

Tips & Scripts

for Easier Cost Conversations

Mastering cost conversations can help nurture trust with pet owners, which helps create a strong foundation for quality patient care. In this guide you'll find communication tips and sample language that help keep conversations straightforward and compassionate—so you can focus on care, not cost.



TIP 1

Practice financial empathy

Pet owners facing veterinary costs appreciate compassion and understanding during financial conversations. Ease their concerns by being open and honest about cost and payment options.

“ TRY SAYING —

“I know veterinary medicine can be expensive. And I can see how much you care about Max. Would it be all right if Julie presents some options for paying for Max's care?”

“ TRY SAYING —

“I'm sorry to give you this news about Lucy's knee injury. I can see how upsetting it is. We can work together to decide how to proceed, and we do have some payment options.”

“ TRY SAYING —

“I know you want to do what's best for Bailey, so we'll go over the costs with you before each step we take. We also offer financing with the CareCredit pet and health care credit card, which lets you pay over time with monthly payments.”

AVMA Language of Care¹

Emotions matter

An emotional appeal is the most effective way to talk with pet owners about veterinary care. This is true no matter the specific topic: why it's important to go to the veterinarian, when is the best time to go, what the veterinarian provides, and how to pay for services.

Say this:

“

“Veterinary care is one of the best ways to keep your pet healthy and happy for years to come.”

1 in 4

pet owners were stressed by an unexpected expense of \$250 or less.



TIP 2

Be proactive about cost and payment

Start talking about payment early, and discuss financing with every client. They may not always ask about it, but letting them know you offer a way to pay over time can help you build trust and satisfaction.

“ TRY SAYING

“Did you know we accept the CareCredit credit card? CareCredit offers flexible financing that can help you pay for Ruby’s diabetes treatment over time. I have a QR code you can scan to learn more and see if you prequalify. Would you like me to share it with you?”

“ TRY SAYING

“Once the doctor examines Tigger we’ll discuss a treatment plan. We have financing options available that can make it easier to fit his care into your budget. Many pet owners like being able to pay over time with convenient monthly payments.”

“ TRY SAYING

“Thanks for calling to ask about the cost of a spay. We’d love to schedule an exam to learn more about Daisy and recommend the best procedure for her. We have an opening next Monday afternoon; would that work for you? Just so you know, we accept the CareCredit credit card, which allows you to spread payments out over time.”



AVMA Language of Care¹

Be upfront about cost

Owners appreciate when their veterinarian demonstrates understanding about cost of care and even voices a desire to help make veterinary care more affordable.

Say this:

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“Veterinary care is expensive. We can work with you to explore a full range of flexible care and treatment options to fit your budget.”

1 in 3

pet owners will face an unexpected expense that causes worry.²



Mention you accept the CareCredit credit card on your website, in your practice, and through your custom link. Share details again at check-in. Clients may feel relieved to know options are available, and it can be easier for them to make decisions about care when they have all the information upfront.

TIP 3

Don't let cost be a barrier to needed care

The cost of veterinary care can be overwhelming and scary, even when clients know their pet deserves the best care. Connecting them with budget-friendly financing from CareCredit can help give them peace of mind.

TRY SAYING

"I know paying for Fritz's care can be stressful. To help make these costs more manageable, we accept CareCredit, a credit card with financing options just for pet and health care expenses. I can share a link if you'd like to learn more."

TRY SAYING

"The total cost for this procedure is \$XXXX. On purchases of \$200 or more, the CareCredit credit card offers financing with deferred interest if paid in full within XX months. According to the CareCredit payment calculator, your suggested monthly payment could be \$XXX. Would you like to learn more?" Then, show your client a CareCredit brochure with the special financing details and disclosures.

AVMA Language of Care¹

Clients want customized care

Clients understand that a strong and trusting relationship with their veterinarian enables the whole team to provide better care and more customized recommendations in every area of their pet's life.

Say this:

"Regular checkups allow your veterinarian to build a strong relationship with you and your pet."

53%

of pet owners would use a credit card dedicated to financing care for their pet.²



Small things make a big difference

No matter what you're talking about with a pet owner, follow these best practices.

Use the pet's name and the client's.

Whether it's an existing client or a new one, this is an important thing you can do in every interaction.

Engage in shared decision-making.

Ask open-ended questions to gauge clients' understanding of their pets' health and invite them to participate in decisions about care.

Reassure with details.

Explain what will happen during the client's visit to the veterinary hospital. When clients see you're giving them complete information, it builds trust.

Be an active listener.

Be attentive to clients' words as well as their emotional tone. By answering questions thoughtfully and acknowledging any feelings, you create a meaningful connection.

Provide financial care.

Many pet owners may be experiencing cost anxiety, so let them know you have financing available. They will appreciate these open and honest conversations.

Slow down.

It's understandable to want to hurry the conversation amid your busy day, but take the time to listen ... and show you care.

TIP 4

Follow up and follow through

If your client needs more time to think about your recommendation for their pet, be empathetic and have a strong follow-up plan.

“ TRY SAYING

“We realize this a big decision. Here’s a printout of our recommended treatment plan. Please look it over when you have some time. If cost is a concern, we have a link to the CareCredit credit card application directly on our site so you can apply right from home. Would you mind if we follow up in a few days to address any additional questions?”



AVMA Language of Care¹

Choose carefully

- Pet owners like the word “checkup” better than “wellness visit.”
- They say the word “relationship” signals that their veterinarian is trustworthy.
- And they’d prefer to get a “recommendation” rather than “advice,” “guidance” or “insight.”

If you don’t know the answer, call us!

Often, pet owners have questions that aren’t easy to answer in the moment. If you don’t know the answer to a client’s question and you can’t find the answer in this guide, offer to call us on their behalf at **800-859-9975**. They’ll appreciate you caring enough to check. Plus, you’ll know what to say to the next client who asks.

PUT CARECREDIT TO WORK EVERYWHERE YOU WORK



Inform clients about available financing before they enter your practice with a range of ready-to-use digital assets.



Integrate banners, pre-written copy, and custom links on your website, in emails, and on social media, allowing clients to apply from the comfort of their home.



Enhance in-person awareness by displaying wall clings, signs, and brochures in your hospital to remind clients of financing options.

Get access to all these resources and more at carecreditprovidercenter.com

¹ AVMA Language of Veterinary Care Initiative, 2022.

² CareCredit Pet Lifetime of Care Study, 2021. CareCredit is a Synchrony solution.