

# COMMUNICATING WITH CLIENTS

Tips from the Language of Veterinary Care initiative



**DOs**

&



**DON'Ts**



# AVMA'S LANGUAGE OF VETERINARY CARE INITIATIVE

explores how veterinary teams can harness language to improve patient care. It's based on research with pet owners across the United States. This desktop resource is just one of numerous tools available through the initiative.

Visit [avma.org/LanguageOfCare](https://avma.org/LanguageOfCare) for more practical resources and information.

The Language of Veterinary Care research and tools are made possible in part by educational funding from our partners CareCredit and Pets Best.



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Even pet owners who fundamentally value veterinary medicine may not schedule veterinary visits as frequently as they should. Which of these factors sometimes keeps them away?

- A** They think the veterinarian is just for emergencies and illnesses.
- B** They get services for their pet elsewhere.
- C** They're money conscious.
- D** All of the above





# All of the above

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Pet owners want to do what's best for their animals, but don't always bring them in for regular check-ups. Changing how we say things to clients can help them better understand the value of preventive care.

The best way to do this is by making veterinary care **PERSONAL** and helping them understand that wellness care **HELPS US BUILD RELATIONSHIPS** that result in better care for their pets.





**TRUE**

OR

**FALSE**



**Research shows that pet owners value three main things when it comes to their veterinarian: expertise, a strong relationship, and personalized recommendations.**






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Pet owners understand that a strong and trusting relationship enables the veterinarian to provide better care and more customized recommendations in every area of their pet's care—from vaccines and medications to nutrition and behavior.

**SAY THIS:** “Regular check-ups help the whole veterinary team get to know you and your pet. They let us take time to build a strong and trusting relationship with you both.”





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Which is **NOT** a statement that might help new pet owners establish good habits for their pet's veterinary care?

**A**

“Check off the boxes for important procedures, vaccines, and recommendations early in your pet's life.”

**B**

“Providing veterinary care is a responsibility that comes along with being a pet owner.”

**C**

“Bringing your puppy or kitten in for regular check-ups is the first step in building a strong relationship with your veterinarian.”

**D**

“A visit to the veterinarian is the best way to start your pet off on the right paw.”





**“Providing veterinary care is a responsibility that comes along with being a pet owner.”**

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Focusing on veterinary care as a responsibility generally isn't an effective strategy because the reminder feels chastising to pet owners.

The best way in to a conversation about why to see a veterinarian is to focus on the owner's relationship with their pet. With new owners, focus on establishing their pet's early years as key to fostering a strong relationship.





**TRUE**

**OR**

**FALSE**



**Connecting regular  
veterinary care to a  
strong relationship  
with the veterinarian  
can help clients  
recognize the value of  
routine visits.**





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Pet owners value a strong relationship with their veterinarian. Use language that shows how regular, routine check-ups can help strengthen that relationship.

**SAY THIS:** “Getting to know your pet now—while s/he is healthy—is important because that familiarity will help me provide better care down the road if something were to go wrong.”







## Which is **NOT** an effective way to address owner concerns about cost of care?

- A** “I completely understand your financial concerns.”
- B** “If we can’t meet your budget, we’re always willing to refer you to a lower-cost clinic.”
- C** “We can work with you to explore a full range of flexible care and treatment options to fit your budget.”
- D** “We can look into flexible payment plans and insurance options.”





**“If we can’t meet your budget,  
we’re always willing to refer you  
to a lower-cost clinic.”**

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Pet owners say that offering a referral to a lower-cost practice feels judgmental and off-putting, like the owner isn’t “good enough” for your practice. Pet owners value their relationship with us and prefer to work with us on alternative treatment options.

If a referral to a more affordable provider turns out to be the best end result, it’s important to make clients feel they’re not being judged.







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

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The best way to begin a conversation with clients about why to see a veterinarian is to focus on a pet owner's relationship with their pet. Positive approaches work better than scare tactics.



## What is NOT an effective strategy to communicate the value of veterinary care?

- A** Focus on your relationship with the owner and animal.
- B** Remind owners their animal can't communicate its needs and tends to hide illness.
- C** Give real-life examples of preventable illnesses.
- D** Explain the value of the veterinarian's education and credentials.





## **Explain the value of the veterinarian's education and credentials.**

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Pet owners know veterinarians go through many years of school, and they don't question our credentials. Focusing on our education not only is unnecessary, but also can leave clients wondering if we feel there's something we need to prove.



Research suggests that \_\_\_\_\_ pet owners are more likely to visit the veterinarian frequently.





# New

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New pet owners are more likely to visit the veterinarian frequently, so this is an excellent time to establish good habits when it comes to their pet's care.

**SAY THIS:** “A visit to the veterinarian is the best way to start your pet off on the right paw.”





**TRUE**

OR

**FALSE**

**Comparing pets  
directly to humans  
helps to show pet  
owners how important  
regular care is.**





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Despite how much owners love their pets, they push back on parallels that suggest pets need the exact same care as a human family member. Instead of making direct comparisons, focus on positive outcomes of preventive care, like diseases that can be prevented and conditions that can be best treated or managed when caught early.

**SAY THIS:** “Pets require check-ups to get vaccines and prevent illness, and so you can ask your veterinarian questions about your pet’s health.”



## What's the best term to use when talking about preventive care?

- A** Check-ups
- B** Visits
- C** Wellness visits
- D** Appointments





## Check-ups

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The term “check-ups” resonates most with pet owners. Owners say it feels all-encompassing and suggests they’ll leave the veterinarian feeling reassured about their pet’s health.






**TRUE**

OR

**FALSE**



**When it comes to  
finances, veterinarians  
should address the  
elephant in the room –  
cost of care – head-on.**






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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:** “Veterinary care is expensive, and even the most loving of pet owners often have to make difficult decisions around what they can and can’t afford.”





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## Which is **NOT** an effective way to communicate with pet owners who haven't seen the veterinarian regularly?

**A**

"Whether you visited the veterinarian last month or last year, your veterinarian is able to meet you wherever you are."

**B**

"Life happens. Maybe you moved to a new city or you recently had a baby. Whatever the reason, it's easy to forget that it's been a few years since your last visit to the veterinarian."

**C**

"Veterinary medicine plays an important role at each stage of your pet's life."

**D**

"Your veterinarian can help you get up to speed."





**B**

**“Life happens. Maybe you moved to a new city or you recently had a baby. Whatever the reason, it’s easy to forget that it’s been a few years since your last visit to the veterinarian.”**

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Pet owners don’t want their veterinarian to make assumptions about what’s kept them from regular veterinary visits. It can feel intrusive and “none of your business.” People also don’t like to be reminded that they haven’t been getting regular care for their pet.

Instead, reassure them it’s easy to pick back up if they haven’t been regular with visits, and let them know that the veterinarian is still able to meet them wherever they are.





## Which strategy helps encourage pet owners to bring their animals in for regular veterinary care?

- A** Position the owner as their pet's advocate.
- B** Remind the owner that pets can't communicate about their health and sometimes hide illness.
- C** Connect preventive care with real-life positive outcomes, like preventable diseases.
- D** All of the above





# All of the above

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Focusing on the owner's relationship with their pet helps encourage them to choose more regular check-ups and preventive care. Providing recognizable examples of preventable conditions and encouraging owners to advocate for their pet's health can help you make the case for preventive care.

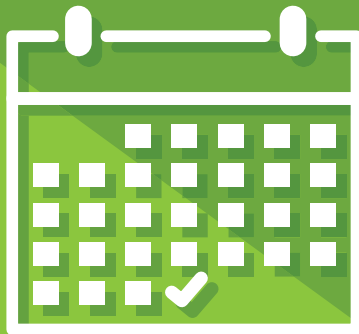
## **STRATEGIES TO AVOID:**

- » Comparing pets directly to humans
- » Using statistics to try to drive urgency
- » Scare tactics



## What's the best way to discuss frequency of visits with clients?

- A** Routine and regular
- B** Yearly
- C** Frequently





## Routine and regular

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Most pet owners (80%) chose the words “routine” and “regular” as the best way to promote regularity without being overbearing.

**PRO TIP:** Pet owners also prefer the term “check-ups” over “wellness visits,” or “appointments.” They describe this language as a hopeful way of conveying the importance of protecting their pet from problems down the road.






**TRUE**

OR

**FALSE**



**Providing pet owners  
with various treatment  
options demonstrates  
that cost doesn't have  
to be prohibitive.**






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The availability of “options” conveys that veterinary care isn’t one-size-fits-all, and neither is cost. Use language that communicates that the veterinary team is on the pet owner’s side to explore financial options.

**SAY THIS:** “Everyone at our veterinary practice is committed to finding an option that works with you – so we can ensure cost doesn’t affect your pet’s care. And we can help you with payment options and other financial tools such as pet health insurance to afford veterinary care.”





## Which is an effective way to highlight a veterinarian's expertise?

-  **A** “Veterinarians complete an average of 4 ½ years of undergraduate education—and then veterinary school is another 4 years.”
-  **B** “When it comes to your pet’s wellbeing, no one is more committed or better equipped than veterinarians.”
-  **C** “Only a veterinarian can provide science, research, and evidence-based guidance.”
-  **D** “Our veterinarians see and care for hundreds of pets of all shapes, sizes, types, and breeds each year.”






**“Our veterinarians see and care for hundreds of pets of all shapes, sizes, types, and breeds each year.”**

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In a head-to-head comparison, pet owners agreed that it's experience, not education, that best measures a veterinarian's expertise. In particular, language that illustrates experience with different animals and conditions resonates.







## Which is **NOT** an effective way to explain why regular veterinary care is needed?

- A** “Veterinary care is a responsibility that comes along with being a pet owner.”
- B** “The best veterinary care is personalized care. Once we have a relationship with your pet, our team can make specific recommendations that suit him/her.”
- C** “Your veterinarian is an invaluable source of information – even in areas beyond medical care. We can refer you to many other specialists and service providers that your pet might need or benefit from in the future.”
- D** “Getting to know what’s normal for your pet while it’s healthy can help me spot anything unusual before it potentially becomes a big problem.”





**“Veterinary care is a responsibility that comes along with being a pet owner.”**

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Owners know intuitively that preventive care is best for their pets' long-term health. Focusing on veterinary care as a responsibility isn't effective because the owner feels chastised. When we focus on the relationship clients have with their pets, they're more likely to see value in wellness visits.





**TRUE**

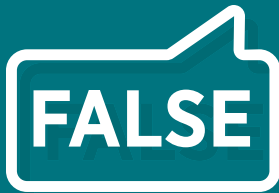
OR

**FALSE**



**Using statistics can  
be an effective  
approach for  
promoting regular care.**





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Statistics can do more harm than good when making the case for preventive care, often reinforcing to pet owners they're not alone in infrequent visits. Provide recognizable examples of avoidable conditions, to help owners relate the benefits of preventive care to their own pet.

**SAY THIS:** "Taking these regular, preventive measures helps your pet avoid preventable illnesses like rabies, Lyme disease, and parasite infestations such as fleas, ticks, and worms."

**NOT THIS:** "17% of dog owners and 46% of cat owners don't visit the veterinarian even once a year."





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**Which statement most empowers pet owners to ask questions about the cost of veterinary care and possible treatment options.**

**A**

“Ask me any questions about the cost of care.”

**B**

“Start conversations with your veterinarian about the cost of care.”

**C**

“Speak up about the cost of care.”





# **“Ask me any questions about the cost of care.”**

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This demonstrates that the veterinarian will partner with pet owners to find the best options. The other statements can feel intimidating and put the onus on the pet owner to ask about costs.

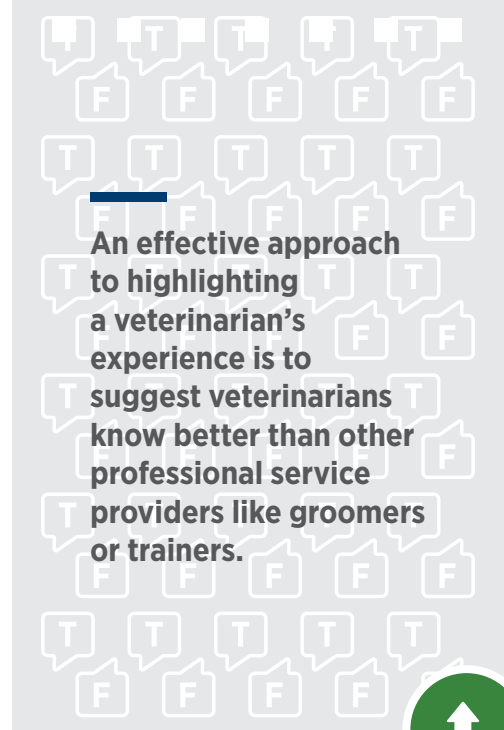




**TRUE**

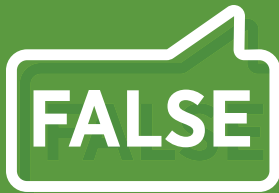
OR

**FALSE**



**An effective approach to highlighting a veterinarian's experience is to suggest veterinarians know better than other professional service providers like groomers or trainers.**





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The idea that only veterinarians are qualified to help is a turnoff. Pet owners feel that we're belittling the many other sources they trust. Owners see their veterinarian as one source of knowledge among many, with the owner ultimately making the final decision.

**SAY THIS:** “Your veterinarian is a valuable source of information and we can refer you to many other specialists and services in the area—such as trainers, groomers, and kennels—that your pet might need in the future.”





## What do pet owners say is the most valuable thing a veterinarian provides?

- A** Customized advice
- B** Tailored guidance
- C** Personalized recommendations
- D** Answers that are right for you





## Personalized recommendations

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Of anything a veterinarian could offer, “personalized recommendations” stood out as the most valuable to pet owners.

**SAY THIS:** “Your veterinarian can provide personalized recommendations for anything related to your pet’s care—from vaccines and medications to nutrition and behavior.”

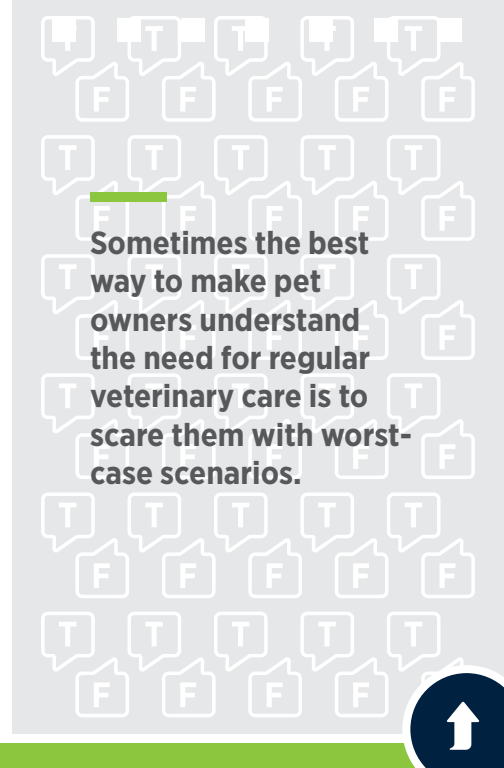




**TRUE**

**OR**

**FALSE**



**Sometimes the best way to make pet owners understand the need for regular veterinary care is to scare them with worst-case scenarios.**






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Pet owners often have a negative response to words like “vulnerable” and “deadly” that threaten the worst case. Instead, try a more positive approach, like positioning pet owners as their pet’s advocate. This reminds clients of their responsibility without being overbearing.

**SAY THIS:** “It’s important to remember pets can’t communicate about their own health.”

**NOT THIS:** “Skipping visits to the veterinarian can leave your pet vulnerable.”





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**Pet owners like the idea that the veterinarian can provide “personalized recommendations” for their pet. Which of these is a prerequisite to provide credibility for this?**

- A** Establishing the veterinarian’s academic credentials
- B** Showing that advice from other sources like the internet is flawed
- C** Establishing that the veterinarian will build a relationship with the pet and owner





## Establishing that the veterinarian will build a relationship with the pet and owner

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Establishing that the veterinarian will build a relationship makes it more credible to pet owners that he/she can then provide personalized recommendations.

**SAY THIS:** “Regular check-ups help us get to know you and your pet. They let us take time to build a strong relationship with you so we can make personalized recommendations for your pet’s care.”

**NOT THIS:** “Only a veterinarian can provide the guidance and support your pet needs to stay healthy.”





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## POP QUIZ

When discussing cost of care, be careful not to use language that clients might perceive as judgmental.

How can we frame the conversation to show clients we understand their concerns and want to help make sure their pets get the care they need?



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## SAY THIS:

“Everyone at the veterinary practice is committed to finding an option that works for you.”

This communicates that the veterinary team is on the pet owner's side and cost shouldn't prevent animals from getting the care they need.





**The AVMA's Language that Works ebook provides specific examples of language that resonates with clients to answer which of these questions?**

- A** Why should I take my pet to the veterinarian?
- B** When should my pet see the veterinarian?
- C** What do I get from the veterinarian?
- D** How can I afford my pet's veterinary care?
- E** All of the above





# All of the above

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The Language that Works ebook offers a close look at the words and phrases that veterinary teams should—and shouldn't —use when talking with clients. It's based on language-focused research that AVMA conducted with pet owners across the United States. Changing how we say things can help pet owners better understand the value of preventive care, and ultimately lead to healthier animals.

Download the free ebook at [avma.org/LanguageOfCare](https://avma.org/LanguageOfCare)






**TRUE**

OR

**FALSE**



**Most pet owners don't care about having a strong relationship with their veterinarian. They don't see that as an important aspect of their pet's care.**





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Pet owners want a strong relationship with their veterinarian. To clients, the word “relationship” signals that the veterinarian is trustworthy, will make their pet feel comfortable, and goes out of the way to provide personalized service.





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**By using specific words and phrases that resonate with clients, veterinarians can:**

- A** Build stronger and more trusting relationships
- B** Increase compliance
- C** Maximize patient outcomes
- D** All of the above





# All of the above

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In order to provide the best possible care to our patients, we need to connect with clients on a foundational level. When our clients trust us, they're more receptive to our recommendations—and more likely to get their pets the care they need. The right language helps us build that connection.



Pet owners agree that \_\_\_\_\_ is the best measurement of a veterinarian's expertise.



Education

**VS**

Experience



# Experience

---

Pet owners agree that it's experience, not education, that best measures a veterinarian's expertise. In particular, language that illustrates experience with different animals and conditions resonates with owners.

**SAY THIS:** "Our veterinarians see and care for hundreds of pets of all shapes, sizes, types, and breeds each year."

**NOT THIS:** "Our veterinarians have completed many years of specialized medical schooling as well as specialty training."







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## POP QUIZ

Pet owners want a strong relationship with their veterinarian.

What can we say to show clients their relationship with the veterinary team can extend beyond the physical bounds of the office?



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## SAY THIS:

“You can ask your veterinarian about anything related to your pet’s health and welfare. Whether it’s over a quick phone call, email, text message or in a routine check-up, you can always turn to your veterinarian.”

This language shows that the veterinarian is available for anything the client needs and makes veterinary care feel more accessible.



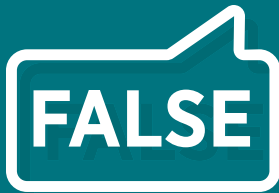
**TRUE**

OR

**FALSE**

**Cost of care is not a  
top concern for most  
pet owners.**





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Pet owners closely associate veterinary care with money. For the most part, they aren't aware of payment options and haven't budgeted for regular care. Empower clients to have conversations with the veterinarian about cost of care, and explore flexible treatment and payment options together.

**SAY THIS:** "There may be more than one treatment, medication, or procedure that can provide a good result."



Who do pet owners NOT tend to think of when asked about their pet's diet and behavior?

A

Groomers

D

Internet

B

Veterinarians and  
veterinary specialists

E

Trainers

C

Pet stores





## Veterinarians and veterinary specialists

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Pet owners get a lot of support for their pets outside the veterinary clinic, and they often think of veterinarians as handling only the medical side of pet care. It's important to let them know they can come to us for advice about behavior, nutrition, and a wide range of other pet-related questions, without belittling the other sources they trust.

**SAY THIS:** "Our veterinarians can answer any questions, and provide personalized recommendations for anything related to your pet's care."




**NOT THIS:** "When it comes to your pet no one is more committed or better equipped than a veterinarian."





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## Which of these is an effective strategy for communicating with pet owners?

-  Sharing statistics to demonstrate a need for veterinary care
-  Establishing that veterinarians are trained in science and medicine and know more than other service providers like groomers and trainers
-  Demonstrating that the veterinarian gets to know each pet and owner and can make personalized recommendations





## Demonstrating that the veterinarian gets to know each pet and owner and can make personalized recommendations


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Pet owners understand that a strong and trusting relationship enables the veterinarian to provide better care and more customized recommendations in every area of their pet's care — from vaccines and medications to nutrition and behavior.

**SAY THIS:** “The best veterinary care is personalized veterinary care. Once we get to know you and your pet, our team can make personalized recommendations that suit your pet's breed, age, lifestyle, temperament, and overall health.”







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**Pet owners prefer the term “recommendations” over advice, guidance, answers, or insight. What specific language resonates most to describe the recommendations they get from their veterinarian?**

**A**

Tailored recommendations

**D**

Recommendations that reflect your circumstances

**B**

Recommendations that are right for you

**E**

Recommendations that take into account your life

**C**

Personalized recommendations





# Personalized recommendations

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In AVMA's research, "personalized recommendations" emerged as the best language to use in describing what the veterinarian provides, differentiating veterinarians from other sources that provide more generic information.

Pet owners said that hearing about "personalized recommendations" feels positive and leads them to believe the veterinarian "is learning more about you and your pet's lifestyle so they can provide the proper recommendations."

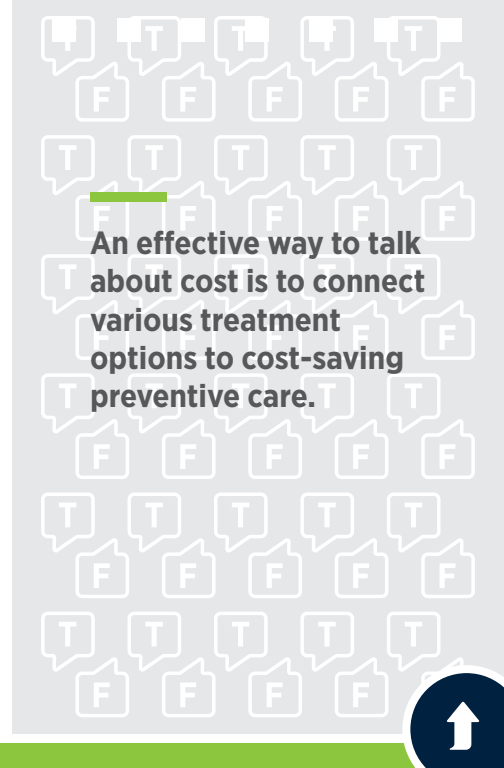




**TRUE**

**OR**

**FALSE**



**An effective way to talk  
about cost is to connect  
various treatment  
options to cost-saving  
preventive care.**





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Tying options to routine care helps pet owners see they can afford veterinary care on an ongoing basis. It also highlights the idea that budgeting isn't just for emergencies, but also for prevention.

**SAY THIS:** “Knowing the options available to you can help ensure your pet is getting the routine care he or she needs—which often ends up saving money in the long run.”



## STAY COMPETITIVE WITH AVMA RESOURCES

Whether you work in a small clinic or a large hospital, AVMA has the resources you need to thrive in practice.

[avma.org/StayCompetitive](https://avma.org/StayCompetitive)







## Six busted myths about flexible financing with CareCredit.

Here are the answers to some of the most common misconceptions veterinary teams have about the CareCredit health and pet care credit card.



### **MYTH 1:** Clients don't need both CareCredit and pet insurance.

**BUSTED:** CareCredit works together with pet insurance to keep pet owners better prepared for a Lifetime of Care.

- Client pays with CareCredit credit card
- Client files a claim with pet insurance
- Client is reimbursed for all eligible expenses from pet insurance



### **MYTH 2:** CareCredit costs too much for my practice.

**BUSTED:** Focus beyond the merchant fee. CareCredit can help drive cash flow and increase overall revenue while simplifying compliance.

- When a client pays with CareCredit, your practice gets paid within two business days.
- If cardholders delay payment or default, it's not your responsibility.\* The financial relationship is between CareCredit and the cardholder.
- There are no annual fees.
- Providing a budget-friendly way to pay over time can capture new revenue.
- On average, a client who opened a CareCredit credit card to pay for vet care used it more than 3 times in their first year.
- You can also choose the financing options you want to provide in addition to the 6-month deferred interest offer on purchases of \$200 or more.

**MORE MYTHS** 



**More than 50% of pet owners would use a credit card dedicated to financing care for their pet.<sup>1</sup>**



### **MYTH 3:** CareCredit is only for unexpected costs.

**BUSTED:** The CareCredit credit card can be used to pay for any service or product you offer including:

- Wellness Exams
- Senior Care
- Prescriptions
- Surgery
- Diagnostics and Tests
- Boarding
- Supplements
- Vaccinations
- Emergency Care
- Grooming
- Parasite Control
- And more



### **MYTH 4:** My clients don't want another card.

**BUSTED:** CareCredit is different than other credit cards. It's a dedicated health and wellness card for people and pets that gives cardholders access to special financing options that allow them to pay over time. Cardholders can use the card again and again without having to reapply.



### **MYTH 5:** CareCredit doesn't approve a lot of consumers for their card.

**BUSTED:** The CareCredit credit card is one of the largest health and wellness cards in the U.S. We average over 6,300 new accounts per day or close to 200,000 new accounts per month.



### **MYTH 6:** My team doesn't have time to explain financing.

**BUSTED:** We know your team is busy. That's why we've done everything to make the experience as efficient and time-friendly as possible. The all-digital experience means clients can learn about CareCredit from the comfort of their phone or computer. The financing conversation is as easy as "Just scan the code."



*Scan here to see how it works for clients.*

**For questions and ideas, contact your Practice Development Team at 800-859-9975 (option 1, then 6)**





## Flexible Financing + A Contactless Experience

To support all the ways you provide care, CareCredit's custom link is an all-digital financing experience that allows clients to learn about flexible financing, see if they prequalify and apply for the CareCredit health and pet care credit card. Clients can also calculate their monthly payment and pay online. All from their own device.

### BENEFITS FOR YOUR CLIENTS

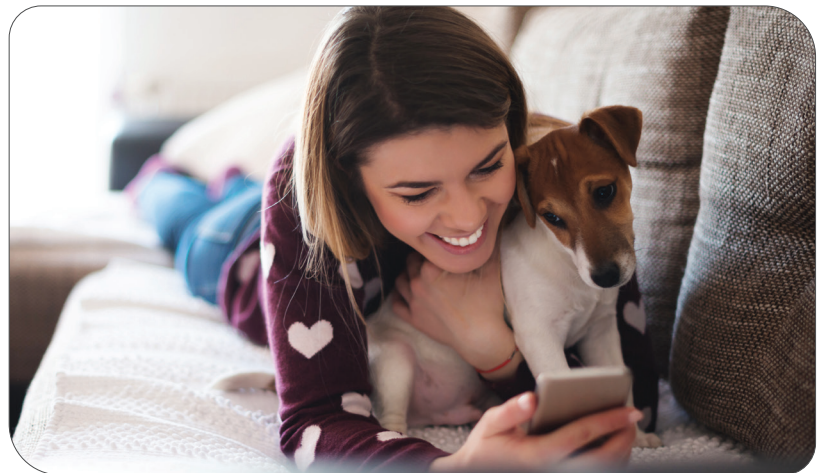
**Access from anywhere.**

*Puts flexible financing at their fingertips wherever they are—in the practice, at home or even waiting curbside.*

**Paperless payment.** *Delivers a secure, contactless financing experience, with no need to pass paper forms or a card back and forth.*

**Quick budgeting.** *Includes a Payment Calculator so they can easily figure out their monthly payments.*

**Immediate credit decision.** *If approved, the client can use their card immediately to pay for their pet's care.*



### ADVANTAGES FOR YOU

**Saves time.** *Allows you to share financing options with your clients without taking time away from care-focused conversations.*

**Frictionless process.** *Eliminates the need to retain paper applications and collect sensitive personal information.*

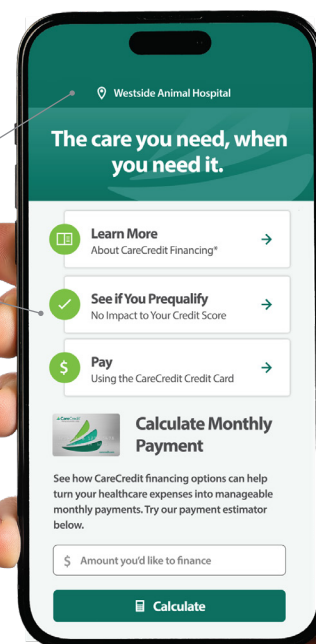
**Supports cost conversations.**

*Since it's tied to your Merchant ID, you can see which clients have applied, been approved or have available credit. So you know who's financially prepared!*

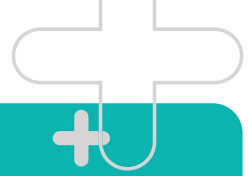
**One link takes clients directly to financing.**

**Customized with your hospital's name**

**Easy navigation for your clients**



**Get your custom link.** It takes less than a minute.  
*For details, see the helpful how-to on the back side.*



# How to Create + Use Your Custom Link

1

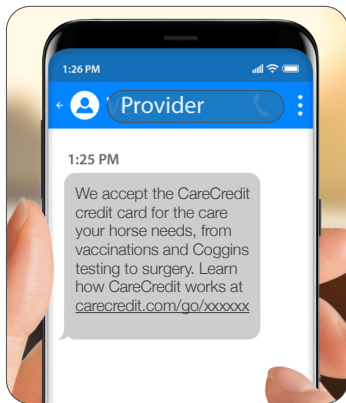
## Visit [carecredit.com/customlink](https://carecredit.com/customlink)

Log in with your credentials.

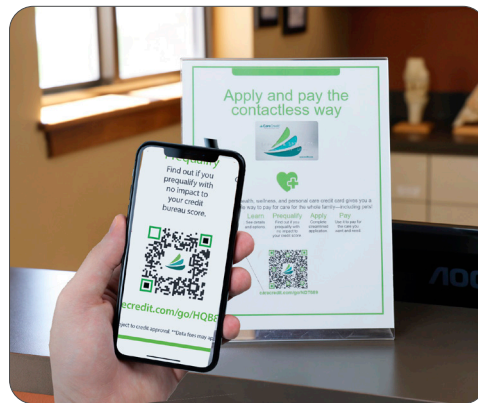
2

## Select your preferred format(s)

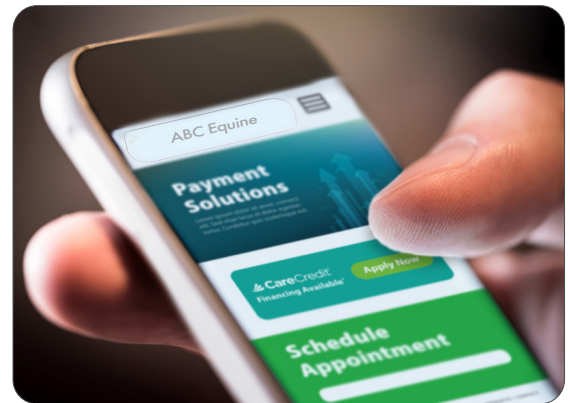
Your custom link comes in a variety of formats, each associated with your CareCredit Merchant ID Number:



URL you can include in emails, texts, estimates and more



QR code to enable clients to scan with their mobile device



Website banner or button to allow clients to apply and pay remotely

3

## Share with your clients

Each format links them directly to the self-guided financing experience from their own device.

4

## Get paid quickly

As always, you receive payment within 2 business days when they pay with the CareCredit health and pet care credit card.



Download for your practice.  
Get started at [carecredit.com/customlink](https://carecredit.com/customlink)

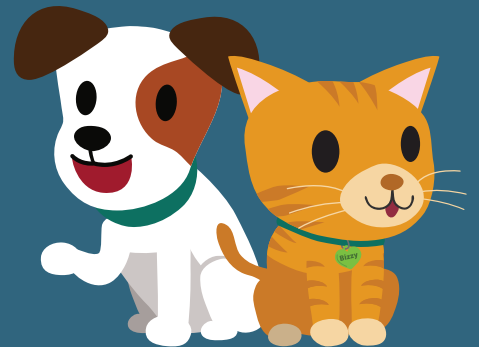
**For questions and ideas, contact your Practice Development Team at 800-859-9975 (option 1, then 6)**



# Better together is now even better.

## We're now seamlessly connected in a first-of-its kind payment experience.

The CareCredit health and pet care credit card and Pets Best Pet Health Insurance now work together in a simple, streamlined experience. Together, we're making paying for pet care friendlier than ever before.



## Here's how we work seamlessly together for pet parents that have both:



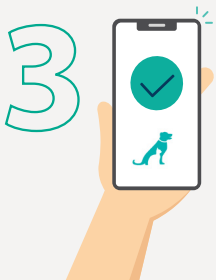
### Your client brings in their pet for care

They come prepared with the CareCredit credit card and Pets Best Pet Health Insurance.



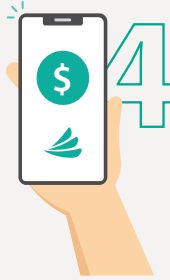
### Pays with CareCredit

The vet team shares the cost for recommended treatment. The client uses their CareCredit card to pay and receives a copy of the invoice.



### Files a claim with Pets Best

The client easily uploads the invoice and files a claim on the Pets Best mobile app.



### Receives reimbursement

Once the claim is processed, the client receives an automatic reimbursement credit directly on their CareCredit card for eligible expenses.

Visit [carecredit.com/vetbettertogether](https://carecredit.com/vetbettertogether) to learn more.

Questions? Call (800) 859-9975, Option 1, then 6.

# The benefits of having both



## Connected. Client-centric. Complete.

### Seamless solution

A unique and unified payment experience that enables CareCredit and Pets Best to work together.

### Simple and streamlined.

A first-ever process that sets a new standard of convenience for today's pet parents.

### Financially prepared.

A complete financial solution to help manage pet care costs and navigate payment.

## It can add up to healthier pets:

Flexible, friendly  
financial solutions.



Simple, seamless  
payment experience.



Less stress about cost  
and more "yes" to care.



Scan to discover more  
Better Together resources  
and insights for your team.



Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms visit [www.petsbest.com/policy](http://www.petsbest.com/policy). Products, schedules, discounts, and rates may vary and are subject to change. More information is available at checkout.

Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company (NAIC #12190), a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108, or Independence American Insurance Company (NAIC #26581), a Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254. Pets Best Insurance Services, LLC (NPN #8889658, CA agency #0F37530) is a licensed insurance agency located at 10840 Ballantyne Commons Parkway, Charlotte, NC 28277. Each insurer has sole financial responsibility for its own products. Please refer to your declarations page to determine the underwriter for your policy. Terms and conditions apply. See your policy for details.

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**TIP SHEET**

## Flexible Financing + Proactive Communication



*More than 50% of pet owners would use a credit card dedicated to financing care for their pet.<sup>1</sup>*

Talking about money doesn't always come naturally. Rest assured, pet owners want to know their options. When you mention the CareCredit health and pet care credit card, you're helping them make an informed decision about their pet's care. You may be surprised at how appreciative they are to learn about financing options. These useful tips will help you have comfortable and supportive conversations about cost with clients.



### **Financial options are for everyone:**

*Clients welcome information about the solutions you provide to help them manage the cost, including flexible financing with CareCredit. Be sure to communicate what your practice provides with everyone rather than waiting for them to ask—they might not feel comfortable or even know to ask.*



### **Start early:**

*Make sure you communicate the financial options such as CareCredit or pet insurance to every client so they know there are friendly ways to manage the cost of their pet's care. Many clients may feel uncomfortable asking or may be waiting for you to tell them. Pet owners will appreciate it.*



### **Explain all the options:**

*When it comes to cost management and finances, every client is different so provide them with a variety of choices for payment including flexible financing with CareCredit. Make sure clients know CareCredit helps give them a simple, budget-friendly way to pay in convenient monthly payments.*

**Questions? Call 800-859-9975 (option 1, then 6) • Visit [carecredit.com/providercenter](https://carecredit.com/providercenter)**

## How It Helps Clients Be Prepared

Clients can use CareCredit at 25,000+ enrolled veterinary hospital locations, including urgent care, general practice, specialty and ER hospitals. The card provides them with a dedicated payment solution that helps them be financially prepared for a Lifetime of Care for their pets.



### Make it easy (in no time):

Let clients know they can simply scan a QR code to learn about financing, see if they prequalify (with no impact to their credit score), apply for CareCredit, and get an instant credit decision. All on their smart device anytime, from anywhere. If approved, they can use their card again and again without reapplying. And, since the cost of veterinary care can vary widely, CareCredit offers special financing options from 6 months to 60 months.



### Ready for lifetime care:

Clients might be feeling the stress about how to pay and may appreciate knowing CareCredit can be used for everything from wellness exams and unexpected illness or surgery to prescriptions, parasite control and diagnostics. Tools like our online payment calculator can also help them estimate their monthly payments to see their financial commitment up front.



### Answer any questions:

When you are comfortable and open about friendly ways to pay for their pet's care, it builds trust. So if you ever have questions or need answers, we're always ready to help with advice and ongoing support when you need it.

**Just visit [carecredit.com/providercenter](https://carecredit.com/providercenter) or call our Strategic Account Specialists at 800-859-9975 (option 1, then 6).**

**Questions? Call 800-859-9975 (option 1, then 6) • Visit [carecredit.com/providercenter](https://carecredit.com/providercenter)**



**Billing and Payment Communications:**

**Let your clients  
know you offer  
flexible financing**





# Budget-friendly financing can make payment easier for your clients and you.

When clients have a way to pay over time for their pet's care it can make a real impact, helping to speed up cash flow, **reduce A/R and build stronger relationships**. This guide shows how to easily integrate the CareCredit credit card into your payment process so every client knows there's a flexible and budget-friendly way to pay.

*Veterinary costs can be a concern for many clients, especially if unexpected. In fact, 83% of veterinary providers say the reason they enrolled in CareCredit is to offer a way for clients to afford care.<sup>1</sup>*

<sup>1</sup>CareCredit Provider Satisfaction, conducted by Chadwick Martin Bailey on behalf of CareCredit, June 2021





# How to use this guide:

With CareCredit, you can provide clients with an easy way to fit their pet's care into their monthly budget. And we make it easy to let clients know you offer a budget-friendly way to pay for all the care their pets need, at every stage of life.

We've provided helpful messaging options (with variations in length, calls to action and more) for the following uses:

- Billing Statement messages
- Billing Insert
- Billing Page on your website
- Text messages
- Emails

*All designed to make it easy for you  
and your team to get started!*



# Include in Billing Statement:

## QR CODE Option A / Full message

Providing a QR code allows clients to quickly access flexible financing with CareCredit directly from their billing statement. We've provided messages of varying lengths in the following pages so you can choose the one that works best depending on the space available on your statement.

### Simply copy and paste the text below:


The CareCredit health and pet care credit card offers a convenient way for you to pay and take advantage of flexible financing.\* See if you prequalify without impacting your credit bureau score, apply and, if approved, you can use your account today and pay over time. Plus, you can use it again and again for all of your pet's veterinary care.

**Scan the QR code to apply and/or pay with CareCredit.**

<QR CODE>

\*Subject to credit approval.

CareCredit is highly regulated in how we communicate our promotional financing. The content provided is approved by our legal and compliance teams. Should you desire to make any modifications, please review with your communications contact for final approval prior to use or distribution to ensure you remain compliant.



### ABC VET PRACTICE

**How To Contact Us:**  
Call Toll Free: (833) 210-7950  
Hours of Operation:  
Monday through Friday: 9:00 am to 6:00 pm EST

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Payment Due Date


### What you owe

**\$2,166**  
Payment Due 08/28/2021

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The CareCredit health and pet care credit card offers a convenient way for you to pay with and take advantage of flexible financing.\* See if you prequalify without impacting your credit bureau score, apply and, if approved, you can use your account today and pay over time. Plus, you can use it again and again for all of your pet's veterinary care.

**Scan the QR code to apply and/or pay with CareCredit.**




\*Subject to credit approval.

**CareCredit**  
a Synchrony solution

### ABC VET PRACTICE

##06572  
JOHN A SAMPLE  
APT 123  
123 SAMPLE RD  
ANYTOWN US 99999-9999



**Responsible Person**  
Account Number  
Amount Due By  
08/28/2021  
Amount Included \$

Please mail check(s) and card to this address only:  
**ABC VET PRACTICE**  
P.O. Box 785146  
Philadelphia PA 19178

## QR CODE Option B / Short message

Providing a QR code allows your clients to quickly learn more, apply or pay directly from their billing statement. We've provided messages of varying lengths and calls to action that you may choose from depending on the space available on your statement.

### Simply copy and paste the text below:

The CareCredit health and pet care credit card is a flexible, convenient way to pay over time for your pet's care.\*

**Scan the QR code to apply and/or pay with CareCredit.**

<QR CODE>

\*Subject to credit approval.

CareCredit is highly regulated in how we communicate our promotional financing. The content provided is approved by our legal and compliance teams. Should you desire to make any modifications, please review with your communications contact for final approval prior to use or distribution to ensure you remain compliant.



# Include in Billing Statement:

## CUSTOM LINK Option A / Full message

Your personalized custom link is another option you can provide. By clicking on the link, your clients will be taken to a digital financing experience where they can learn more, see if they prequalify (no impact to their credit bureau score), apply and pay.\*


### Simply copy and paste the text below:

We proudly accept the CareCredit health and pet care credit card to help you finance all your pet's veterinary care, from routine checkups to emergency surgery and more. CareCredit offers you a flexible, budget-friendly payment solution for services your pet needs immediately and for ongoing care to keep your pet healthy.

Visit **<custom link>** to apply or pay!

\*Subject to credit approval.


CareCredit is highly regulated in how we communicate our promotional financing. The content provided is approved by our legal and compliance teams. Should you desire to make any modifications, please review with your communications contact for final approval prior to use or distribution to ensure you remain compliant.



### ABC VET PRACTICE

**How To Contact Us:**  
Call Toll Free: (833) 210-7950  
Hours of Operation:  
Monday through Friday: 9:00 am to 6:00 pm EST

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We proudly accept the CareCredit health and pet care credit card to help you finance all your pet's veterinary care, from routine checkups to emergency surgery and more. CareCredit offers you a flexible, budget-friendly payment solution for services your pet needs immediately and for ongoing care to keep your pet healthy.


**Visit **<custom link>** to apply or pay!**

\*Subject to credit approval.

### ABC VET PRACTICE

#06572

JOHN A SAMPLE  
APT 123  
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Statement Date  
Patient Name  
Account Number  
Responsible Person  
Payment Due Date

#### What you owe

**\$2,166.**


Payment Due 08/2

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Amount Included	\$

Please mail check(s) and co  
to this address only:

**ABC VET PRACTICE**  
P.O. Box 785146  
Philadelphia PA 19178



# Include in Billing Statement:

## CUSTOM LINK Option B / Short message

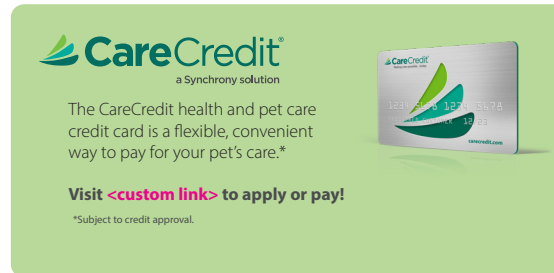
Your personalized custom link is another option you can provide. By clicking on the link, your clients will be taken to a digital financing experience where they can learn more, see if they prequalify (no impact to their credit bureau score), apply and pay.

**Simply copy and paste the text below:**


The CareCredit health and pet care credit card is a flexible, convenient way to pay for your pet's care.\*

**Visit <custom link> to apply or pay!**

\*Subject to credit approval.



CareCredit is highly regulated in how we communicate our promotional financing. The content provided is approved by our legal and compliance teams. Should you desire to make any modifications, please review with your communications contact for final approval prior to use or distribution to ensure you remain compliant.



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Patient Name  
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Payment Due Date


**What you owe**  
**\$2,166.**  
Payment Due 08/28/2021

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**Responsible Person**  
Account Number  
**Amount Due By**  
**08/28/2021**  
**Amount Included** \$  
  
Please mail check(s) and co  
to this address only:  
  
**ABC VET PRACTICE**  
P.O. Box 785146  
Philadelphia PA 19178

**ABC VET PRACTICE**

#06572  
JOHN A SAMPLE  
APT 123  
123 SAMPLE RD  
ANYTOWN US 99999-9999







# Include CareCredit Billing Insert

We recommend including a billing insert with every printed billing statement as a reminder that you accept the CareCredit health and pet care credit card as a financing option.

**Simply copy and paste the text below:**

**Pay over time for veterinary costs\***

[ABC Vet Practice] accepts the CareCredit health and pet care credit card as a convenient way for you to pay and take advantage of flexible financing.\* See if you prequalify without impacting your credit bureau score, quickly apply, get an instant credit decision, and pay right away.

\*Subject to credit approval.

CareCredit is highly regulated in how we communicate our promotional financing. The content provided is approved by our legal and compliance teams. Should you desire to make any modifications, please review with your communications contact for final approval prior to use or distribution to ensure you remain compliant.



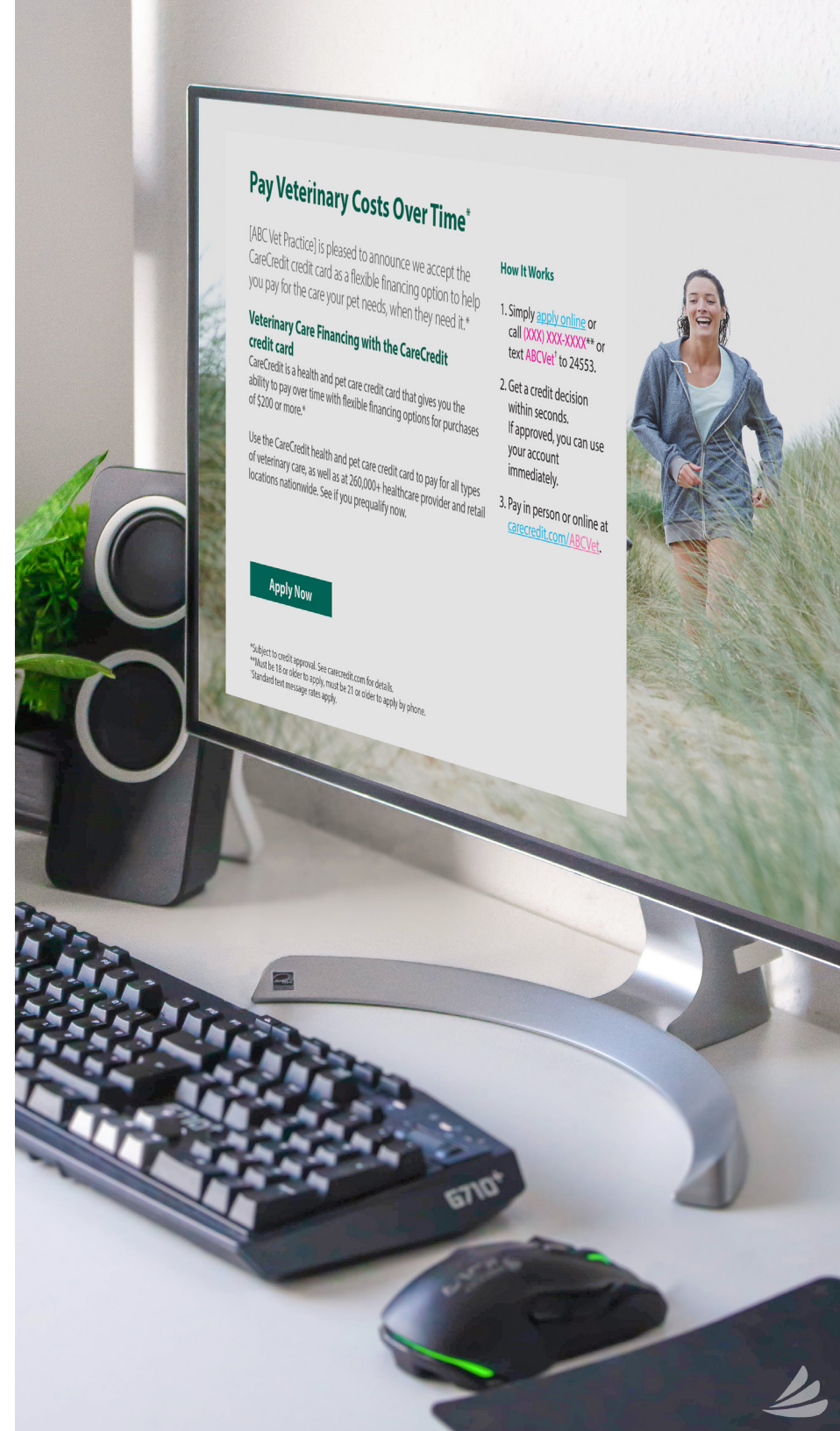
# Include CareCredit on Your Website

Let pet owners know you accept CareCredit as a budget-friendly way for them to be financially prepared for all of their pet's care.

For example, you could include the information on the next page with your other payment options on a dedicated financing page or as part of a financial FAQ section.

**Copy text from the next page.**

CareCredit is highly regulated in how we communicate our promotional financing. The content provided is approved by our legal and compliance teams. Should you desire to make any modifications, please review with your communications contact for final approval prior to use or distribution to ensure you remain compliant.





## Simply copy and paste the text below:

### Pay Veterinary Costs Over Time\*

[ABC Vet Practice] is pleased to announce we accept the CareCredit credit card as a flexible financing option to help you pay for the care your pet needs, when they need it.\*

### Veterinary Care Financing with the CareCredit Credit Card

CareCredit is a health and pet care credit card that gives you the ability to pay over time with flexible financing options for purchases of \$200 or more.\*

Use the CareCredit health and pet care credit card to pay for all types of veterinary care, as well as at 260,000+ healthcare provider and retail locations nationwide. See if you prequalify now.

Apply Now

<carecredit.com/apply>

### How It Works

1. Simply [apply online](#), call (XXX) XXX-XXXX\*\* or text ABCVet† to 24553.
2. Get a credit decision within seconds. If approved, you can use your account immediately.
3. Pay in person or online at [carecredit.com/ABCVet](#).

\*Subject to credit approval. See carecredit.com for details.

\*\*Must be 18 or older to apply, must be 21 or older to apply by phone.

†Standard text message rates apply.

## Here are a few things to keep in mind:

- [Blue underlined text](#) includes embedded hyperlinks that you will need to link.
- Disclosures must be included at the bottom of the webpage at minimum 8-point font size.
- **The content is legally approved—please do not edit.**



# Include CareCredit in Text Messages

Mention that you accept CareCredit and include your custom link in SMS messages<sup>††</sup> to help clients quickly access financing on their mobile device.

## Simply copy and paste the texts below:

Did you know? We accept the CareCredit health and pet care credit card to help you pay for your pet's care. See if you prequalify (no impact to your credit bureau score), apply and pay\* at [carecredit.com/go/ABCVet](https://carecredit.com/go/ABCVet).

\*Subject to credit approval.

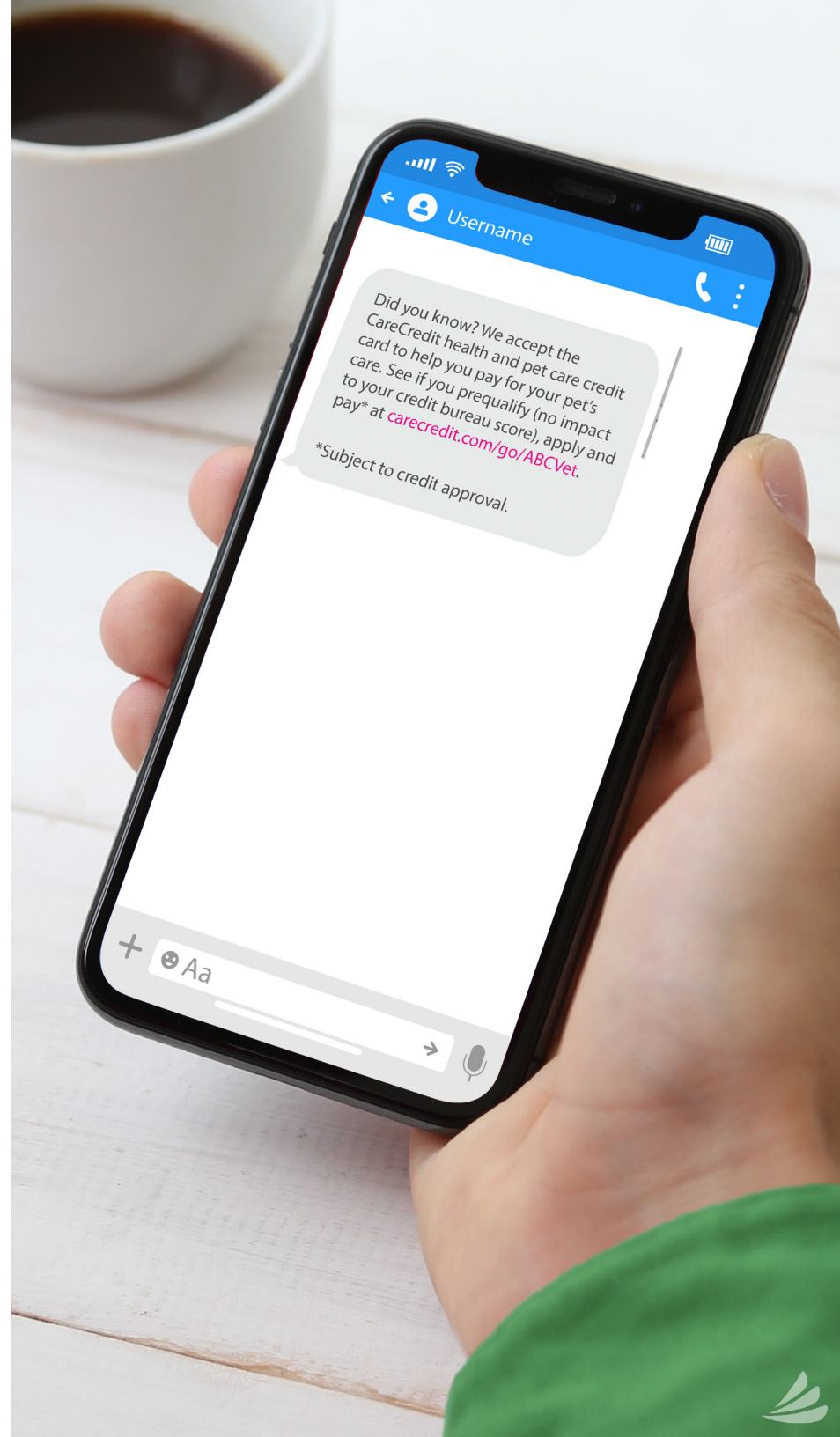
The CareCredit health and pet care credit card has budget-friendly financing options. See if you prequalify (no impact to your credit bureau score), apply and pay\* at [carecredit.com/go/ABCVet](https://carecredit.com/go/ABCVet).

\*Subject to credit approval.

With the CareCredit health and pet care credit card, you have a way to pay for balances due on your pet's care.\* See if you prequalify (no impact to credit bureau score), apply and pay at [carecredit.com/go/ABCVet](https://carecredit.com/go/ABCVet).

\*Subject to credit approval.

<sup>††</sup>Laws applicable to you may restrict or prohibit certain communications by text message. You are urged to consult with your individual advisors with respect to any information presented.



# Include CareCredit in Emails

Let your clients know CareCredit is available to help make payment easy.

## Simply copy and paste the text below:

### **An easy way to help fit your pet's care into your budget.**

We accept the CareCredit health and pet care credit card as a budget-friendly way to pay over time. With CareCredit financing options, you can make convenient monthly payments\* for your pet's exams, treatments, prescriptions and more.\*

It's easy to learn more about CareCredit or apply at [carecredit.com/go/ABCVet](https://carecredit.com/go/ABCVet).

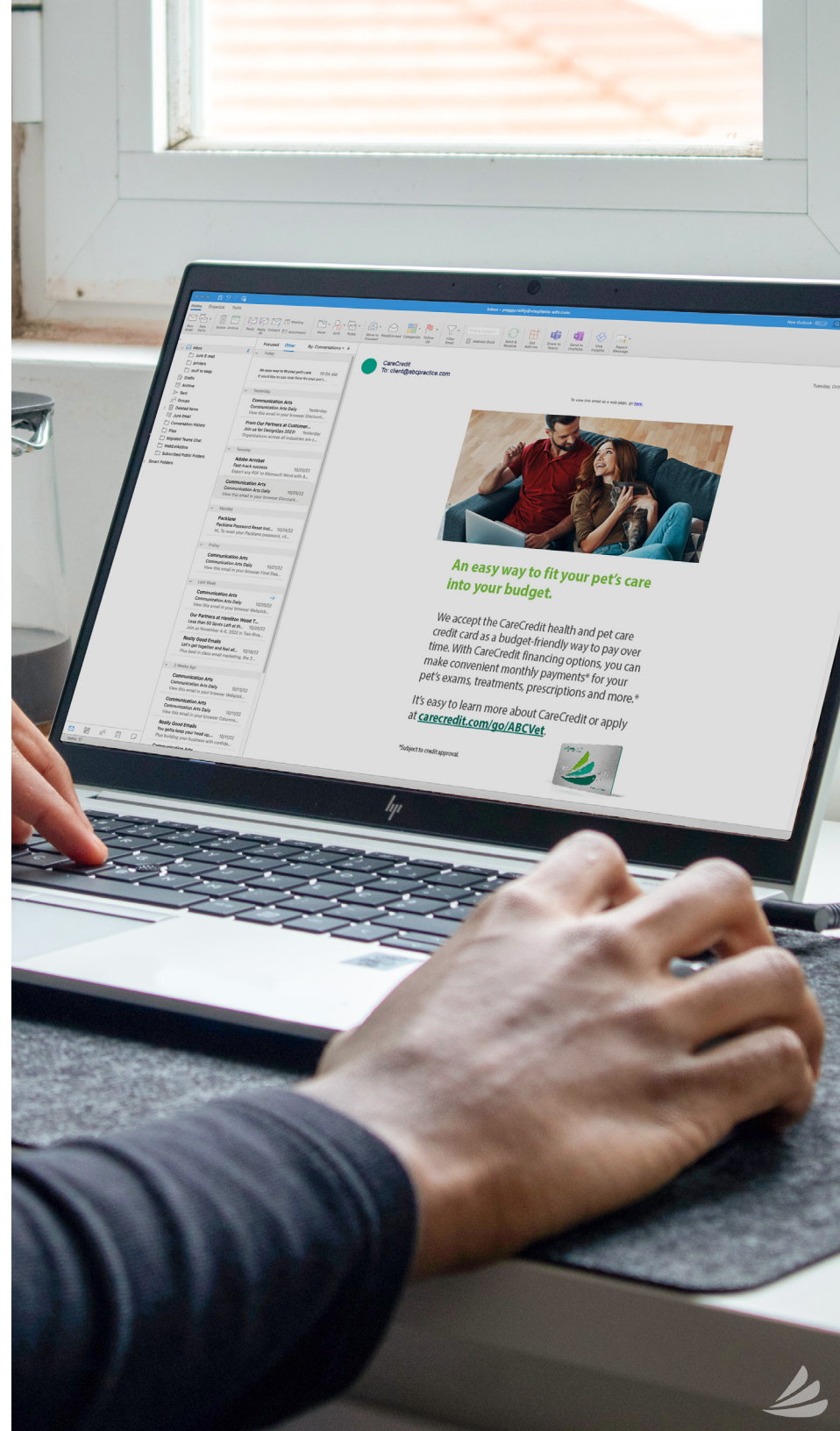
\*Subject to credit approval.

### **Want to pay over time for your pet's care?**

We accept the CareCredit health and pet care credit card with budget-friendly financing options that let you make convenient monthly payments for your pet's care.\* Some clients say they like CareCredit because it gives them peace of mind knowing they're always ready with a way to fit care for their pets into their budget.

You can learn more about CareCredit or apply at [carecredit.com/go/ABCVet](https://carecredit.com/go/ABCVet).

\*Subject to credit approval.





# Start communicating you offer CareCredit as an easy way to pay for care.

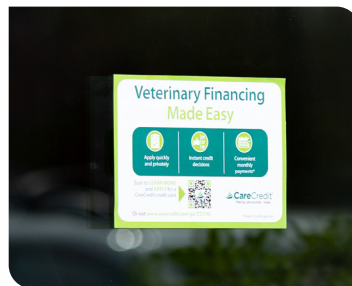
The CareCredit health and pet care credit card is a proven way to help clients be financially prepared for a lifetime of care for their pets—from routine to unexpected.

By incorporating CareCredit as a payment option at every visit, you can help ease client concerns about the cost of care so they feel comfortable moving forward with your recommendations. They can pay at the time of service and you get paid in two business days.

*For questions about this guide or your CareCredit financing program, please contact your sales or marketing representative.*



**CURBSIDE  
SERVICE**



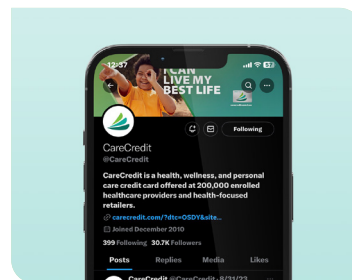
**INSIDE**



**EXAMSIDE**



**HOMESIDE**



**Where does  
flexible financing  
with CareCredit  
fit in your  
work flows?  
Everywhere.**



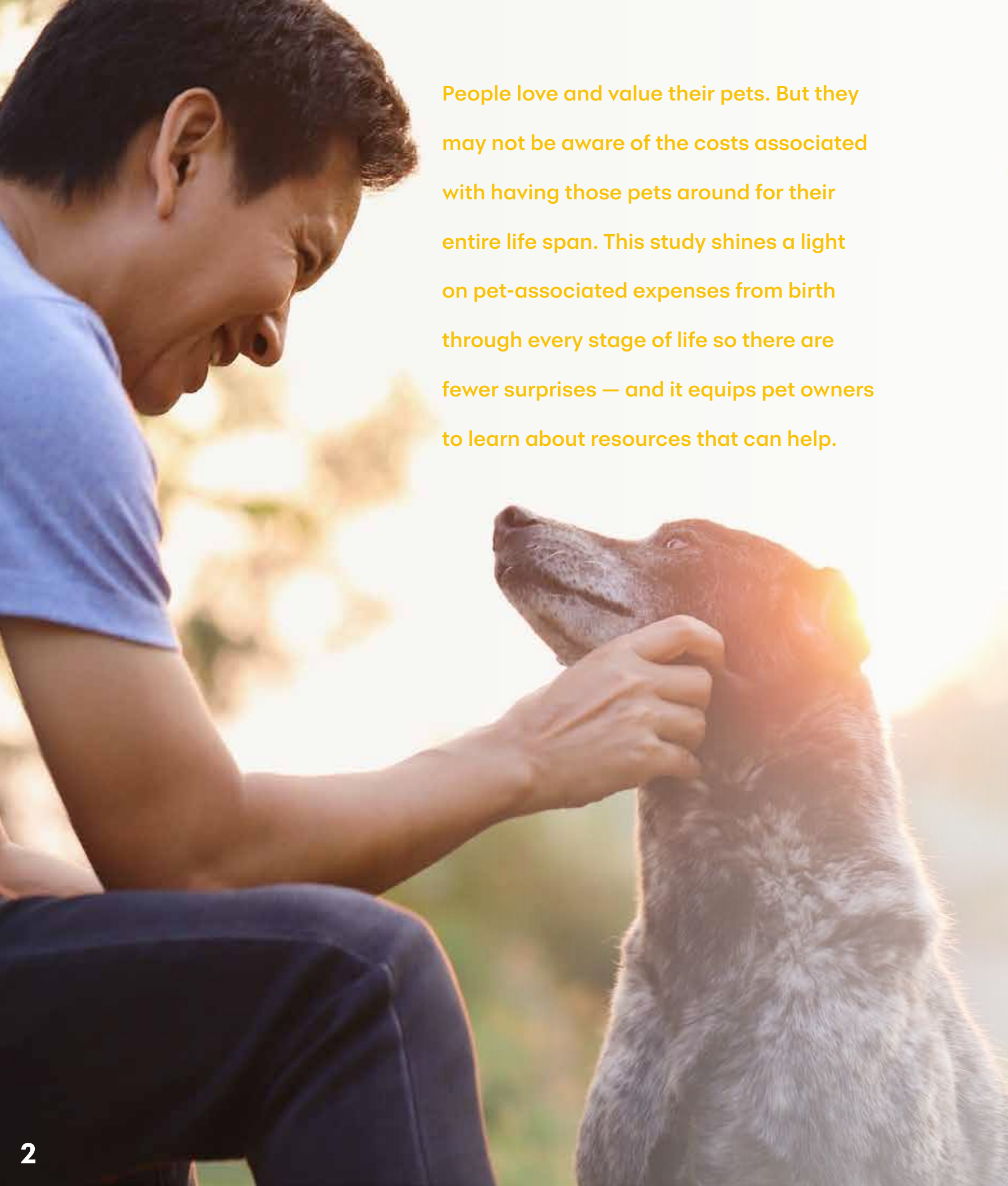
CareCredit's custom link is an all-in-one digital solution that supports all the ways you deliver care. Clients just scan a QR code or tap a link or web banner. It's easy to apply for the CareCredit credit card, see if they prequalify (no impact to their credit score) and if approved, pay anytime, anywhere with their smart device. It's as flexible as the financing it delivers.

**Learn more at [carecredit.com/mycustomlink](https://carecredit.com/mycustomlink)**



# LIFETIME OF CARE STUDY





People love and value their pets. But they may not be aware of the costs associated with having those pets around for their entire life span. This study shines a light on pet-associated expenses from birth through every stage of life so there are fewer surprises — and it equips pet owners to learn about resources that can help.

## About this lookbook

### Why study the lifetime cost of pet care?

We believe it is important for pet owners to understand the costs associated with having a dog or cat in their lives. After all, this is a journey that can last 15 years or more. To this end, we commissioned a study to illuminate those costs over time, with the goal of sharing their findings with pet owners and the veterinary teams providing care for pets. The Synchrony Lifetime of Care study addressed all possible categories of dog and cat expenses, from first-year expenses (spaying/neutering, vaccinations, pet supplies) to food and health insurance. It also looked at pet owners’ attitudes toward their pets and expenses related to their care.

Key findings include that seven out of 10 pet parents consider their pets members of the family, yet nearly half underestimate the cost



of care over their pets’ lifetime. Unexpected expenses can cause pet owners stress and worry, with a bill of \$250 enough to trigger anxiety about how they will pay.

Knowledge is power, and when pet owners have a deeper understanding of the financial path they’ll be traveling with their canine or feline family member, the journey will be more rewarding. What’s more, veterinary teams are perfectly positioned to educate their clients about the lifetime cost of care for pets, helping ensure that those pets get the care they need. Ready to find out more?

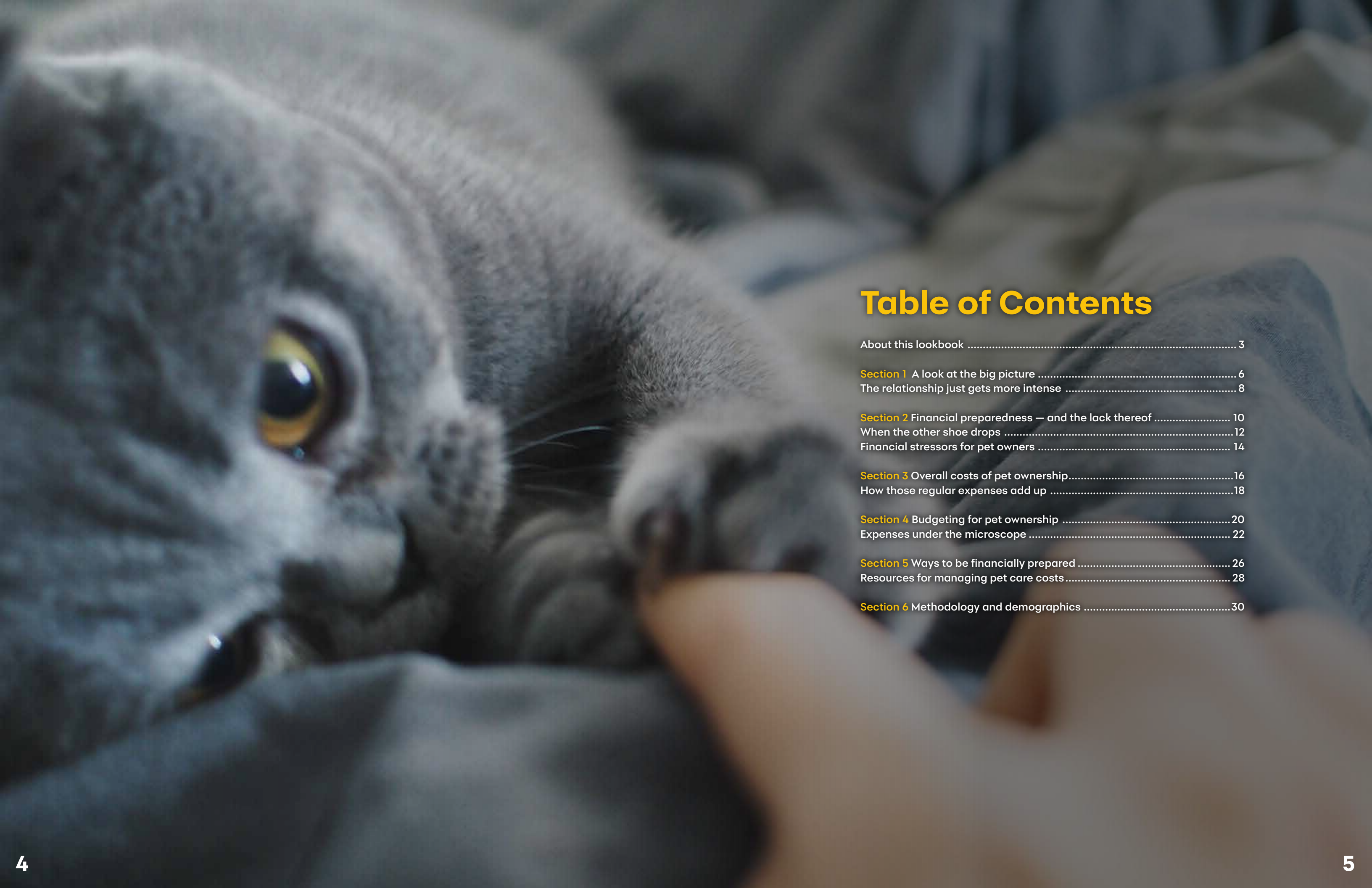
Let’s dive in.



Looking for more information or have questions?  
Contact Sheila Dreyer Van Buskirk  
VP Network Research and Insights  
sheila.dreyer@syf.com

 Download a PDF of this study.





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# A look at the big picture



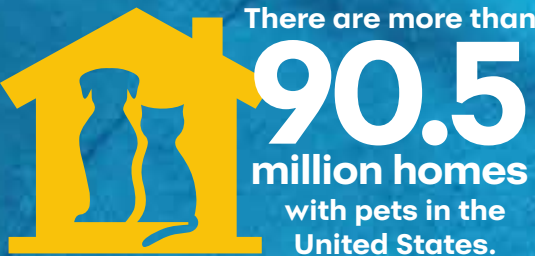


# The relationship just gets more intense

Once confined to the backyard or left outside, cats and dogs now share their owners' beds, sofas and even vacations.

## Pets are more important in people's lives than ever before

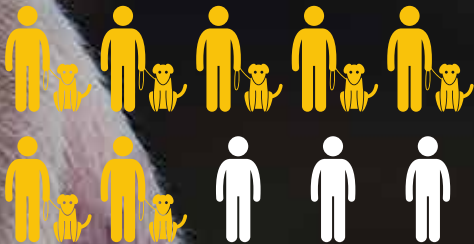
The numbers in aggregate reflect pets' increasingly elevated status in society.



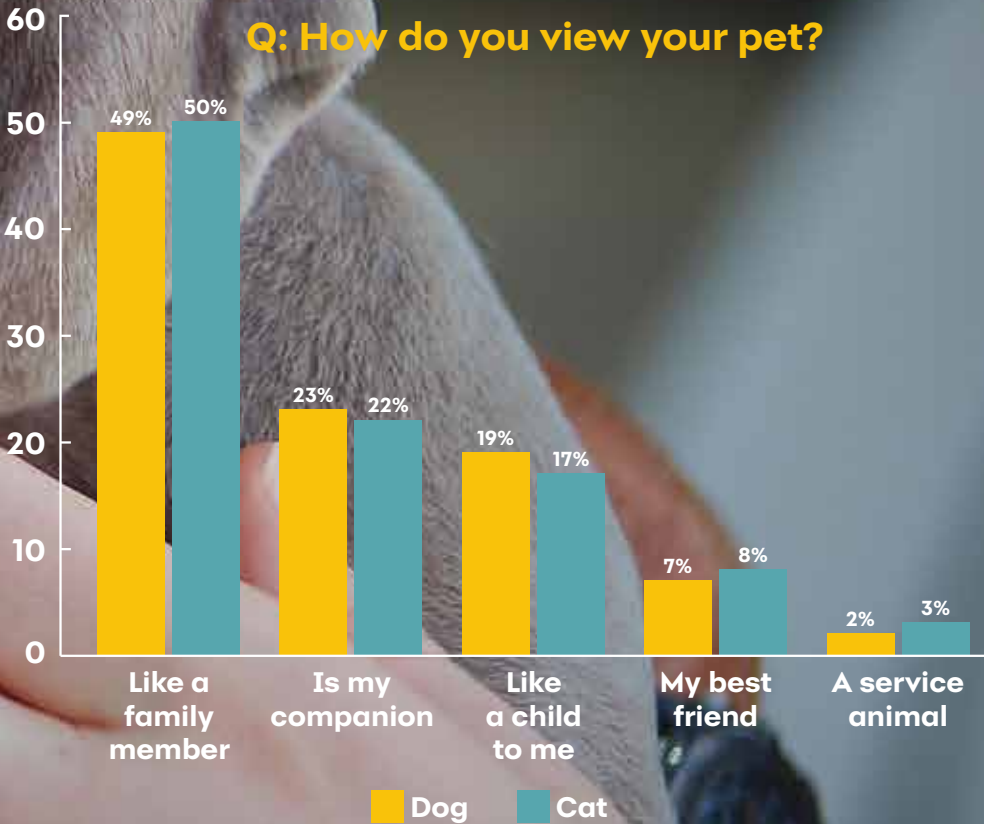
<sup>1</sup>American Pet Products Association 2020-2021 Pet Owners Survey

## Almost 7 out of 10 pet owners see their pet as a family member or child

This study set the stage by inquiring about the role pets play in the lives of their owners. No surprise — people are highly bonded to their pets, with dogs and cats occupying a central place in families and homes.

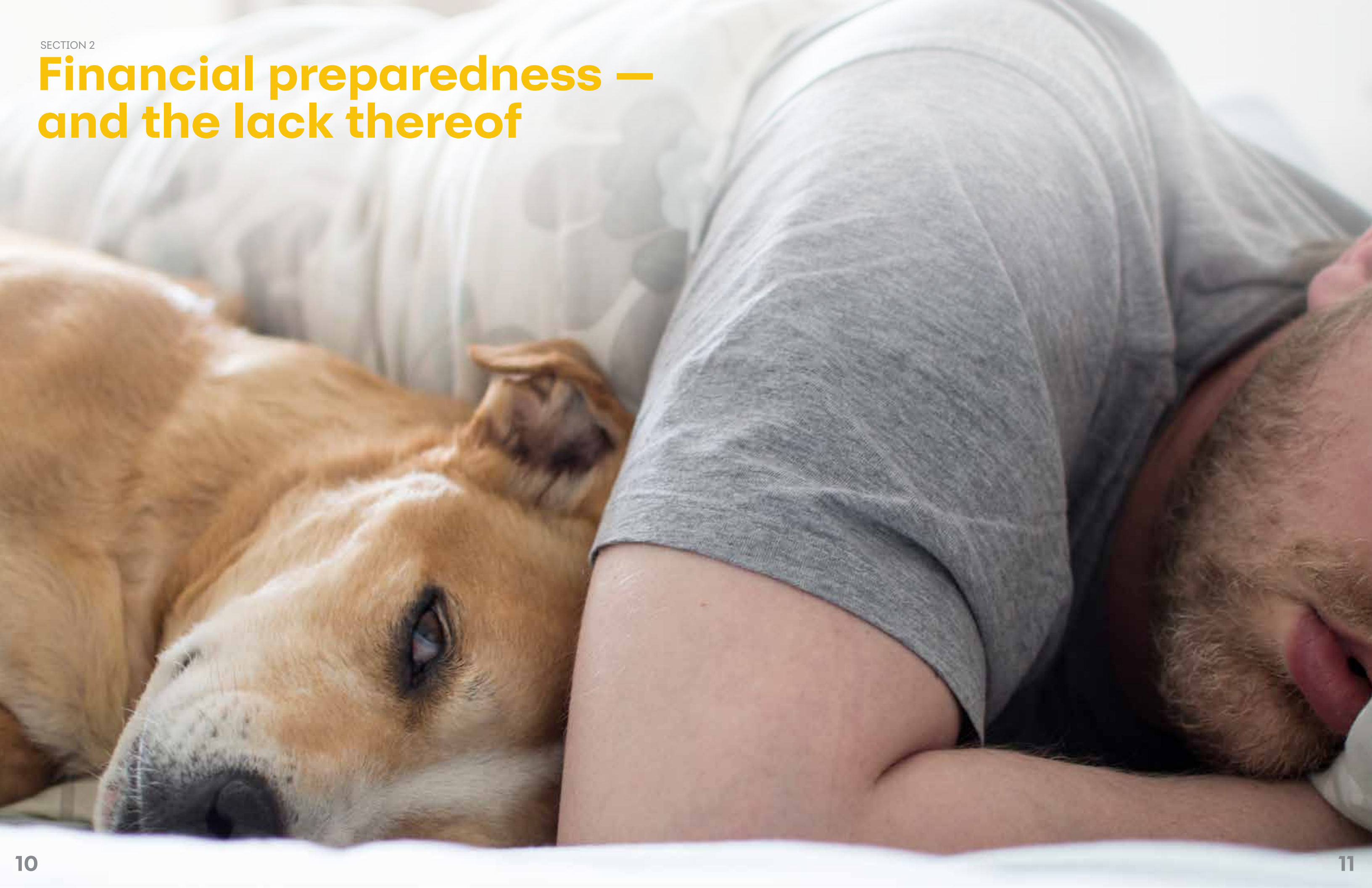


**7 out of 10** consider their pets members of the family





# Financial preparedness — and the lack thereof





# When the other shoe drops

A prospective pet owner locks eyes with the animal that’s destined to become their fur baby. There’s one thing that’s decidedly not on their mind in that moment: how much money this pet is going to cost over its life.

## Unanticipated expenses make an impact

Unfortunately, the chances are high that pet-related expenses will at some point be a source of stress.



**pet owners**  
will face an unexpected  
pet expense that  
causes financial worry.

## Nearly half of pet owners underestimate their pets’ lifetime cost of care

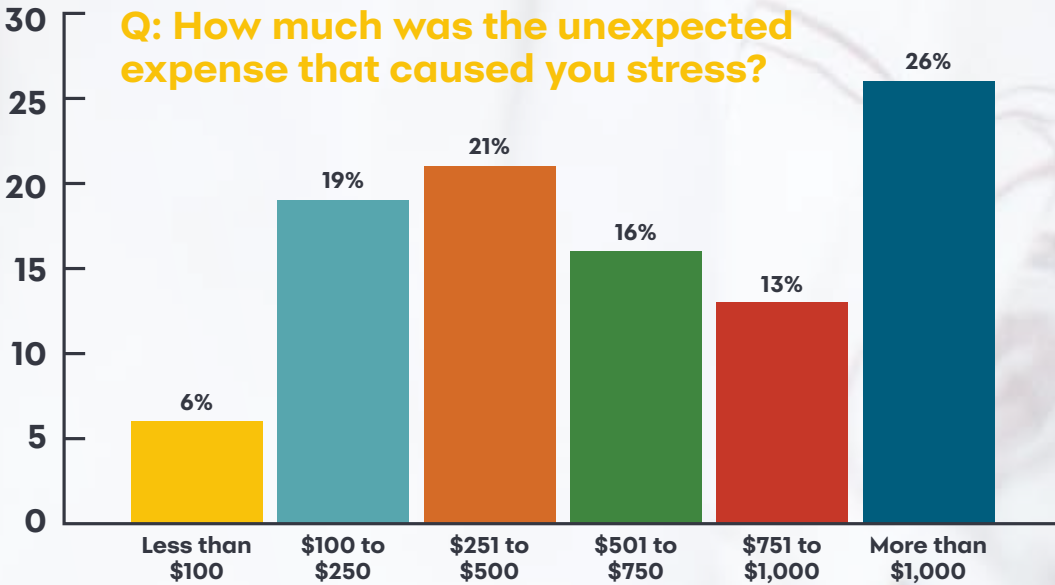
This study asked pet owners if they thought they were financially prepared for pet ownership at the outset — and if, after a few years, the reality matched their expectation.



thought they were financially ready  
for pet expenses — but were not.

For 1 out of 4 pet owners,  
an unexpected expense of \$250  
or less is a financial issue

Many dog and cat owners have a hard time coming up with  
even a couple hundred dollars in an unexpected situation.





# Financial stressors for pet owners

Unexpected expenses that cause pet owners anxiety take a number of forms, as reflected by these verbatim survey responses.





# Overall costs of pet ownership





# How those regular expenses add up

Knowing the monthly, yearly and lifetime cost of pet care empowers pet owners to plan ahead, leveraging tools and resources that help them manage the cost of pet care.

## One-year cost of pet ownership\*

Even a basic level of pet care can run into thousands of dollars over the course of a year.



## The 15-year cost of a lifetime of care for pets\*\*

When looked at in total, 15 years' worth of pet care from adoption to end of life correlates to the cost of a new car, a down payment on a nice home, or a middle-class individual's annual salary. Of course, most wouldn't question that it's worth it.



\*Does not include health insurance, wellness plans, spaying/neutering, technology purchases or initial costs. Low end of range does not include other non-basic expenses.  
\*\*Includes initial costs, spaying/neutering, technology cost, and end-of-life expense (high). Low end of range does not include health insurance, wellness plans, or other non-basic expenses. Amounts have been rounded.

# Budgeting for pet ownership





# Expenses under the microscope

Unlike other pet care surveys, the Synchrony Lifetime of Care study scrutinized all possible categories of dog and cat expenses.

## Yearly cost breakdown for dogs

**Food**  
**\$434 to \$684**  
Excluding snacks and treats

**Health-related expenses**  
**\$534 to \$1,285**  
Medications, parasite control, vaccinations, checkups, dental care, etc.

**Miscellaneous**  
**\$231 to \$551**  
Treats, toys, supplies, grooming, etc.

**Other**  
**\$70 to \$283**  
Cleaning products, pet costumes, parties, etc.

**Subtotal**  
**\$1,269 to \$2,803**

## Additional expenses for dogs

**Initial costs**  
**\$482 to \$923**  
Adoption fees, licensing, microchipping, etc.

**Spay/neuter**  
**\$85 to \$414**

**Health insurance**  
**\$160 to \$209**

**Wellness plan**  
**\$133 to \$182**

**Technology**  
**\$245 to \$365**  
WiFi devices, trackers/monitors, smart feeders, etc.

**End-of-life care**  
**\$288 to \$396**  
Euthanasia, in-home services, cremation/burial, memorials

(cont'd)



# Expenses under the microscope (cont'd)

## Yearly cost breakdown for cats



**Food**  
**\$351 to \$584**  
Excluding snacks and treats



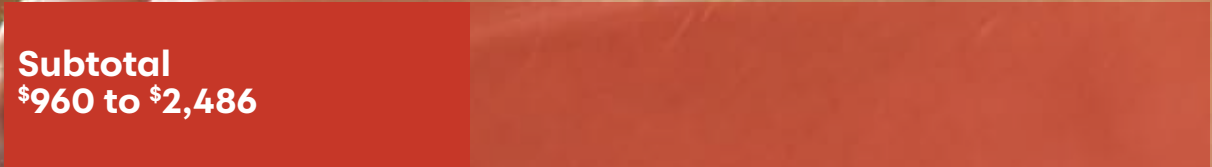
**Health-related expenses**  
**\$374 to \$965**  
Medications, parasite control, vaccinations, checkups, dental care, etc.



**Miscellaneous**  
**\$169 to \$698**  
Treats, toys, supplies, grooming, etc.



**Other**  
**\$66 to \$239**  
Cleaning products, pet costumes, parties, etc.

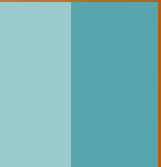


**Subtotal**  
**\$960 to \$2,486**

## Additional expenses for cats



**Initial costs**  
**\$314 to \$755**  
Adoption fees, licensing, microchipping, etc.



**Spay/neuter**  
**\$57 to \$106**



**Health insurance**  
**\$101 to \$150**



**Wellness plan**  
**\$100 to \$149**



**Technology**  
**\$185 to \$195**  
WiFi devices, trackers/monitors, smart feeders, etc.



**End-of-life care**  
**\$278 to \$385**  
Euthanasia, in-home services, cremation/burial, memorials



# Ways to be financially prepared

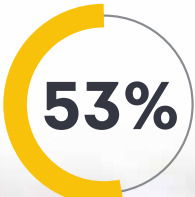




# Resources for managing pet care costs

Life happens. And the more pet owners are aware of tools that help them cope with pet-related expenses — those they expect and those they don't — the better off they (and their pets) will be. This study indicates an opportunity for education around pet care financing and pet insurance.

More than 50% of pet owners would use a credit card dedicated to financing care for their pet



Yes



No

86% of responders don't have a health-related credit card



## Why pet owners want a pet care-dedicated card

### For the health of the pet

"Anything for the health my dog."

### Emergency use / peace of mind

"Since our pet is considered a family member, if a credit card would help us to get the care we needed for her, it would be worthwhile. We would reserve it for emergency use only."

### Increased care

"I could take him to the vet a lot more often."

### Pet-focused

"You would be helping people to take care of their pets during the pet's lifetime."

### For added services

"I would love a card that gave me benefits for my pet because I could save more money on preventive care and grooming."

### Expense / budget management

"I could make payments on the credit card."

### Better caretaker

"I want to be the best parent to my pet."

### Rewards

"If it made specific perks for financially helping to pay bills."

### Pet insurance



of pet owners did not have pet insurance when they first got their pet



# Methodology and demographics

Online survey

Sent to

**1,200**

U.S. pet owners

&

**100**

U.S. veterinarians

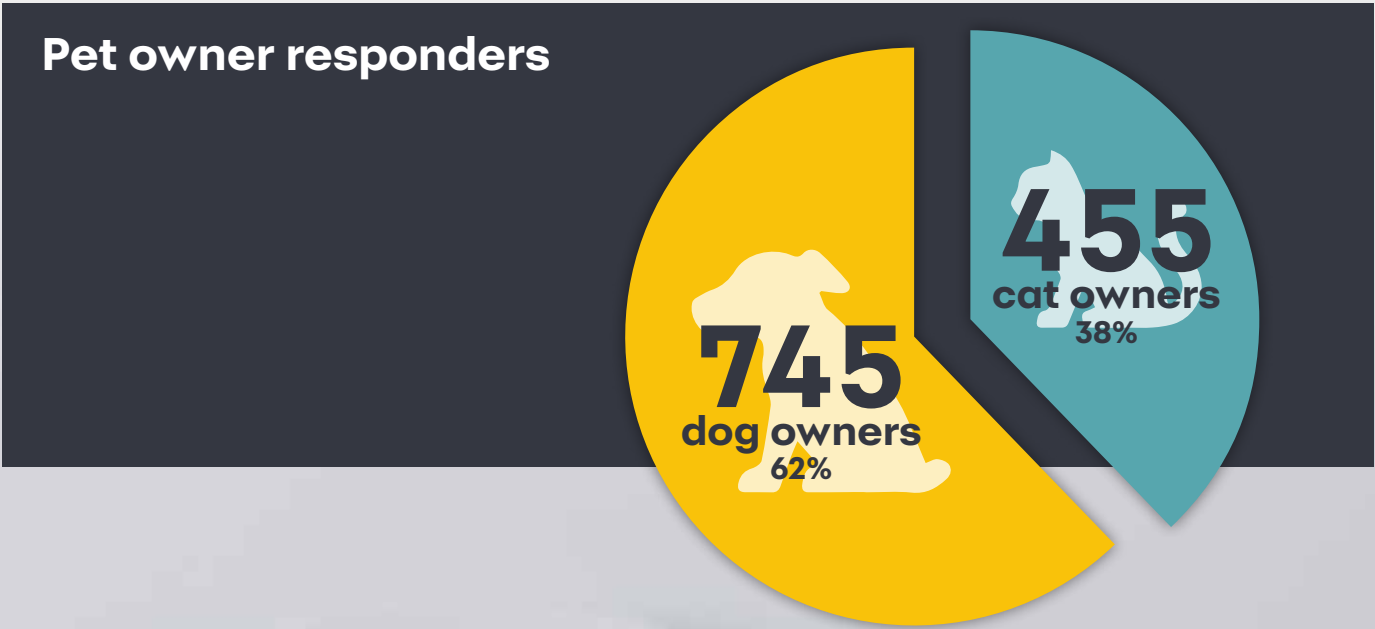
General-population survey mirroring U.S. census and regional veterinary practices



Online quantitative studies

Recruited panel of pet owners involved in pet purchase financial decisions and veterinary practices

Two light blue icons representing digital devices: a computer monitor and a smartphone, positioned side-by-side.








**Looking for more information or have questions?**

Contact Sheila Dreyer Van Buskirk  
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 Download a PDF of this study.

