attitudes, and planning related to the cost of veterinary care need to change. Financial tools are available to help pet owners provide excellent health care for their companions. As front-line health professionals, veterinarians are the most trusted and influential resource for cost-of-care education and insurance awareness.

About the Author

Dr. Jennifer Sperry is a companion animal veterinarian and the Veterinary Advisor for Independence Pet Group. She assists the company by providing scientific insights and medical updates; and by sharing the perspectives and experiences of veterinary professionals in the trenches.

Dr. Sperry was attracted to her current role because she recognized an urgent need to spread awareness about financial tools that allow people to access vital but costly veterinary care.

As a veterinarian practicing in general and emergency medicine for more than a decade, she has a unique understanding of the needs of pets and their people. She witnessed first-hand how difficult it can be for pet owners to both predict and overcome the cost of quality veterinary care. She also experienced how difficult it can be for veterinary team members to share the emotional burden that occurs when financial limitations adversely impact the wellbeing of pets and their owners.



Since joining the team in 2020, Dr. Sperry has shared her medical experience for internal and external educational events, claims and underwriting process improvements, and even accessible policy wording. Dr. Sperry shares her home with her husband, two young boys, and a cranky old chihuahua. When she’s not working, she can be found beside the nearest campfire.

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¹North American Pet Health Insurance Association. (2016) Driving Growth of Pet Health Insurance. www.naphia.org

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