

# Communicating Pet Health Insurance with Your Veterinary Clients

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# Learning Objectives

- Participants will understand basic insurance information and feel comfortable talking about the topic
- Participants will recognize value of pet insurance to their clinic
- Participants will learn about recent results from client pet insurance survey
- Participants will feel equipped to prepare clinic communication plan to talk about pet insurance with clients

## Gracie



## Maverick





# Poll 1 & 2

# Types of Pet Insurance

## Accident & Injury



- Hit By Car
- Broken Bones
- Ligament Injury
- Foreign Body
- Trauma
- Bite Wounds

+

## Illness



- Urinary Tract Infections
- V+/D+
- Ear Infections
- Internal Parasites
- Allergies
- Arthritis
- Cancer

+

## Wellness Coverage



- Annual Exams
- Vaccinations
- Flea & Tick Prevention
- Heartworm Prevention
- Spay/Neuter
- Teeth Cleanings

# Common Definitions

## **Deductibles**

The dollar amount the client pays before the remaining insurance would apply to the veterinary bill. A higher deductible would carry a lower monthly premium.

## **Copays**

A copay represents the percentage of the total bill for which a client would be responsible for paying after the deductible is met. The higher the copay percentage, the lower the monthly premium.

## **Exclusions**

These are items that will not be covered by the policy. They will be explained fully in the policy.

## **Pre-Existing Conditions**

Every insurance company will exclude coverage for conditions that exist before the policy was purchased.

## **Premiums**

This is the amount paid by the client every month as part of the contractual agreement for coverage.

# Stats from NAPHIA's "State of the Industry 2022"

\*North American Pet Health Insurance Association

- More than 3 dozen companies offer pet insurance policies
- 4.41 million insured pets as of 2021 (**81% growth since 2018**)
- Average monthly premium in the US is \$48.66 for a dog and \$28.57 for a cat

SOME of your clients are buying pet insurance now  
MORE will purchase it in the future

# Stats from AVMA & #HailState Research

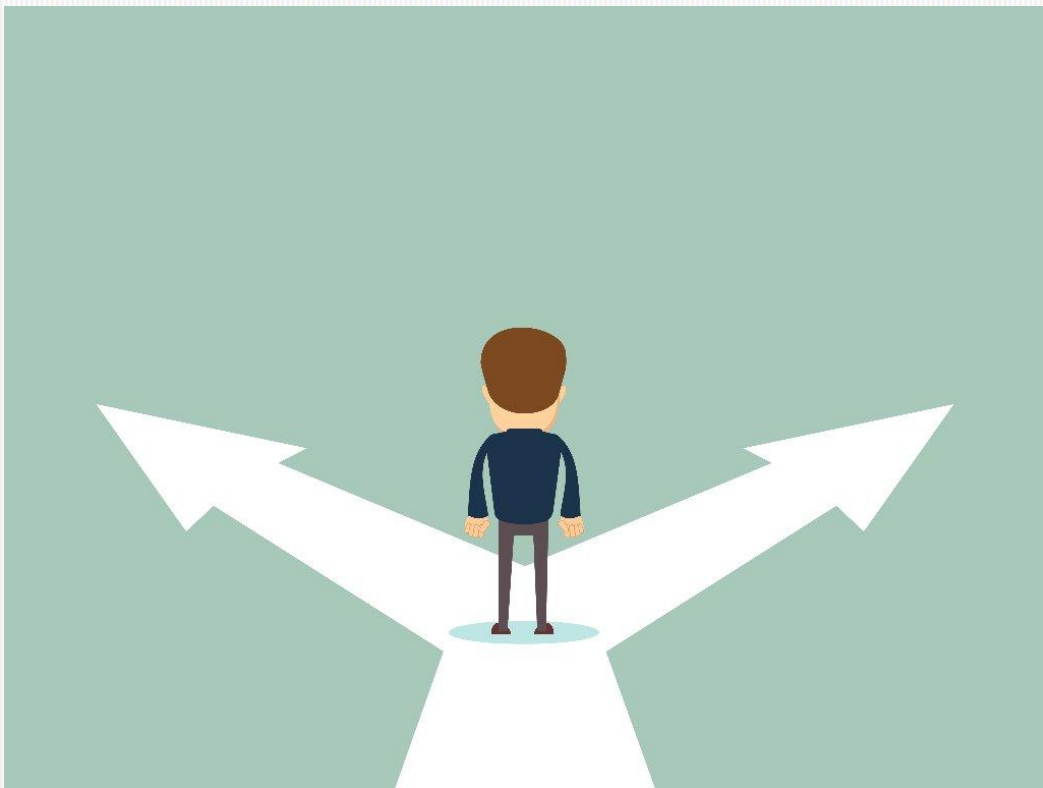
- Insured dogs received \$211 more in veterinary care per year than uninsured dogs
- Insured pets visited the vet 20% more frequently than uninsured pets
- Insured clients were more likely to have wellness coverage 75%-23%
- Most pet insurance is purchased after first visit to the veterinarian or within six months of purchase of the pet

**“Considering the cost of treatment, its unpredictable nature, and the comparative affordability of insurance, the amount of people who actually insure their pets is comparatively small.”**



<https://money.com/pet-health-statistics/>





# What Are We Doing?

## Three Tiers

- Information
- Touchpoints
- Handoff

If we keep doing what we're doing, we're going to keep getting what we're getting.

Stephen Covey

# Foundations of Your Communications

## On Your Website



### Pet Insurance

by Family Pet Health | Mar 15, 2022

When your pet gets sick or injured, the last thing you want to think about is how much their care will cost. Pet insurance helps protect you from the financial burden associated with accidents, injuries and/or illness and makes sure you can focus on getting the best...

[read more](#)

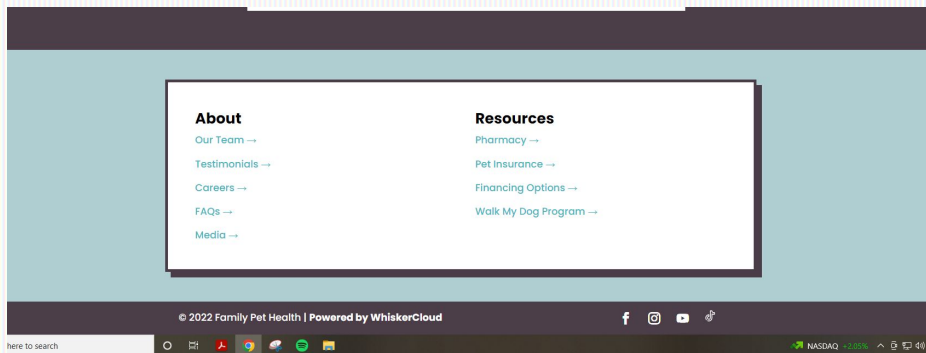
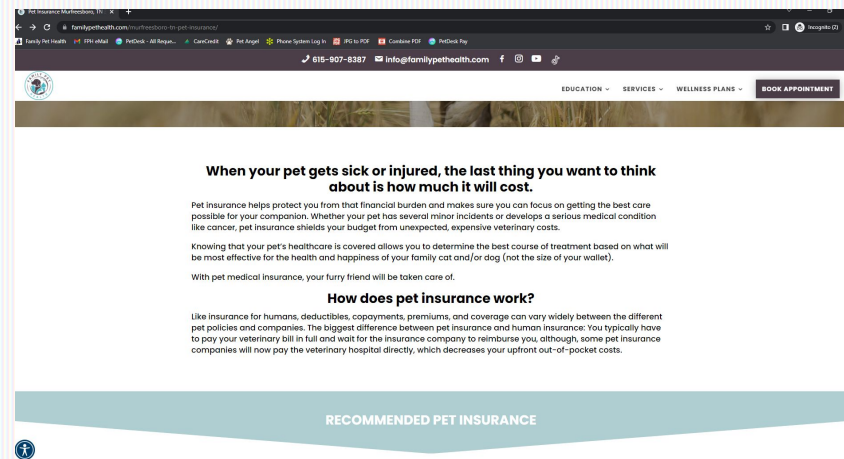


### Ep. 2 - Let's Talk About Pet Insurance

There are more than 135 million dogs and cats in the United States and their owners spent more than \$100 billion on petcare in 2020. While only a fraction of that spending was on pet insurance, the number of...



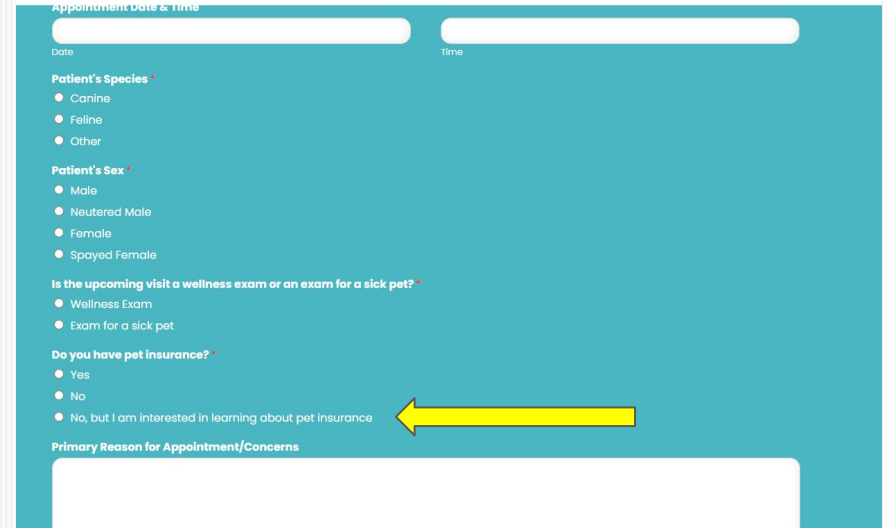
Mar 17 · 25 min 38 sec



# Reinforcing Your Messaging

## In Your Client Communications

- Pre-Visit Forms
- Post-Visit Exam Notes
- Mass Email
- PetDesk Push Notification
- Social Media Posts



Appointment Date & Time

Date  Time

**Patient's Species \***

- Canine
- Feline
- Other

**Patient's Sex \***

- Male
- Neutered Male
- Female
- Spayed Female

**Is the upcoming visit a wellness exam or an exam for a sick pet? \***

- Wellness Exam
- Exam for a sick pet

**Do you have pet insurance? \***

- Yes
- No
- No, but I am interested in learning about pet insurance

**Primary Reason for Appointment/Concerns**

A yellow arrow points to the "No, but I am interested in learning about pet insurance" option under the "Do you have pet insurance?" section.

# In Your Face

## In the Clinic

- Brochures in Puppy/Kitten Packs
- In-Room Signage
- Exam Day Offer Forms
- Text/Email Links to Insurance Company

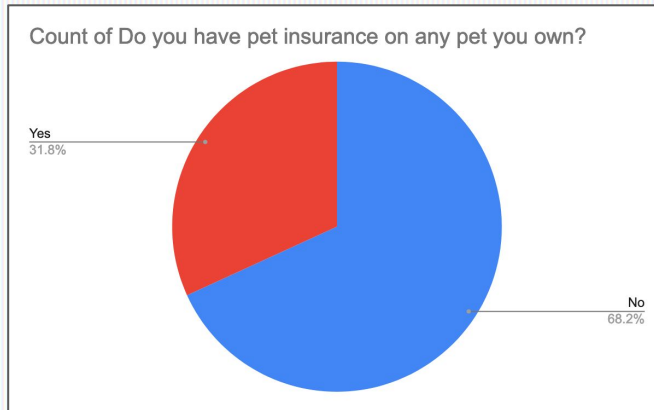


## Poll 3 & 4

# Pet Insurance Survey

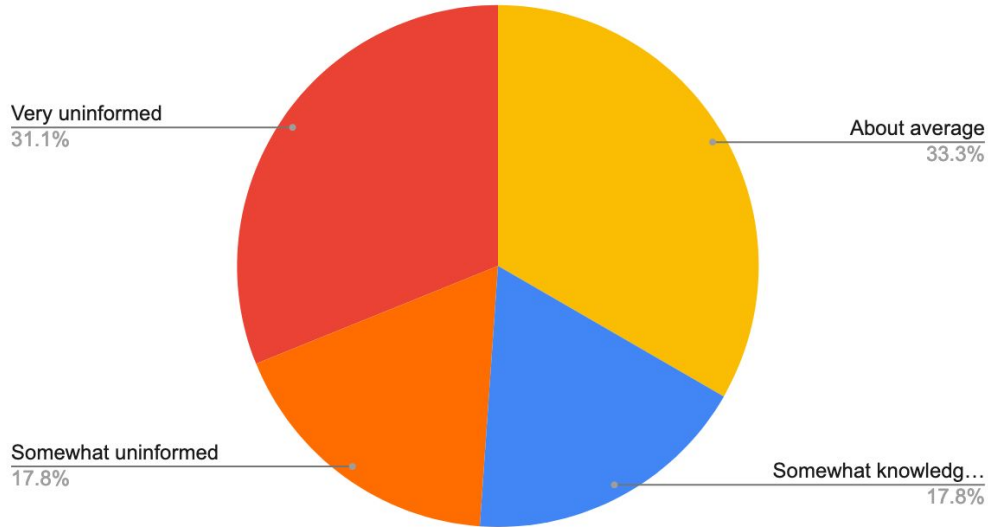
## The Survey

- Participants followed link to survey
- Link publicized via PD email, mass marketing email & FB
- 66 responses

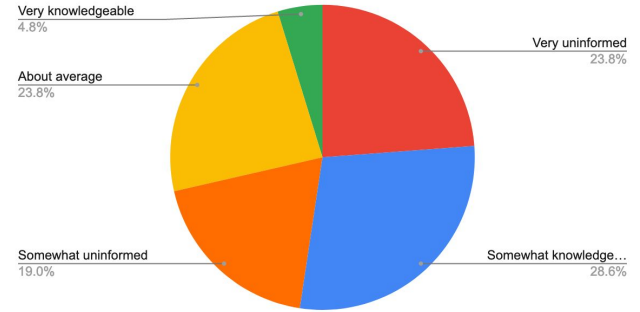


# How Knowledgeable Are Clients

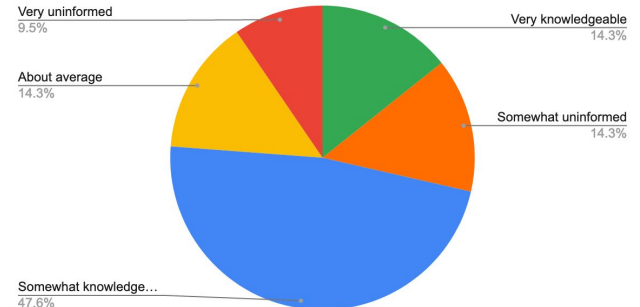
How knowledgeable do you feel about pet insurance?



Before you purchased an insurance policy, how knowledgeable did you feel about pet insurance?

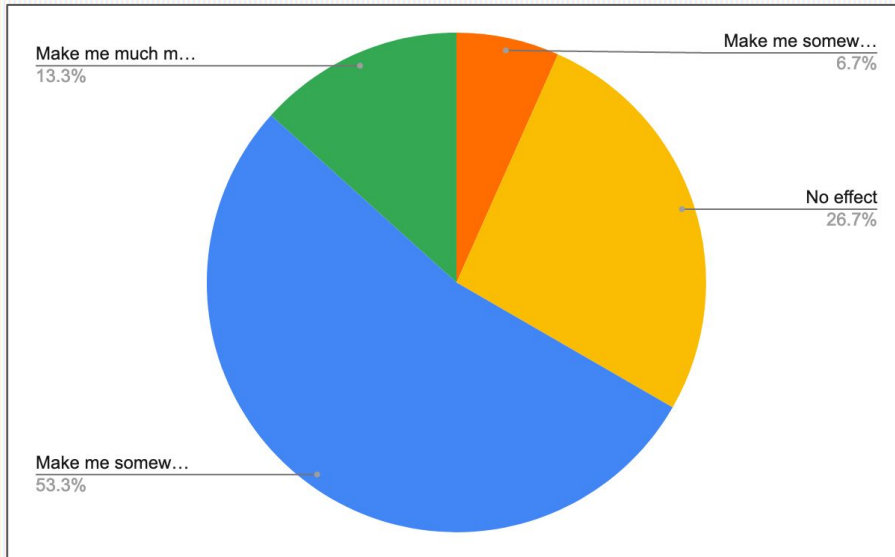


Now that you own a pet insurance policy, how knowledgeable do you currently feel about pet insurance?

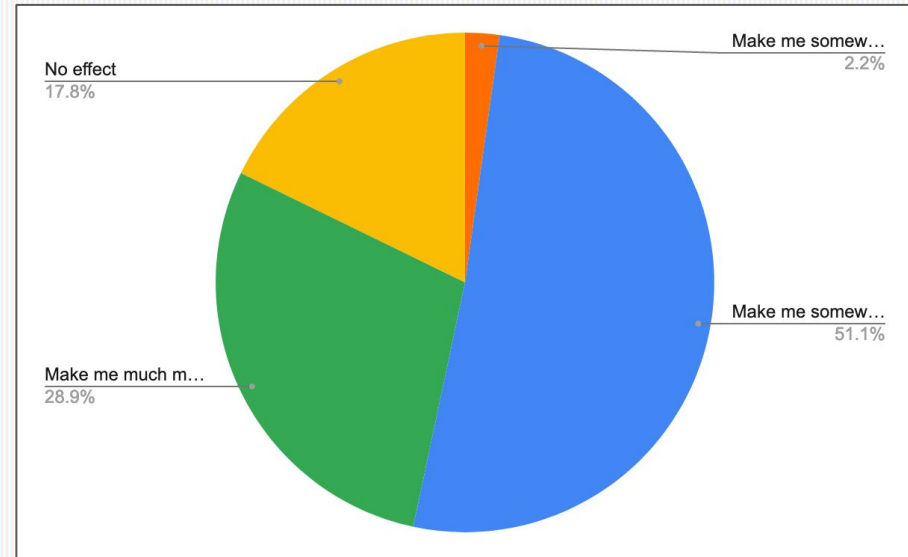


# Veterinarian Recommendations - Uninsured

If your veterinarian recommended purchasing pet insurance, how would that influence your consideration to purchase pet insurance?

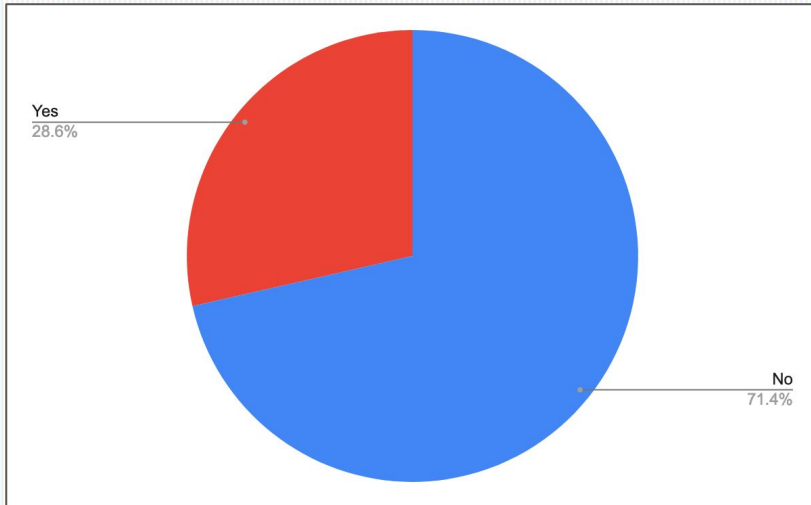


If your veterinarian not only recommended purchasing pet insurance but offered 2-3 suggested companies for your consideration, how would that influence your consideration to purchase pet insurance?

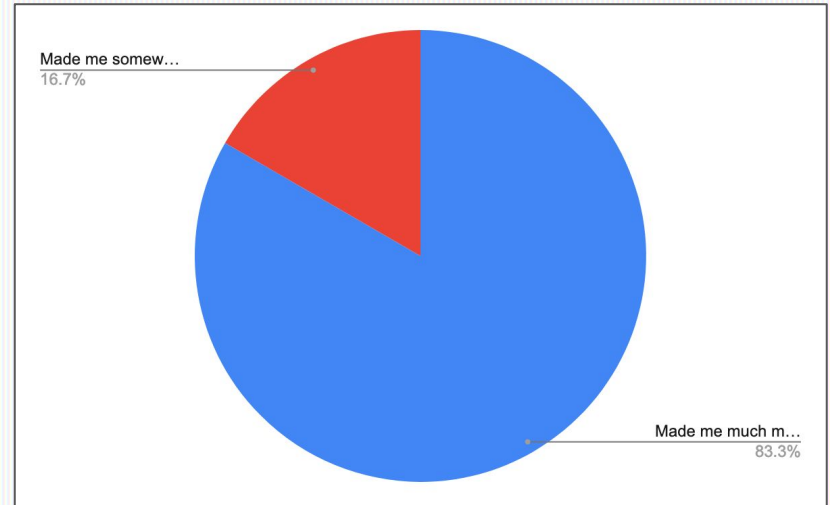


# Veterinarian Recommendations - Insured

Did your veterinarian recommend purchasing pet insurance?



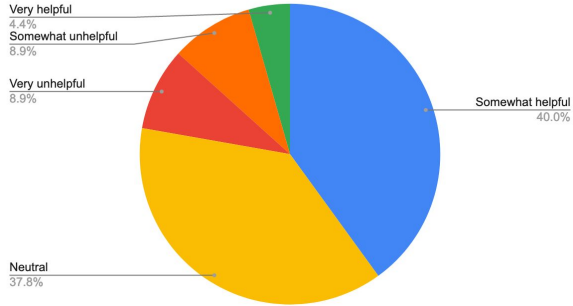
How did that recommendation influence your decision to purchase insurance?



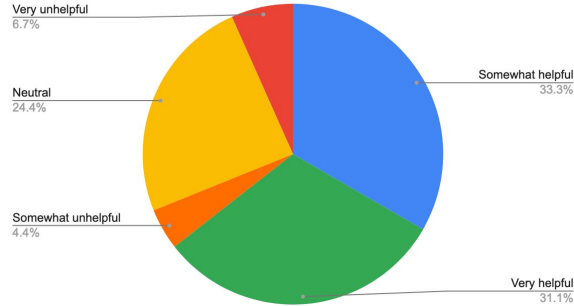


# Survey Results – Communications

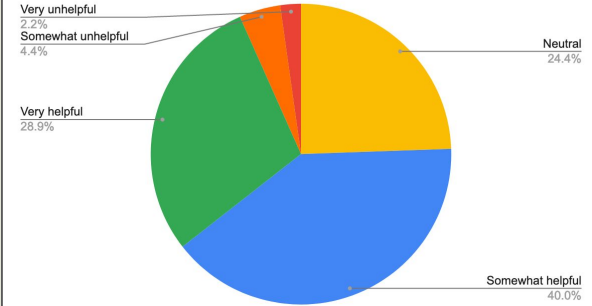
In-clinic signs



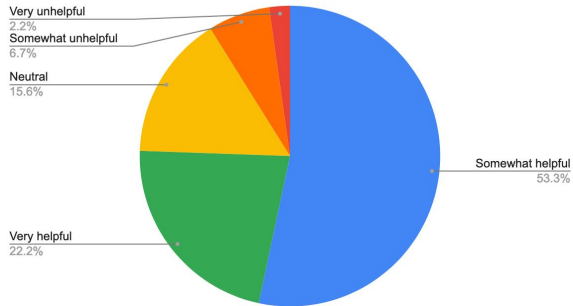
Link to insurance company websites via email



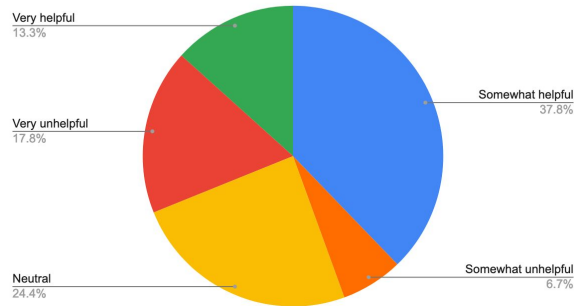
Link to insurance company websites on veterinarian webpage



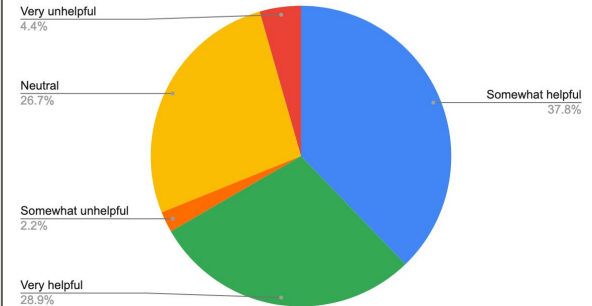
Take-home brochures



Link to insurance company websites via text

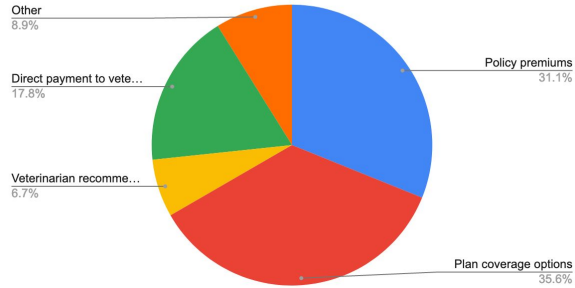


Count of Verbal instructions from veterinary team

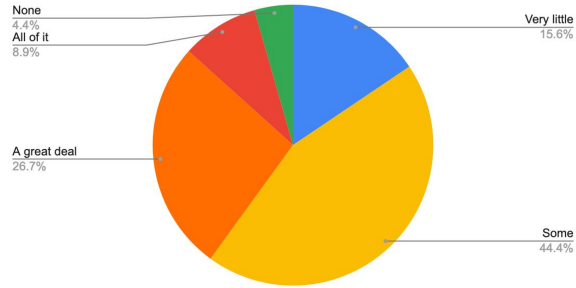


# Survey Results – Options

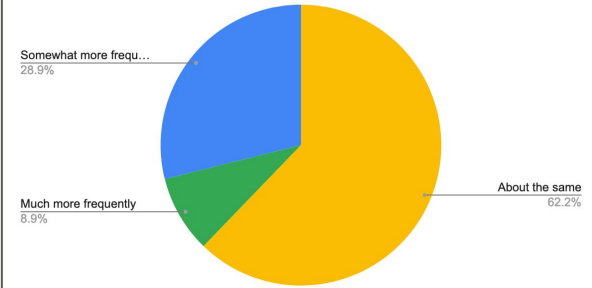
What do you believe would be the most important factor in choosing a particular pet insurance plan?



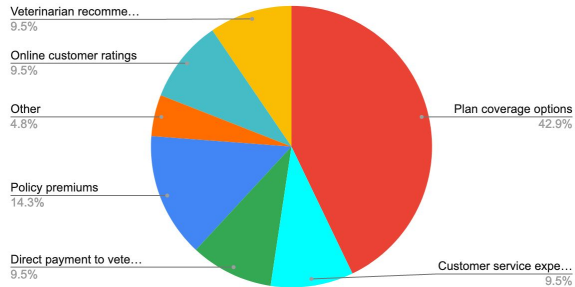
If you were to purchase pet insurance, how much assistance in filing claims would you expect from your veterinarian?



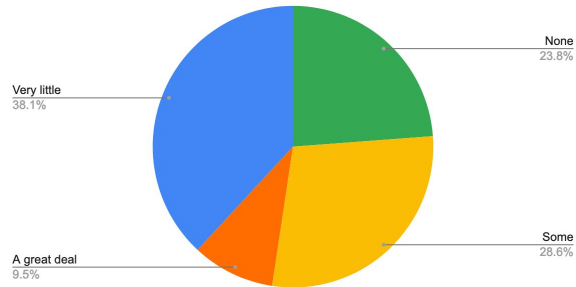
If you were to purchase pet insurance, how often do you think you would visit your veterinarian?



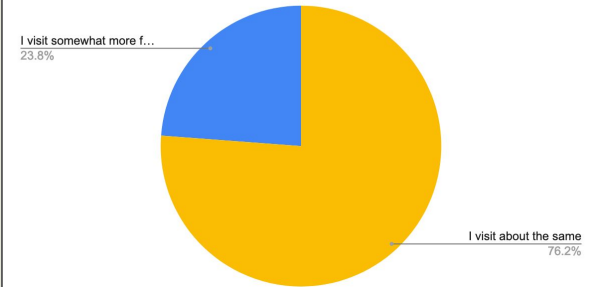
What do you believe was the most important factor in choosing your particular pet insurance plan?



How much assistance in filing claims do you expect from your veterinary team?



How has owning an insurance policy affected the number of times you visit the veterinarian?



# Conclusions

- Our clients don't feel informed about pet insurance
- Our clients are looking to us for information
- Veterinarian recommendations carry SIGNIFICANT weight
- You better have information on your website
- Our fears are overblown
- There are growth opportunities with pet insurance



**WHAT'S THE  
PLAN ?**

# Your Next Steps – 6 Month Plan

- Pick your “insurance expert”
- Choose 2-3 preferred companies
- Create content for your website
- Identify and cultivate touchpoints
- Utilize insurance company resources



## Poll 5

# Success Story

## Maggie Snickerdoodle



# Contact Me



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