



# PREVENTIVE HEALTHCARE PLANS:

An Effective Tool for Improving the Health of America's Pets



Overview

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[www.partnersforhealthypets.org](http://www.partnersforhealthypets.org)

*Preventive Healthcare Plans* is part of the Practice Resources Toolbox provided by the Partners for Healthy Pets, which offers a comprehensive collection of resources and tools designed to enhance the overall vitality of pets and veterinary practices.

This *Overview* provides an overview of preventive healthcare plans for companion animal veterinarians that may be considering such plans for their practice. Companion pieces to this white paper include the *Implementation Manual*, *Team Training Manual*, *Team Training Presentation*, and worksheets you can use in your practice. These resources, as well as the entire Practice Resources Toolbox, are available at [partnersforhealthypets.org](http://partnersforhealthypets.org).

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# PREVENTIVE HEALTHCARE PLAN OVERVIEW

*Brought to you by the Partners for Healthy Pets*

## **FOREWORD**

America's pets need better healthcare.

Dogs and cats are visiting the veterinarian less frequently\* and their health status shows it. A recent report indicated that preventable and treatable health issues such as diabetes, otitis externa, dental disease, heartworm disease, and flea infestations in both dogs and cats are on the rise.†

While this problem is no doubt a source of great frustration to you and other veterinarians, there is a promising solution that has solid appeal among many pet owners: Preventive healthcare plans. And now there are tools and services available to help individual practices incorporate preventive healthcare plans into their business strategy.

The purpose of this overview is to explain what preventive healthcare plans are, how they work, why pet owners like them, how to determine if they are right for your practice, how to implement them, and whether to use one of the new services springing up that assist practices in setting up their plans.

\* Volk JO, Felsted KE, Thomas JG, et al. Executive summary of the Bayer veterinary care usage study. J Am Vet Med Assoc 2011; 238:1275-1282.

† Banfield Pet Hospital State of Pet Health 2011 Report.

## CHAPTER 1: DEFINITION AND BENEFITS

A preventive healthcare plan is a comprehensive package of annual veterinary services aimed at keeping a pet healthy, and for which the client can pay monthly or in a lump sum. Preventive healthcare plans typically include one or more complete physical examinations for routine well care, essential vaccines, certain diagnostics such as heartworm tests and blood work, and internal parasite control. They may also include spay/neuter surgery or routine dental cleanings.

The core elements of preventive healthcare plans are (1) a commitment for a year's preventive services on the part of the pet owner, and (2) the opportunity to pay for those services in convenient monthly installments.

While the use of preventive healthcare plans represents a significant change in business approach for most practices, there are several reasons to consider them:

1. Pets get better, more dependable care. Instead of the current hit-or-miss approach by many clients, pet owners commit to a program. So pets get the care they need, when they need it. Visit frequency

increases, too, so you have an opportunity to see pets more often and catch problems early. With better preventive care, pets stay healthier, too.

2. Pet owners like having a plan, and monthly payments that they can work into their household budget. Most pet owners want to take good care of their pets. But they don't always understand what "good care" means. With a preventive healthcare plan, it's spelled out for them in black and white.

Another obstacle to pet owners seeking regular veterinary care is fear of the "big bill." To some pet owners, it seems like there's never a good time to squeeze a veterinary visit into the week's expenses, especially when they may feel that the service is somewhat discretionary. With a preventive healthcare plan, there is no one-time large bill for well-care services.

The Bayer Veterinary Care Usage Study\* published in 2011, identified that two of the top three things that pet owners said would cause them to visit the veterinarian more often were a full-year health program and monthly billing for

routine services (Figure 1). The third was competitive prices for products they can purchase both at the veterinarian and elsewhere.

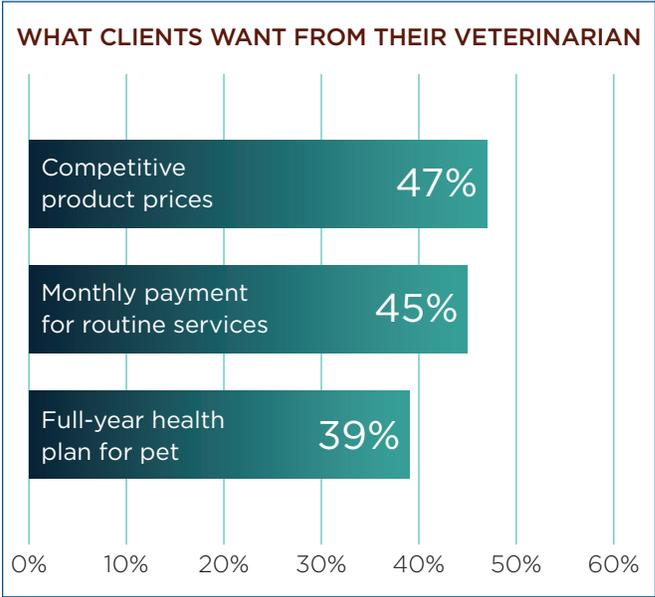
- 3. Preventive healthcare plans bond clients more closely to the practice. Because clients have a plan and agree to pay for the year's services, they are more diligent and conscientious about scheduling required services. There is no reason to price shop. Removing the price barrier associated with one-off appointments usually causes the number of visits per year to increase, so practice revenue increases. Veterinarians catch more incidental problems that need treatment, and clients are more likely to purchase needed pet care items at the practice.

Preventive healthcare plans can also help even out practice revenue from month to month, offsetting seasonal declines. They differentiate your practice as a more client-friendly business, and they make your practice less vulnerable to competition from low-cost, limited-service practices such as mobile vaccination clinics.

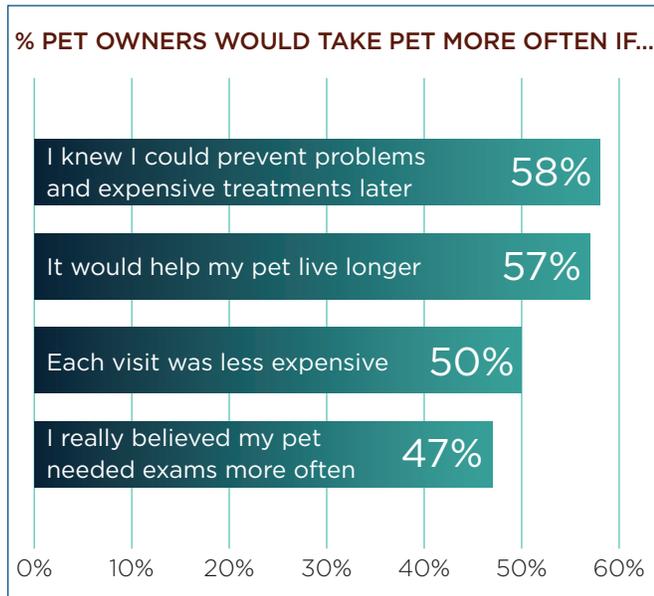
**Why Now?**

There are three trends fueling interest in preventive healthcare plans.

**FIG.1. VETERINARY SERVICES THAT WOULD BE MOST APPEALING TO PET OWNERS**



**FIG. 2. TOP FOUR THINGS THAT WOULD CAUSE PET OWNERS TO VISIT THE VETERINARIAN MORE OFTEN.**



First, the Bayer Veterinary Care Usage Study confirmed that visits to veterinarians had been gradually declining for a period of 10 years, in spite of an increase in the dog and cat population. The study identified several reasons for the decline, including a poor understanding among pet owners of the need for prevention, and resistance to the rising cost of veterinary care (Figure 2). Preventive healthcare plans address these obstacles.

Second, a new coalition of veterinary organizations and industry companies was formed to address the increase in pet health issues and decline in visits to veterinarians. That coalition, named the Partnership for Preventive Pet Healthcare, identified better preventive care as an urgent need, and began developing tools to assist veterinarians and pet owners in addressing this need. Helping practices evaluate and develop preventive healthcare plans is one of the Partnership’s key initiatives.

Third, in response to the Bayer-Brakke Study, a number of companies are developing services that can make it easier for veterinary practices to implement preventive healthcare plans. As these tools and services become more widely available, it is likely that more and more practices will consider offering such plans in the future.

## CHAPTER 2: KEY ELEMENTS

There are four key factors to determine when designing preventive healthcare plans:

- How many plans to offer
- What services to include in each plan
- What prices to charge for the plans, including enrollment fees, if any
- Any special benefits or discounts to offer plan participants

### Number of Plans

Most practices will want to offer a minimum of six plans, three for dogs and three for cats. The sets of plans cover juveniles (puppy/kitten), adults, and senior animals. For each category, practices may wish to offer a standard plan and premium-level plan.

### Services

Services offered are at the discretion of each practice. Ideally, basic plans should include one or more thorough preventive care/wellness examinations, all recommended vaccinations, diagnostics appropriate to the age and lifestyle of the animal, and parasite screening. The *AAHA/AVMA Canine and Feline Preventive Healthcare Guidelines* published in 2011 is helpful when considering and determining elements of the plan. Premium-level plans, in addition to

the services in the basic plans, might include spay/neuter and/or microchip implanting for puppies and kittens, and annual dental cleanings and/or additional diagnostic screenings for adult and senior animals. It is easier to manage plans if they include only services performed in the practice, and not products commonly dispensed to clients such as food or parasite preventives. For a more comprehensive list of suggested services that can be included in the various plans, see the *Implementation Manual* in the Practice Resources Toolbox on [www.partnersforhealthypet.org](http://www.partnersforhealthypet.org).

### Pricing

There are two components to pricing. One is the fee for each plan. The other is whether to charge an enrollment fee. The concept behind preventive healthcare plans is to provide a very comprehensive menu of preventive services, then discount those services substantially in exchange for an annual contract. Most effective preventive healthcare plans provide for a more robust list of services than the average client purchases in a year (a complete suite of diagnostic tests, for example). The plans offer peace-of-mind to the pet owner, and increase the frequency of visits. Practice revenue per client typically increases

for plan clients even when practices offer package discounts, according to practices that have implemented preventive healthcare plans. Discounts also offer tremendous marketing appeal to the program.

Charging a one-time enrollment fee is beneficial for two reasons. First, it solidifies the client's commitment to the program, because he/she has some initial sunk costs. Second, it allows the practice to capture additional revenue up front to help defray the cost of the initial services as well as staff incentives. It is common to charge a one-time enrollment fee of \$50 to \$100. Another approach is to collect an initial payment of 20% to 25% of the year's plan, then charge the remainder in monthly installments.

At your discretion, you may want to offer multiple-pet discounts as well. For example, the first pet's plan may be full price, the second discounted 5%, and the third and subsequent pets' plans discounted 10% each.

### **Additional Benefits**

Because pet owners are "locked in" to a full year of services, it is common to offer additional benefits or incentives to plan participants. Examples are complimentary or highly discounted office visits, and/or discounts

of 5% to 15% off the cost of non-plan products and services, depending on the value of the plan. A pet on a basic plan might qualify for a 5% discount on non-plan items, while a pet on a premium plan might qualify for a 10% or 15% discount. Remember that these are high-value clients. The opportunity for them to earn additional discounts on veterinary services is a compelling reason to participate in preventive healthcare plans.

### **Collecting Plan Fees**

There are three basic ways to handle monthly charges for preventive healthcare plans: practice-based systems, payment processing services, and full-service preventive healthcare plan companies.

It is possible for a practice to handle payment billing on its own. However, it is important to recognize that the Payment Card Industry (PCI) Security Standard places very strict requirements on holding credit card information—requirements typically not met in a veterinary practice. Consequently, practices should not hold client credit card numbers in the practice for any reason.

One method is to make an arrangement with your bank to debit clients' accounts for the appropriate amount each month. When the pet owner

enrolls, he/she provides a voided blank check, which provides the necessary account numbers.

A second method is using a payment processing service. Some credit card processing companies will handle the monthly billing for you; check with the one that handles card billing for your practice. It is important to remember that with such a service, it likely will be up to the practice to deal with non-payment issues such as expired or maxed out cards.

There are also commercial companies that will handle payment processing for a monthly or flat fee. These services may also offer additional services such as follow up on expired cards, collections, and plan renewal services.

A third approach is to utilize a full-service wellness plan company. These firms offer sample plans that can be customized to your practice, tracking systems for plan utilization, monthly payment processing, and other services. These are basically turnkey systems that charge a percentage of the fee, or a per-transaction amount. *(Note: The Partnership for Preventive Pet Healthcare does not endorse any products or services. See the Preventive Healthcare Plan Service Providers list, page 18.)*

## Implementing Preventive Healthcare Plans in Your Practice

For preventive healthcare plans to be successful for the practice and for the pet owner, they require a comprehensive management approach. Preventive healthcare plans represent a significant change in the business model for most practices, so it's important to:

- Set goals and evaluate plan performance.
- Train your staff.
- Market the preventive care plans.

Without specific goals, you have no way to measure success. Some practices may wish to move aggressively into preventive healthcare plans while others may wish to proceed more cautiously. Whichever way you choose, determine how many plans you will consider a success in the first year, then measure progress against that goal each month. For example, a practice with 4,000 clients may set a goal of at least 400 plans its first year. At the end of three months if the practice has sold 150 plans, it knows that it is on pace to exceed its goal; if only 80, it is not meeting its goal.

Because preventive healthcare plans are a paradigm shift for most practices, they will be new to most staff members. It's important to train the

entire staff in how to implement the plans. Initially, front desk staff will have the most discussions with clients about preventive healthcare plans. But every staff member should be conversant about the plans and the benefits they offer pets and pet owners. (For more information on training, see the *Team Training Manual* in the Practice Resources Toolbox.) Discussions about the plans are also an excellent way to educate clients about the importance of preventive care, whether the client chooses to purchase a plan or not.

Veterinarians—whether owner, associate, or relief—are particularly important to the success of preventive healthcare programs. Clients look to the veterinarian more than anyone else for advice on care for their pets. If every veterinarian in the practice helps educate clients and answer questions, pet owners will make more informed decisions about whether a preventive healthcare plan is right for them. Because only healthy pets should be offered preventive healthcare plans, it is also important for the doctor to verify that the pet qualifies. Pets requiring treatment are eligible for preventive healthcare plans once a veterinarian confirms that their health issues are resolved.

Once the practice makes a commitment to preventive healthcare plans,

it's important to market them to new and existing clients. There are many ways to market the plans, but some basic tools are:

- Fliers or brochures about the plans in the waiting room and at the front desk
- Information about the plans on the practice's website
- Messages on appointment reminder cards announcing the availability of plans
- Special mailings or emails to all clients in your database
- Information on the "on hold" telephone messages

When clients call to schedule appointments for routine preventive care visits, the person setting up the appointment should introduce the availability of the plans and offer to discuss them when the client comes in. At each visit, pet owners should also be informed about the plans and encouraged to consider them.

### **When to Consider Preventive Healthcare Plans**

Preventive healthcare plans are an ideal solution for a practice that wants to improve its service and make preventive care a top priority for its patients. Due to the decline in veterinary visits, and the lack of understanding about the need for care on

the part of many pet owners, too many pets are not receiving sufficient preventive care. Having an annual plan, and the ability to pay in monthly installments, makes veterinary care more accessible and appealing to a large number of pet owners.

It takes commitment, planning, training, and marketing to be successful with preventive healthcare plans. Consequently, they are a good fit for practices that want to make a full-fledged commitment to them.

But preventive healthcare plans are not a panacea. For example, for a practice that is currently struggling with client service issues, introducing a preventive healthcare program

prior to addressing and resolving these issues will not only compound the problem but potentially do more harm than good for the practice's image and reputation. The key is to remain vigilant in all areas of practice management, prioritize, and develop strategies that will ensure that maximum benefit is achievable for any initiative that is implemented.

For those practices with sound management principles in place that want to move to the next level, preventive healthcare plans are an excellent option to consider. The many potential benefits to the pet, the client, and practice make them a strong engine for practice growth.

## CHAPTER 3: PRACTICE EXPERIENCES WITH PREVENTIVE HEALTHCARE PLANS

### Madison Veterinary Hospital

“We should have tried this much earlier,” says Rick Schulkey, manager of **Madison Veterinary Hospital in Madison Heights, Michigan**. The three-doctor full-time-equivalent practice, owned by Dr. Ronald Isaacson, serves a blue-collar clientele in the automotive manufacturing area north of Detroit. The recession hit the area, and the practice, hard. “We had talked about preventive care plans for several years, but never did anything with them,” Schulkey says.

Finally in 2009, after doing a lot of research, Madison Veterinary Hospital launched its first plans. It started with puppy/kitten programs and hit its first year goal—100 plans—in less than three months. Plans for adult pets were launched in mid 2010, and senior pet plans were added later in 2010. The practice enrolls about 1,200 pets per year in the program. Today, just three years after launch, 40% of the practice’s clients have signed up for preventive healthcare plans.

The practice charges 20% of the annual fee up front, as a down payment. For a \$500 puppy program,

for example, the client pays \$100 at sign-up, then the rest in 11 monthly installments. The practice discounts plan services an average of 24%. Madison has found that \$40 per month is the ceiling limit for what clients are willing to pay. About half of Madison’s clients opt to pay the entire amount upfront. “Clients really want to do what is right for their pets; they love having a plan,” Schulkey says

Madison Veterinary Hospital handles the entire program independently. Its regular credit card processor bills client cards monthly. “However, we have to follow up on any non-payments due to expired or over-limit cards. That’s a drawback,” Schulkey says.

Madison is happy with its preventive health care program. The practice reports that client satisfaction is up and the overall transaction trend is much healthier. Clients do less price shopping, and the practice gets more business. “Before we started our preventive healthcare plans, we were almost completely out of the spay and neuter business. Now we’re doing nearly all our clients’ spay and neuter work,” Schulkey says.

## Pet Medical Center

**“Our doctors like them because clients do more extras, outside the plan,”** says Stephanie McKennon, CVPM, manager of **Pet Medical Center of Pasco, WA**. The practice is owned by father-son team Drs. Charles and Todd Coleman. The practice started offering preventive healthcare plans in 2009. It uses a service provided by Prevent Plans, a company also located in Pasco that serves the veterinary and dental markets. The owners of Prevent Plans are former Banfield executives. Prevent Plans provides plan templates and handles monthly credit card charges.

Pet Medical Center currently has over 300 clients on preventive healthcare plans. Its goal is to increase that to 45% of its client base. Another goal is to start 33% of all new clients on the program. It promotes the program with in-house signage and brochures, and features the preventive healthcare plans on its website. It also puts blurbs about the plans on its reminder cards and routine practice emails.

“We are pleased with the results,” McKennon says. “Our basic plans include four examinations per year, bloodwork, vaccinations, and fecals. Our more inclusive plans can also include spay/neuter, dentals, and radiographs. Some people use all of

their exams in the year, which shows they feel more comfortable bringing their pets in for those ‘less serious’ medical concerns as well as the wellness visits. Even though (or because) the exam is ‘free,’ clients almost always spend money on other treatments that their pets need and may not have received without being on the plan.”

Pet Medical Center believes strongly in extensive training and staff incentives. This has increased the growth rate for preventive healthcare plans. The practice has also found that the plans make a big impact with pet owners who initially were price shopping.

“We had a client who signed up for a preventive healthcare plan because she had lost her job and wanted to budget for veterinary care,” McKennon says. “That shows how client-friendly and practice-friendly these plans are.”

The major downside: Some clients have a hard time understanding that it’s not insurance. “We have to remind them that the preventive healthcare plan is only for well care services,” McKennon says. “However, if a pet on the plan is sick, it helps that we offer additional discounts on things that are outside of the plan so we can get their pet healthy again.”

## Lansdowne Veterinary Clinic and Dental Center

“So far so good,” says Christina Keller, CVPM, practice manager at **Lansdowne Veterinary Clinic and Dental Center in Lexington, Kentucky**. The practice unveiled preventive care plans in January 2012 and has currently enrolled 128 patients, which is slightly less than 10% of the practice’s active client base.

The practice offers basic, select, and premier level plans. Prices are the same for both cats and dogs. The plans are discounted an average of 40% and the practice also collects a one-time enrollment fee of \$69 across the board. Plans also include unlimited office calls and additional discounts on non-plan services, which, according to Christina, “Makes it very easy for the team to sell plans. Being able to come in whenever there is a concern is a huge draw to our clients. Our hope is that this will lead to them bringing in their pets more frequently for things like diagnostics and rechecks.”

The biggest concern so far is that it is mostly the practice’s “A” clients that have enrolled their pets. But the hope is that word of the great savings will also draw new clients to the practice, especially those that felt they couldn’t afford to bring their pets there previously. She does admit that there has not been a huge push to market outside their current client base and intends to do more of this in the future. Initial emails were sent to current clients and the practice has been getting much more active about discussing the plans via social media. A Wellness Plan tab was added to their website and the practice now has vinyl banners hanging outside that advertise their *Exceptional Wellness Plans*.

Lansdowne Veterinary Clinic takes team training very seriously and closes every week for a two-hour staff meeting. During the two months prior to offering their wellness plans the majority of this time was spent brainstorming, role playing, and training team members on every facet of the plans. According to Christina,

the staff is really on board and enjoys being able to offer savings to clients. Due to the amount of time spent on training, interest continues to remain high and discussing the plans has become an integral part of all client communications, whether on the phone or in person.

Lansdowne Veterinary Clinic uses PaymentBanc to manage its monthly payment processing, but has been extremely surprised at how many clients just pay for the entire year up front. What Christina likes most about the PaymentBanc platform is that it is able to run credit recommendations on each client before accepting the client for a monthly payment plan. “This gives us great peace of mind that the payments will go through without trouble.”

While Christina is pleased with the plans’ success so far, she recognizes that it will take a year to really determine whether the plans are beneficial for the practice. “We had to start somewhere, and we realized that the risk was worth the potential reward!”

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## CHAPTER 4: QUESTIONS AND ANSWERS

**Q. Aren't preventive healthcare plans better suited to a corporate model?**

A. There are both independent and corporately owned practices offering preventive healthcare plans. There is nothing inherently “corporate” about preventive healthcare plans. Bundled packages of services (e.g., puppy/kitten/senior pet programs) have been common in the profession for a long time. Corporate practices may have the added convenience of in-house, PCI-compliant credit card processing capabilities, but such services are now available to independent practices as well. Research clearly demonstrates that a significant percentage of pet owners like the preventive healthcare plan concept, whether they take their pets to an independently owned practice or a corporate facility.

**Q. How do I decide what to include in my plans?**

A. There are recommendations on what to include in preventive healthcare plans in the comprehensive *Implementation Manual* in the Practice Resources Toolbox of [www.partnersforhealthypets.org](http://www.partnersforhealthypets.org). Information is also available from companies offering preventive healthcare plan support services. Or, you may wish to contact a practice now offering preventive healthcare plans to see what they do. You can also design your own, using your existing medical protocols, and bundling what you consider the ideal menu of services to provide the best preventive care to pets.

**Q. Isn't it difficult to track monthly payments in my practice management system?**

A. Some practice management systems (PMS) offer tracking capabilities for monthly payments, and others don't. However, there is usually no need to actually enter payment information in the PMS provided you record it in your accounting records. At the end of the month, you can simply add the preventive healthcare plan income to the income recorded through your PMS. Some companies that offer third party payment processing for preventive healthcare plans also offer simple systems for reconciling monthly payments.

**Q. Won't monthly payments affect the practice's cash flow?**

A. There may be some minor change in cash flow but it is unlikely to have a significant impact for several reasons. Initially, there will only be a small percentage of patients on the plans. In addition, the monthly payments only apply to preventive care. The majority of practice income—from clients not on preventive healthcare plans, clients that present sick or injured pets for treatment, and purchases for products and services outside of preventive healthcare plans—will still be received at time of service. Charging an enrollment fee or a down payment on the annual plan can also ease any cash flow concerns. Receiving payment for services in equal monthly installments also has some cash flow benefits for the practice because it can help even out seasonal variations in income.

**Q. If I discount services, won't I be overpaying associates compensated on production?**

A. Production is paid on the amount actually charged to the client under the preventive healthcare plan, not the full “retail” value. So production compensation stays aligned with practice revenue. According to practices currently offering preventive healthcare plans, clients with plans tend to spend more per year on veterinary care, which means associates typically earn more on these patients, not less.

**Q. Our clients don't remember much of what we tell them now; won't preventive healthcare plans lead to more misunderstandings?**

A. When clients purchase a specific bundle of preventive healthcare services and sign a contract obligating them to pay a specific amount of money, it usually leads to far fewer misunderstandings, not more. If all practice employees are trained thoroughly on the program and are able to answer questions knowledgeably, it's easy to avoid misunderstandings. The practice should also work hard to encourage clients to use all the services they have coming under the program, because the more services they use, the more satisfied they will be with their pet's preventive healthcare plan. The most common misunderstanding is clients confusing preventive healthcare plans with insurance. The practice should emphasize at time of enrollment that preventive healthcare plans are only for preventive care and that treatments for illness or injury will not be covered under the plan.

**Q. If a client cancels a plan, won't the practice be on the hook for services already used but for which it hasn't been paid?**

A. Preventive healthcare plans represent a commitment on the part of the client for a full year's preventive services. Practices should also have clients sign a contract obligating them to make all 12 monthly payments. Charging an initial down payment (20-25% of the plan) or a modest enrollment fee can also ensure that the practice receives a substantial percentage of the revenue from first-time users before all services are delivered. If the practice allows a client to cancel a plan because of a relocation or loss of a pet, the practice should calculate the cost of services received to date at the full retail value, and reconcile against payments made by collecting or refunding the difference, whichever is appropriate.

**Q. If we discount services, won't we lose money?**

A. Simply put, pet owners take better care of their pets when they commit to a preventive healthcare plan. They avoid putting off visits due to fear of the "big bill." By visiting the practice more often, they typically spend more money over a year's time. And there will be some clients that for one reason or another won't use all the services they pay for under the plan, representing "found revenue" for the practice. Practices that have well-managed preventive healthcare plans find that the programs boost revenue, not hurt it. Clients with preventive healthcare plans have no reason to price shop for veterinary services and are more bonded to the practice. Renewal rates for plans tend to be high. Practices with preventive healthcare plans report that the lifetime value of clients with plans tends to be much higher than clients without plans.



## PREVENTIVE HEALTHCARE PLAN SERVICE PROVIDERS

As of March 1, 2013, we are aware of the following companies that provide various levels of assistance with developing and/or administration of preventive healthcare plans.

**Extend Credit**

[www.extendcredit.com](http://www.extendcredit.com)

**Partners in Wellness**

[www.partners-n-wellness.com](http://www.partners-n-wellness.com)

**PAWS (Preventive & Wellness Services)**

[www.vpipaws.com](http://www.vpipaws.com)

**Payment Banc**

[www.paymentbanc.com](http://www.paymentbanc.com)

**Prevent Plans**

[www.preventplans.com](http://www.preventplans.com)

**True Pet Wellness Plans**

[www.truepet.com](http://www.truepet.com)

**Wellness Your Way**

[www.payprosvet.com](http://www.payprosvet.com)

Commercial companies listed in this document are provided as examples for reader convenience only. The Partnership for Preventive Pet HealthCare does not recommend or endorse any specific company, and the list of companies offering services may change from time to time without notice.