

# Let's Talk

## Financial Care



*Building healthy financial relationships  
starts with communication.*

 **CareCredit**<sup>®</sup>  
Making care possible...today.

# *Financial Care Conversations*

## *Talking about cost and payment is healthy.*

Talking with clients about the cost of care clearly and confidently has always been important to delivering care. As part of CareCredit's commitment to help pets get the care they need without delay, we worked with leading veterinary specialists to develop this Financial Care Conversation Guide to support open and healthy conversations with clients about cost and payment.

**This guide is designed to help your team feel as comfortable providing financial care as they are veterinary care.** A healthy financial relationship helps keep the focus on care not just cost.

In addition, practices that accept the CareCredit credit card have access to even more resources that can make payment conversations easier for the team and clients, including:

- **Visual aids**, such as payment charts to help clients better understand their payment responsibilities and options.
- An online **Payment Calculator** that helps clients view available promotional financing options and monthly payments to help them choose one that works best for them.
- **Contactless financing solutions**, including a personalized Custom Link that lets clients learn about, apply and pay, all from their mobile device or at home.

### **To connect to these resources and more**

Log in to [carecredit.com/providercenter](https://carecredit.com/providercenter)

> Resources & Settings

> Promote & Advertise

### **For assistance, contact your Practice Development Team**

800-859-9975, option 1, then 6.

# How to Use

## Building a team of financial care pros.

Staff meetings provide an excellent opportunity to train your team on how to have healthy financial discussions. This guide from CareCredit was designed to make it a positive learning experience focused on building trust and rapport with clients.

- **Choose from the role play scenarios and tips** to help guide payment discussions with clients.
- **Ask team members** to take on a different role.
- **Discuss the scenarios** to help everyone feel prepared when these situations happen in real life.
- **Use the conversation starters** to help guide and inspire the team.

## Communicating cost through every connection.



Curbside check-ins



Virtual visits



Two-way video chats and  
Exam room video calls



Telehealth and  
Telemedicine



Email



Text messages

The scenarios provided in this guide may now include a variety of touch points and interactions, including phone, video, teletriage, telemedicine, email and curbside triage. As you discuss the scenarios, think about how they fit within your current work flows.

- **A Payment Solution for Surgery**
- **Emergency, One Step at a Time**
- **Prepare for the Price Shopper**
- **Connect with a New Client**

# *Turn Every Connection into a Great Client Experience*

## *Small things make a big difference.*

- ✔ **Use their pet's name and theirs.** Whether it's an existing client or a new one, this is the most important thing you can do in every interaction.
- ✔ **Reassure them with details.** Explain what will happen when they arrive and what the experience will be like for them and their pet. When clients see you're giving them complete information, it builds trust.
- ✔ **Ask for the appointment.** Uncertainty is now a part of everyone's lives and many callers will need your confidence to boost theirs. "Would Thursday at noon work for you?"
- ✔ **Be an active listener.** Be attentive to their words as well as their emotional tone. By answering questions thoughtfully and acknowledging their feelings, you create a meaningful connection.
- ✔ **Let them see you.** Whenever possible, add video to your interactions during curbside, exam side and telehealth. Seeing your face is more personal and comforting.
- ✔ **Provide financial care.** Many pet owners may be experiencing economic stress and cost anxiety so proactively let them know you have payment options available to help them manage the cost. They will appreciate open and honest conversations.
- ✔ **Slow down.** It's understandable to want to hurry the conversation amidst new work flows, stressed clients, and busy phone lines, but take the time to listen...and care.
- ✔ **Give them multiple ways to connect.** To support positive and productive phone conversations use social, digital and mobile connections to provide information on new work flows, schedule appointments, chat with the doctor, and communicate payment options. It's impossible to over share your practice's why, what, how and who.

# *Anytime, Anywhere Financial Care*

A great client experience also includes a frictionless payment so proactively show your commitment to helping clients be financially prepared everywhere you connect with them.



## **Practice Website**

- Add a financial care page that includes all payment options.
- Include CareCredit buttons and banners customized for your practice.
- Develop content about ways to manage cost of care.



## **Social**

- Include posts, tweets and videos on cost and payment in the mix.



## **E-communications**

- Proactively share payment options in emails and e-newsletters.
- Include links to CareCredit, online payment portals and education on cost management.



## **Curbside**

- Text or email your Custom Link for contactless application and payment from their car.
- Download and print a display with your Custom QR code they can scan curbside or inside.



## **Virtual Care and Video Chat**

- Text, email or share verbally your Custom Link to the client so they can immediately pay with CareCredit.
- Send them to [carecredit.com/pay](https://carecredit.com/pay) where they can pay your practice online using their CareCredit credit card.

# Anytime, Anywhere Financial Care



## Telehealth and Telemedicine

- If payment is not integrated into your software or experience, be sure to communicate how the client can pay.



## On the Phone

- Add information about payment to your on-hold messaging mix.
- Reassure them about payment options in every call. "We have several payment options available for your convenience."



## Text

- Share the CareCredit Custom Link or other mobile payment solutions during curbside, virtual care or phone conversations for a contactless, frictionless experience.



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*CareCredit worked in conjunction with Dr. Amanda Donnelly, a consultant and author with 30+ years in the veterinary profession to create the contents. Dr. Donnelly combines practice experience and business expertise to help improve communication between veterinary teams and clients.*

# A Payment Solution for Surgery

## Here's the situation

- *Mr. Shultz brings in his overweight chocolate Labrador, Mozart, who's developed sudden lameness and severe pain in his right knee.*
- *The doctor has recommended cranial cruciate ligament surgery to his owner, and Mr. Shultz asks if it will be expensive.*

*See a sample discussion on the next page.*

# A Payment Solution for Surgery

## Let's talk

### 1. Introduce treatment plan, provide details and reassurance

**Team member:** "Let's go over the treatment plan so you know everything that's involved in the surgery Mozart needs so he can use his right knee again. Here's the plan the doctor recommends. These costs cover imaging, anesthesia, surgery, pain control, follow-up care and rehab."

*Mr. Shultz:* "Mozart is practically family and we don't want to see him in pain. But we really hadn't planned for something like this. Could he get better without the surgery?"

### 2. Pick up on emotions and explain the impact of no surgery

**Team member:** "This kind of knee problem isn't life threatening but it is painful for Mozart. Without treatment, the problem will most likely get worse, grow more painful, and develop into chronic arthritis. The doctor will gladly give you more information."

*Mr. Shultz:* "We don't want to ignore it or put it off...but I'm not sure we can do it now..."

### 3. Suggest a payment option (before client asks)

**Team member:** "Here's a possible solution...our practice accepts the CareCredit credit card with special financing options that let you pay over time with monthly payments. Would you like to see how it works?"



# A Payment Solution for Surgery

## Conversation starters

- *What are the most common objections to recommendations for surgery you hear?*
- *How can you address them openly and confidently?*
- *If a client expresses interest in payment options or financing, what is your response?*
- *Where in your work flow can you communicate payment options and connect clients with solutions?*

# Emergency, One Step at a Time

## Here's the situation

- *A pet owner, Mrs. Headstrom, has rushed her poodle, Maxwell, into the clinic after he had a seizure.*
- *Often in an emergency situation there may be several steps of diagnostics and treatments that need to be quickly considered.*
- *Clients may be more emotional so listen for cues and find ways to reassure them about their pet and the cost.*

*See a sample discussion on the next page.*

# Emergency, One Step at a Time

## Let's talk

### 1. Reassure client about their pet's status

**Office Manager:** "Thank you for bringing Maxwell in. I'm sure it was frightening to watch him have a seizure. Dr. (name) has him stabilized now and will be collecting blood to begin some diagnostic tests."

*Mrs. Headstrom:* "Will he have more seizures? I don't know if I can deal with that."

### 2. Explain the need for diagnostic tests and connect emotionally

**Office Manager:** "The doctor recommends some testing to determine the cause of the seizures. Although Maxwell may be confused and disoriented, seizures are not typically painful. We're going to start the process by going through this questionnaire with you about any toxins he may have encountered. Then, we'll evaluate his blood chemistry values."

*Mrs. Headstrom:* "Is this going to cost a lot? I really hadn't planned for anything like this."

### 3. Ease their concerns by being open and honest about cost and payment options

**Office Manager:** "With cases like this, we take a step-by-step approach. If we don't find anything today during our exam and diagnostic testing, we'll discuss other tests that may help us find the reason for Maxwell's seizures. I know you want to do what's best for him, so we'll go over the costs with you before each step we take. We also have financing options with the CareCredit credit card."

# Emergency, One Step at a Time

## Conversation starters

- *When was the last time you had a client express concern about cost?*
- *How did you handle it?*
- *Were you and the client happy with the outcome of that conversation?*
- *Where can you proactively provide information about payment in addition to conversations?*

# Prepare for the Price Shopper

## Here's the situation

- *A caller tells you she's just moved to town and has a 4-year-old Golden Retriever named Winston.*
- *She says she's shopping around for the right veterinarian.*
- *She wants to know how much you charge for an exam.*

*See a sample discussion on the next page.*

# Prepare for the Price Shopper

## Let's talk

**1. Confirm the pet's name and reinforce the client's commitment to their care**

**Receptionist:** "We're happy to have you and Winston in town. It's great to hear you're planning ahead for his care by looking at all your options."

*Mrs. Bell:* "Can you tell me how much you charge for an annual exam and vaccinations?"

**2. Emphasize the value of your team and services**

**Receptionist:** "Of course. Let me explain what we do during the annual exam and how we determine what vaccines are needed based on Winston's history. I can also send you some details to consider that can be just as important as price."

Dr. [Name] has been treating pets for more than [00] years...everything from wellness and vaccinations to dental care and surgery. We've got a very dedicated staff, nice boarding facilities, and extended office hours. We also accept the CareCredit credit card with convenient financing options that let you make monthly payments if you're approved, which many of our clients really like."

*Mrs. Bell:* "That sounds interesting..."

**3. Get contact information and follow up**

**Receptionist:** "Great, let me get your address so I can send you more information about our clinic and CareCredit. Or would you rather stop by for a tour? We'd love to meet you and Winston."

# Prepare for the Price Shopper

## Conversation starters

- *Do you ever get price shoppers on the phone?*
- *What are some of the difficulties with this situation?*
- *What are some points you can make to change the conversation?*
- *What can you do to follow up effectively?*

# Connect with a New Client

## Here's the situation

- *You pick up the phone and hear a worried woman.*
- *Mrs. Franklin explains her cat, Tigger, is vomiting and her long-time veterinarian has retired.*
- *After checking online, she came across your website.*

*See a sample discussion on the next page.*



# Connect with a New Client

## Let's talk

### 1. Assure the client your team is ready to help

**Receptionist:** "I'm so sorry to hear about your cat Tigger. But I'm glad you called us because we would like to help with your situation."

*Mrs. Franklin:* "I saw your website and noticed you're not far from where I live. A few days ago, Tigger started yowling and couldn't get comfortable. Yesterday he threw up several times, and again today."

*[NOTE: If appropriate, ask for more details about her cat's condition, such as, Is [she/he] eating or drinking? Odd behaviors? Other signs of pain?]*

### 2. Set up an appointment

**Receptionist:** "It sounds like we need to see him as soon as possible. Would you be able to bring Tigger in at [suggest appointment time]?"

*Mrs. Franklin:* "Yes, this was the last thing I expected. Do you know how much it might cost?"

### 3. Address cost concerns by sharing the payment options you accept

**Receptionist:** "Don't worry, once the doctor examines Tigger we'll discuss a treatment plan. We have payment options available that can make it easier to fit his care into your budget. Many of our clients like being able to pay over time with financing options. The main thing now is to get Tigger here safely. We recommend using a carrier, if you have one. And you may want to wrap him in a towel to keep him calm."

# Connect with a New Client

## Conversation starters

- *What can we say to inform new/potential clients about our capabilities?*
- *When is it best to introduce new/potential clients to our payment options?*