TALK THE TALK

How to Have Proactive Financial Conversations

Equip your team to handle economic challenges by focusing on patient advocacy and empathy.

BY AMANDA L. DONNELLY, DVM, MBA

The PBS News Hour recently aired a report on the increase in veterinary fees and whether corporate ownership by private equity might be prioritizing profits over pets. The program largely focused on how more clients are struggling to afford veterinary care and noted that "Veterinary care costs have risen by roughly 60% since 2014, far outpacing overall inflation."

The veterinary profession and pet owners alike are keenly aware of the concerns about the cost of care. The 2025 PetSmart Charities-Gallup State of Pet Care study found that 71% of pet owners who skipped veterinary visits in the prior year, or who had ever declined recommended care, said it was because they couldn't afford it or that it was not worth the cost. Perhaps surprisingly, 33% of pet owners earning $90,000 or more also reported they had declined or forgone care because they could not afford it.

Financial pressures are also impacting veterinary practices. According to the Veterinary Industry Tracker, year-over-year patient visits were down 2.1% as of July 2026. At the same time, the increased costs for housing, groceries, and fuel are tightening veterinary care budgets even further.

To combat these economic challenges, veterinary team members must understand how to proactively engage clients in supportive financial conversations.

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Rethinking Financial Conversations

It's time for practices to shift how they think about the fee discussion. Most practices present an estimate primarily to communicate cost, and payment options are brought up only if a client gets upset or says they can't afford treatment.

Some practices are reluctant to proactively present payment plans because of the associated business costs. Moreover, leaders may emphasize getting clients to accept recommendations and set revenue goals for treatment compliance or product sales. This approach focuses solely on money rather than supporting patient care.

As a result, team members often feel uncomfortable discussing recommendations and might worry about sounding like a salesperson. A better approach is to focus on patient advocacy and collaborative communication. Rather than trying to persuade clients to spend more, every conversation should be seen as an opportunity to help clients understand the medical benefits, financial options, and choices available to them. It's a subtle yet important paradigm shift that will lead to enhanced client satisfaction and patient outcomes.

Surveys show that clients appreciate transparent, empathetic discussions about the cost of care. They also like to understand treatment and payment options before appointments, so consider adding pricing information to your website and reminders.

Training the Team

Implement a training program aimed at discussing the cost of care with clients. Your program should incorporate:

- **Role-playing:** While it might not be the most popular training method among the team, role-playing is the best way to become more comfortable talking about money with clients. Have team members work in pairs or small groups where they rotate the roles of client and team member. They can practice specific skills such as how to express empathy, present the benefits of a treatment plan, and respond to an angry client.
- **Defined responsibilities and training needs for different departments:** A CSR's training should focus on financial conversations that occur over the phone and at checkout. Veterinarians and technicians need to be skilled in discussing treatment plans, fees, and payment options.

Teams need to use specific skills to uncover clients' thoughts, feelings, and emotions about treatment options and fees. They also need to confidently communicate the benefits of care, so the focus is on patient advocacy, not just money. Here are five skills to incorporate into your training program.

1 Ask Open-Ended Questions

Open-ended questions invite an expanded response, which helps clients feel heard. Ask questions to explore a client's knowledge and perspective.

- "How familiar are you with osteoarthritis in dogs?"
- "What questions do you have about Chloe's treatment plan?"
- "How are you feeling about the cost associated with this recommendation?"

2 Explain the Benefits of Care

Don't assume a pet owner can't afford care. Clients might decline or defer care if they don't understand the value of services. When presenting a treatment plan, emphasize the benefits of treatment rather than simply describing services. The word "benefits" focuses on desired outcomes, which helps pet owners recognize how a service will help their pet. For example, when reviewing a dental care plan, don't just talk about what's included in treatment (e.g., labs, anesthesia, dental X-rays, and a cleaning). Instead, focus on the benefits (e.g., eliminating pain or infection, preventing progression of disease, and helping pets live longer, healthier lives).

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3 Demonstrate Empathy

Empathy is the ability to sense another person's emotions and imagine how they might be feeling. It's important to convey empathy about a pet's condition and about the client's affordability concerns.

- "I'm so sorry that Pippi isn't feeling well. I know this is concerning for you."
- "I understand these are unexpected expenses. We're here to help and support your decisions."

4 Ask for Permission Before Discussing Payment

Asking for permission can serve as a bridge to a conversation about finances. Remember: Silence doesn't indicate that a client is agreeing to a treatment plan or that they will schedule a procedure. You also don't want to wait for someone to become upset before bringing up payment options.

- "Would you like me to review your payment options?"
- "Would it be all right if I go over some payment options that would help you spread out the cost of care?"

5 Respond Calmly if Clients Lash Out

Avoid becoming defensive if a client says something like, "All you care about is the money," or "These prices are ridiculous." Understandably, pet owners are stressed and want the best for their pet. Rather than addressing the inflammatory remarks, convey understanding and a desire to help.

- "I know it's uncomfortable trying to balance financial concerns with the care you might want for Sophie."
- "I understand the cost is concerning. Let's review what the treatment includes and talk about the available payment options."

Hospital teams that engage in supportive, caring financial conversations and proactively offer payment options can help more pets get the care they need. TVB

THE ONLINE TRANSPARENCY GAP

A 2026 study revealed that 98% of U.S. veterinary clinic websites don't include pricing for routine services. This lack of online transparency makes proactive, in-person financial conversations even more important.

Scan the QR code to read the full study.