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Gauging Clientele Knowledge on Alternative Methods of Payment for Veterinary Services in Relation to Client Satisfaction

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Introduction

As of 2023, 86.9 million homes in the United States house at least one pet. This leaves the 78,717 clinical practice veterinarians in the U.S. to provide care for each and every one of these pets that are brought to them. In an ideal world, every one of these U.S. pets would be brought to their veterinarian at least once a year; unfortunately, that is not the case. A survey by the American Veterinary Medical Association (AVMA) details that the reasoning behind not taking a pet to the veterinarian is first “not sick or injured” (48.6%) and second “couldn’t afford” (29.3%). (Burns, 2013) The reasoning behind clients stating “not sick or injured” can be attributed to lack of knowledge on the importance of preventative care like annual exams, vaccinations, and dental care. The second reason, however, is a point that many veterinary professionals hear on a daily basis. Veterinary clients criticizing the pricing of veterinary services is one of the first aspects of clinical practice that a new professional will learn how to handle. In 2020, the average dog owner spent \$326 on veterinary services alone, and 42% of dog owners stated that a vet bill of \$999 would put them in financial debt. (Megna, Tilford, 2023) This data demonstrates that a large percentage of pet owners are one medical emergency away from putting themselves in debt. 1 in 3 pets will need emergency care each year, with the average cost of an emergency hospital visit ranging from \$800-\$1,500 depending on the treatment plan. (Reinicke, 2018) Putting these statistics together, less than half of U.S. pet owners are financially prepared for emergencies, and many are still financially unprepared for the annual cost of veterinary care.

Unexpected financial strain can cause someone to be more prone to “yelling, cursing, threatening others, pushing, shoving, hitting, hostility, resentment, rage...” (Marter, 2021) While extreme violence is not a daily occurrence for veterinary professionals, general anger and distrust

towards them is. Many times, these feelings are derived from unexpected costs. Human medical care seems less expensive to many people due to the use of medical insurance, which is a seldom used financial resource for veterinary clients. Human medical practitioners also have the advantage of their clients being billed months after services are provided, as well as having direct channels to their patients. Alternative methods of payment (pet insurance, CareCredit, payment plans, etc.) may be a solution to increasing client satisfaction in regards to pricing of veterinary services. However, these alternative methods of payment (AMP's) are not being used by a majority of clients. The purpose of this study is to examine how much veterinary clients know about AMP's and if their satisfaction levels may be higher if AMP's were used to decrease financial strain.

Another point that this study will focus on is the increase of mental health issues in veterinary professionals. There are numerous reasons for this increase, but this study will dive deeper into how client complaints affect the mental health of those who work with the pets of the U.S.

The end of this study aims to show that clientele knowledge of alternative methods of payment has a positive correlation with client satisfaction. Therefore, allowing veterinary professionals to advertise these services to their clients will likely be beneficial in decreasing the amount of professionals leaving the veterinary profession due to mental health decline. In order to obtain recent and relevant information, I will be conducting a survey of pet owners who have paid for veterinary care in the past 12 months. Another survey will be conducted of veterinary professionals to obtain information on their thoughts of AMP's and how they believe it would impact client satisfaction. This will investigate the correlation between client satisfaction, use of

alternative methods of payment, and the mental health of veterinary professionals by gaining information from surveys and literature.

Background

In order to further investigate the usage and influence of alternative payment methods, it is important to first understand the pricing of veterinary services, details of AMP's, client complaints surrounding pricing, and how this issue negatively affects veterinary professionals.

The average cost of a routine veterinary visit (including an annual physical examination) will cost pet owners anywhere from \$40-\$250 depending on the veterinarian and geographical location. While a routine visit is the most common circumstance for visiting the vet, the reality of owning a pet comes with possible emergencies, illness, and euthanasia when time. Each of these come with costs that may seem unreasonable to clients. Although the pricing may seem steep, it is necessary to inflate pricing on medical equipment, drugs, and more to ensure a veterinary hospital can keep its doors open. Not only does a hospital have to make money off of their sales, the employees need to be compensated. Licensed employees (doctors, technicians, technologists) all undergo years of schooling and training to be able to successfully treat and care for their patients. Degrees and licensing takes time, a great amount of money, and come with a large debt load as well. Veterinary technicians on average are left with \$25,000 of debt after schooling, and the average veterinarian is left with a whopping \$188,853. (Lau, 2021) There are also more individuals than veterinarians and technicians in a clinic who need to be compensated. Kennel technicians, veterinary assistants, receptionists, and hospital managers also require fair compensation for the work they do each day. Utility bills, employee benefits, medical waste fees, building maintenance, and insurance are major costs to veterinary hospitals as well. Each of

these services need to be paid for using the money made from services provided. The public often forgets that while a veterinary practice is a legitimate medical setting, it is also a business. This is what drives the pricing that clients pay for their pets' care.

In order to pay for the medical care of a pet, a client has many options. The focus of this study surrounds the option of alternative payment methods. Alternative payment methods can be defined as a payment made with anything other than cash or readily available money through a credit or debit card. For the purposes of this study, a focus on pet insurance, payment plans, and CareCredit will be applied. The study that was conducted showed that these are the top three methods that are used by the pet owners that were surveyed.

Pet insurance is a new alternative method of payment that has been increasing in popularity in the past several years, partially due to the COVID-19 pandemic of 2020. As the popularity of this method has grown, more and more insurance companies have adapted “pet policies”, allowing clients to make monthly payments to cover up to 100% of veterinary fees. Each company offering pet insurance policies has different terms, which allows pet owners to make the decision as to which policy will be best for them and their pet. A large complaint about pet insurance that clients possess is the tribulation that many pet insurance companies do not allow their policies to cover pets with “pre-existing conditions.” Unfortunately, some insurance companies often request to identify these conditions (for policy purposes) instead of the veterinarian, which regularly leads to acute, one-time issues like allergies or a urinary blockage being classified as a pre-existing condition. It is often difficult to obtain an insurance policy with an animal that is not young, frequently deferring clients from using their services. Part of the appeal of insurance companies is that a small fee once a month to cover 100% of veterinary costs for the rest of a pet's life is attractive to owners. These insurance companies often work by

reimbursement, allowing the owner to first pay for their bill and then submit a copy to the insurance company for reimbursement. This is easy on the veterinary professionals, as they do not need to learn how to work a separate website or program as is the case with other AMP's. While this process is uncomplicated for veterinary professionals, it does deter some clients from using pet insurance, as many of them do not have the funds readily available to pay for their veterinary bills.

A more easily accessible AMP is a program called CareCredit. CareCredit can be used “to pay for out-of-pocket expenses not covered by medical insurance, and special financing options are available that you may not be able to get with other cards”. A CareCredit card can also be used for human healthcare, which is a bonus for many clients. The pet CareCredit card covers “**Routine veterinary:** Annual check-ups, Teeth cleaning, Parasites, Dermatology, Rehab, Medication, Diagnostics, Care of chronic pet diseases and conditions, Dog chemotherapy, Vaccinations, Microchipping, Pet food and nutrition **Veterinary surgery & emergencies:** , Spay and neutering, Emergency services, Surgical procedures, Hip dysplasia surgery”(CareCredit) Not only does it cover many veterinary services, it also covers almost every pet species. Over 25,000 veterinary practices accept CareCredit, making it one of the most easily accessible and user-friendly AMP's. There are very little stipulations surrounding this option: the largest one being that credit approval is needed to gain a CareCredit card. It should be noted that CareCredit also offers pet insurance, but that aspect of the company will not be grouped into the discussion of the CareCredit AMP.

Practice managed payment plans are a final payment option that the conducted survey found to be common. Payment plans allow clients to pay their bill over a period of time directly to the veterinary practice. This option has steadily declined in popularity, mostly due to

veterinary practices halting the usage of these plans due to unpaid bills. Some clinics do still utilize this method, but it should be recognized that this option is not widely available and is noted as an AMP only due to it being recognized in the survey. Clients should be aware that there are not many clinics using this method and clients should ask their veterinary staff prior to presuming that a payment plan is able to be made.

Each AMP helps pet owners cope with the high prices that may come along with vet care, which happens to be one of the biggest complaints amongst veterinary clients. Decreasing client complaints is a goal of many veterinary practices, which provides reason for many practices accepting AMP's. According to a study conducted in 2022, "CC (client complaints) have detrimental effects on VSS (veterinary support staff) career satisfaction, mental health and hospital practices." (Rogers et. al, 2022) Declining mental health continues to be a problem in the veterinary field, with the suicide rates being 3.5 times higher than that of the general population. Mental health is not the only factor leading to a decline in personnel within the veterinary field. Client complaints, rude actions, compassion fatigue, and burnout are also big contributors. Client complaints seem to be the leading cause of many of these other issues, meaning decreasing client complaints may ensure an overall healthier work environment for veterinary staff. While CCs were relatively rare, the effect of CCs was pronounced, with more than 70% of small animal veterinary internists reporting feeling depressed due to a CC, and more than 40% considering changing their career because of CCs. (Rogers et. al, 2022)

To restate, the goal of this study is to gauge the knowledge that veterinary clientele hold about AMP's in an effort to show that as clients who utilize or are knowledgeable about AMP's lodge less complaints and are more satisfied with their veterinarian and staff. Once proven, this

study should be used as a resource to help both clients and veterinary professionals, hopefully decreasing mental health concerns and increasing knowledge of AMP's for each party.

Methodology

This study consisted of two main components, both of which were essential to gain a further understanding of my topic. The first component was finding articles that detailed the background information needed to further investigate my topic. I needed to find articles that gave me information such as average cost of veterinary visits, how financial strain affects individuals, the cause behind the decline in mental health in the veterinary field, and more. This was done through literary analysis of several resources. I was able to find past studies, articles from veterinary journals, and online forums through search engines such as Google Scholar. I was also able to obtain veterinary professional's opinions from Facebook pages and word of mouth. Once I had found enough information, I saved my articles and thoroughly annotated them to gather the information I found useful. This helped me gain an overall understanding of the topic and narrow down data that would back my hypothesis. This process also helped me to understand more about the thoughts of average pet owners with no stake in veterinary medicine, as many of the people I know personally are employed in or educated in veterinary medicine.

The second part of my study was surveying the public and veterinary professionals. I decided to create two surveys, one for pet owners and another for veterinary professionals. Due to my surveys being an online format and my subjects being human, I had to first obtain IRB (Institutional Review Board) Certification. The training allowed me to gain skills needed to safely and effectively collect data from human subjects. The training program was easily found through Murray State's website. The training took less than a day to complete and I was able to receive certification quickly. After that was completed, I was required to submit an IRB

application to the representative for Murray State. The application process with detailed instructions was given to me by my advisor. In order to complete the application, I needed to create a document of all survey questions, recruitment emails, social media posts, advertising posters, and a consent form. I started with creating the survey questions document. I had two surveys to conduct, so both started with an informed consent page and an option to agree to the terms of the study. I then compiled a list of 10 questions for the public and 10 for veterinary professionals. For my survey for pet owners, I required the participants to be a pet owner who had paid for veterinary services in the past 12 months. I then started with basic information such as what kind of service they paid for, how much the visit cost, satisfaction levels of care and pricing, and what geographical area they live in (rural, suburban, urban). All of these questions had very simple answers. The “public” survey was administered via Facebook with my approved social media blurb, as well as via email with my approved email blurb. The blurbs included a description of my goals of the study and what I am looking to accomplish with the information I gained. Within the survey was an informed consent form that I was easily able to draft by using resources provided by my advisor. This form allowed all participants to understand their rights as well as give their consent so I could use the data for my study. The same went for the “veterinary professionals” survey. The questions included in this survey asked about the amount of clients that use AMP’s, if the surveyee thought satisfaction was related to pricing, and a few questions about their knowledge of AMP’s. This survey was posted on Facebook as well as sent via email to 5 veterinary clinics within the western Kentucky area.

The platform in which my survey was made was Google Forms. I decided on this platform due to its simplicity and accessibility for anyone on any device. This program also creates graphics using AI which allows me to easily interpret data quickly. I was also able to see

individual responses which was especially helpful in the “veterinary professionals” survey, as I left an open response section for surveyees to give feedback.

Once I received an adequate number of responses from each survey, I was able to begin data analysis. I started with the “public” survey. To do this I reviewed the responses to the questions regarding what type of care surveyees paid for and how much it cost. This information was key to furthering my literature review, as I knew what area of veterinary medicine to focus on. I then analyzed the section of the survey regarding satisfaction of both quality of care received and pricing for the visit.

I then analyzed the “veterinary professionals” survey after receiving the responses I needed. I began with reviewing the questions regarding the number of clients that use AMP’s. The next step was to review the responses to the questions asking about the surveyees' opinions on client satisfaction as it relates to pricing. These questions were answered with a scale from 1-5. After gathering the information from the singular answer choice questions, I used the open response section to gain further insight on the opinions of veterinary professionals.

After I compiled all of the data from the two surveys, I was able to look for trends. The trends I found were essentially the same as what I was able to find in my literature reviews, which allowed me to easily connect the lines between existing research and my own.

It is to be noted that I included a section in each survey for the surveyee to place their email addresses. This was specifically for them to get a copy of any information I gained about the AMP’s, as I have created a resource (*located in the results section*) for both pet owners and veterinary professionals to learn more about the specifics of each type of AMP. My hope is that this resource can help vets and their staff better understand the use of AMP’s as well as make it easier for clients to understand the benefits of using an AMP.

Results:

Public Survey:

When pet owners were asked what type of care their pet received in the past 12 months, the following options were listed: Annual Wellness, Sickness related visit, emergency care, and other. The most common reason for visiting the vet was “Annual Wellness: exam, vaccines, regular blood work” at 91.6%. This was followed by: Sickness related visit, emergency care, and “other”. The reasons listed in the “others” section included neuter, TPLO (cruciate ligament repair) surgery, and orthopedic radiographs. Figure 1.0 provides a visual of the survey results.

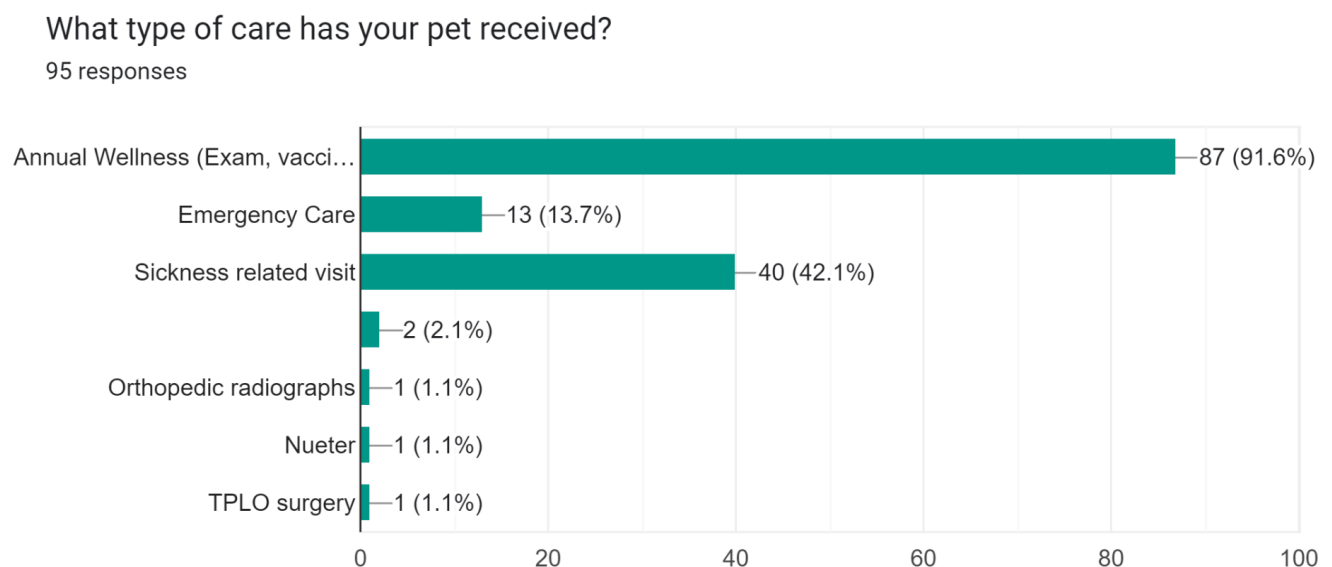


Figure 1.0: Type of care received by pet in a clinical setting in the past 12 months

The survey then asked clients about their satisfaction with the care their pet received as well as the satisfaction of the cost of their visit. Figure 2.0 and 3.0 show the results of these questions. Answer choices were ranked on a scale of 1-5, with 1 being very dissatisfied and 5 being very satisfied. When asked about the care their pet received, clients were mostly very satisfied or just satisfied. (Figure 2.0)

On a scale from 1-5, how satisfied with the CARE of your pets were you after your visit?
95 responses

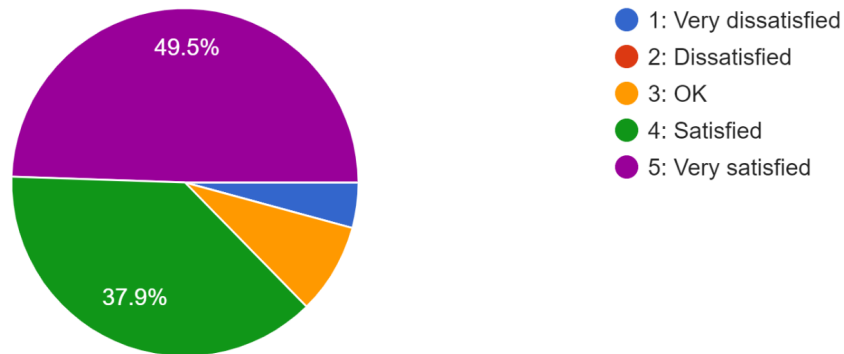


Figure 2.0: Client satisfaction regarding care received by their pet from veterinary staff

Despite care satisfaction levels being high, price satisfaction was lower. Satisfaction of pricing was rated on the same 1-5 scale. Most clients stated that they were “OK” with the pricing of their visit. Figure 3.0 provides a visual representation of the responses.

On a scale from 1-5, how satisfied with the PRICE of your visit were you?
95 responses

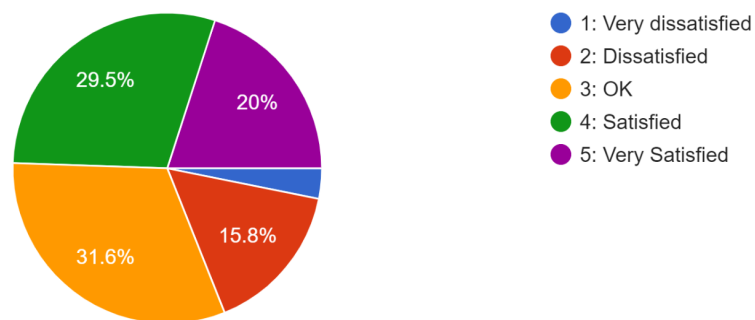


Figure 3.0: Client satisfaction regarding pricing of their veterinary visit in the past 12 months

It is to be noted that many of the surveyees may have a bias to higher satisfaction levels due to their relation to myself. Many people who completed this survey were students of Murray State University's veterinary technology or pre-veterinary programs, or friends of these students. This bias may skew results, generating results that show higher levels of satisfaction for both care and satisfaction than are found in the general population.

The average price that those surveyed paid for their visit was \$100-\$200, followed by \$0-\$100, \$500+, \$200-\$300, \$400-\$500, and lastly \$300-\$400. This data follows the existing data I researched and received from Pawlicy Advisor, who states that the average cost of a routine checkup visit is between \$50-\$250 in Kentucky. (Pawlicy, 2023) Kentucky was chosen as this is the state my study was conducted in.

Questions about AMP's concluded that only 6.3% of those surveyed used an AMP. The top method used was CareCredit, followed by pet insurance, then practice managed payment plans. When asked about their knowledge of AMP's, the majority answered they knew nothing or a little bit about AMP's. This question was also ranked on a 1-5 scale, with 1 being nothing and 5 being expert, respectively. Figure 4.0 shows the results of this question.

On a scale from 1-5, how much do you know about alternative methods of payment?

95 responses

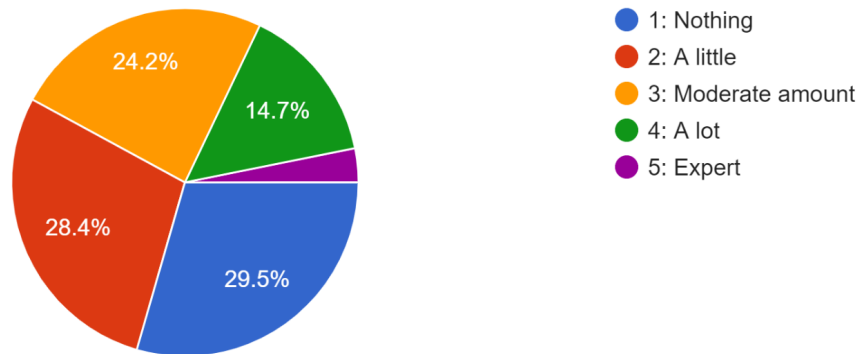


Figure 4.0: Clientele knowledge on alternative methods of payment

Clients also provided insight into how often veterinary professionals teach clients about AMP's. They can be informed about the existence AMP's in many ways, but one that the veterinary community can make a difference in is word of mouth straight to the client. When surveyed about this, the majority (60.6%) of clients reported that they had not been notified of AMP's by their veterinarian or veterinary support staff. A visual of these results is provided with figure 5.0. Due to these results, another goal of this study was to create a resource for clients and veterinary professionals alike to use for education on AMP's. This resource is located at the end of the "results" section and titled Table 1.0.

Have you ever been told by a veterinary professional about alternative payment methods?
94 responses

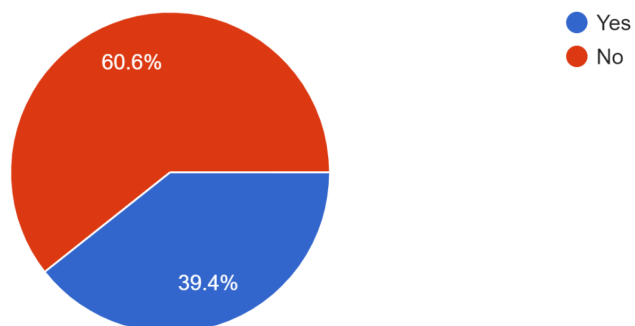


Figure 5.0: Clients notified about alternative methods of payment by a veterinary professional

Lastly, the client survey showed that the geographical location of most surveyees was rural, which aligns with the region in which I conducted this study. Figure 6.0 shows a visual of the geographical regions of the clients surveyed.

What best describes the area in which you reside?
94 responses

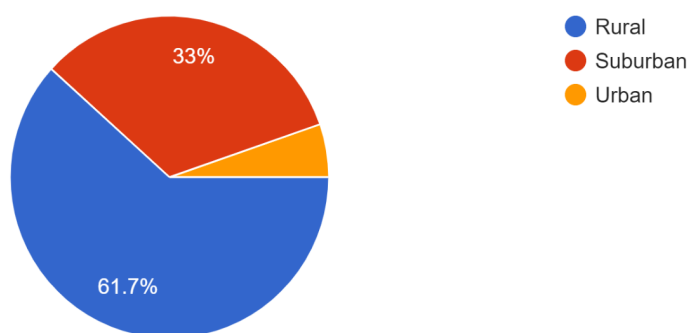


Figure 6.0: Geographical location of clients surveyed

Veterinary Professionals Survey

Most of the survey respondents indicated that they were veterinary assistants (61.9%) or veterinary technicians with a license (33.3%). It is to be noted that many of the respondents are students at Murray State University or have recently graduated from the university. A wider network of veterinary professionals may yield better results in the future.

Of those surveyed, 81% work in a small animal general practice. Figure 7.0 shows the breakdown of types of practice these professionals are employed at.

What best describes your place of employment?

21 responses

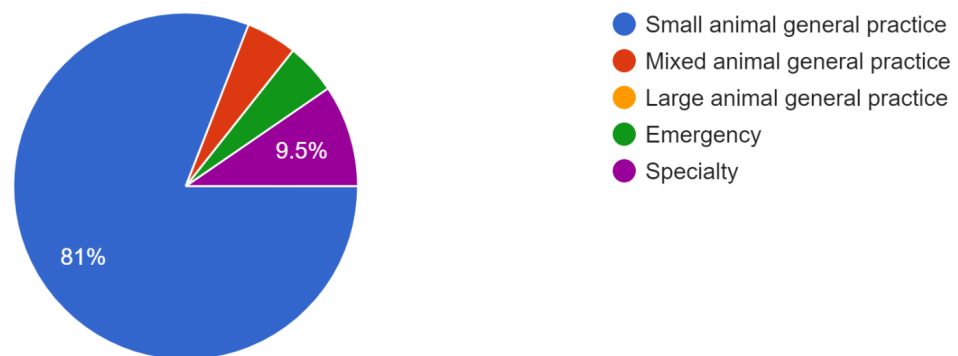


Figure 7.0: Description of place of employment of surveyed veterinary professionals

Veterinary professionals seem to witness more AMP usage than what the client survey indicated, with 61.9% of professionals voting that they see AMP's used "often". This question was rated with the answer choices being: Very often, often, not often, and never. Each response received votes, and a visual breakdown of these results can be seen in figure 8.0.

How often do you see clients using alternative methods of payment (Pet insurance, CareCredit, payment plans, etc)?

21 responses

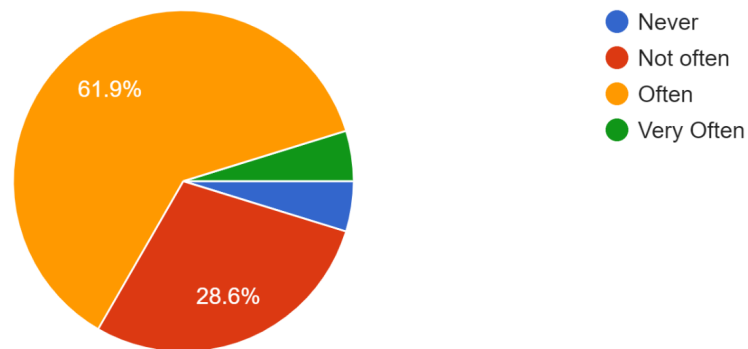


Figure 8.0: *Veterinary personnel results on how often they see alternative methods of payment used*

The value of the veterinary professionals survey lies in the results of the following three questions:

- Do you believe that clients would be more satisfied with your place of employment if pricing was lower?
 - Results show 71.4% say “yes” (Figure 9.0)
- Do you believe that alternative methods of payment make paying for veterinary care easier?
 - Results show that 90.5% say “yes” (Figure 9.1)
- Do you think that clients who use alternative methods of payment are more likely to be satisfied with their visit?
 - Results show that 61.9% say “yes” (Figure 9.2)

The results from these three questions provide insight into the minds of veterinary professionals, as well as telling us how we could improve client satisfaction. As has been previously mentioned, an improvement of client satisfaction may lead to the betterment of mental health in the field. The three questions of this portion of the survey may hold bias, as the IRB approval required that this survey not be blind, so the respondents did know the purpose of this survey which may have led to a slight bias from respondents. The results from these three questions are provided with visual aids below, in figures 9.0, 9.1, and 9.2.

Do you believe that clients would be more satisfied with your place of employment if pricing was lower?
21 responses

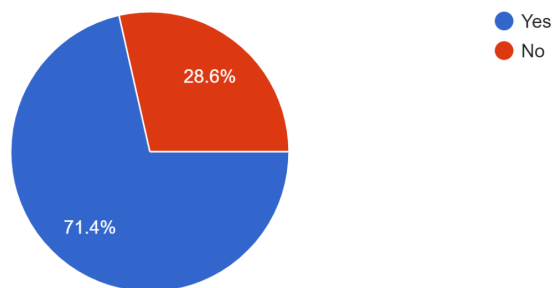


Figure 9.0

Do you believe that alternative methods of payment make paying for veterinary care easier?

21 responses

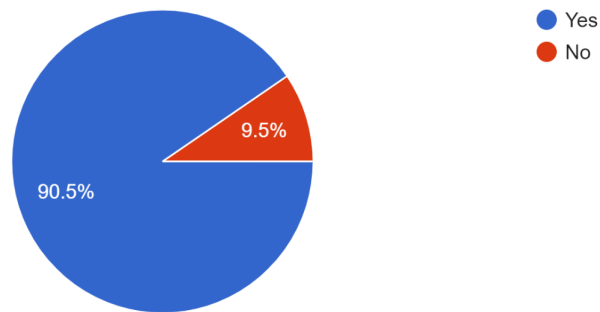


Figure 9.1

Do you think that clients who use alternative methods of payment are more likely to be satisfied with their visit?

21 responses

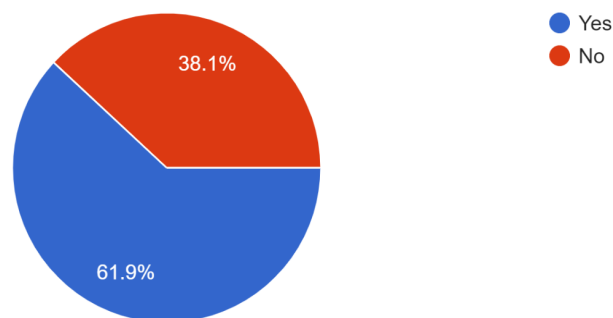


Figure 9.2

Analyzing these results show that many veterinary professionals are on the same page: they believe that clientele who are more financially able to pay for veterinary services are believed to be more satisfied. Those who are knowledgeable about AMP's (while using one or not) have higher satisfaction levels altogether. Included in the "veterinary professionals" survey was an open response portion to gain further insight into thoughts of veterinary professionals on this subject.

A few notable responses:

- *“I think most people would be happier if we did our job for free; that being said when equipped with accurate information and explanations on process, there is less pushback on procedures.”*
- *“As much as I see CareCredit, which is great, I wish people would be more open to pet insurance and be more knowledgeable about it! BUT I also wish pet insurance paid upfront, because sometimes if O has to pay for things up front, they don’t have that money even if they have insurance. I recommend getting pet insurance and care credit to revolve payments (etc. you pay for your visit with care credit, submit claim on insurance, use the money you get back from insurance to pay off care credit)”*

Both of these responses provided value to my study, as they both support the thesis that owners who are supplied with information of AMP’s would be less likely to push back veterinary procedures due to high pricing. The second response also brings up an interesting point that was unexpected: owners may not understand the reasoning behind veterinary pricing. This idea will further be discussed in the “Discussion” portion of the study.

Finally, this resource may be able to provide more information to both veterinary professionals and clients alike. While a much more detailed version of this chart could provide more information, this is a simple starting point. Table 1.0 showcases the pros and cons of the top three AMP’s from this study, as well as providing information on where specifics can be found.

	Pet Insurance	Pet CareCredit Card	Payment Plan
Pro	Financial preparation for emergency care and any other visit	Little to no interest, pays bill upfront, covers almost every expense	Allows clients to pay veterinary hospitals directly, no interest
Con	Many do not cover pre-existing conditions or senior care, requires a monthly fee, most require payment upfront and reimburse the client	Prior credit approval needed	Many practices do not use this method, clients cannot be held accountable
Where to find more information	ForbesAdvisor: Best Pet Insurance of 2023	Pet CareCredit Card and Financing- CareCredit website	Contact your veterinarian for practice specific plans

Table 1.0: Resource for AMP's for both veterinary personnel and clientele

Discussion

Veterinary Pricing

In order to successfully analyze the survey results, it is essential to understand the reasoning behind the prices charged by veterinarians for their services. Like any other business, veterinary practices have more than just merchandise to pay for. Fixed expenses like building rent, utilities, property taxes, insurance, medical waste fees, disposal fees, maintenance and more are often hidden and forgotten about by clients. Listed below are the average expenses that veterinary clinics pay for their fixed expenses, this does not entail all expenses incurred by a clinic and is just listed averages. (Hoeksema, 2022)

- Accounting/bookkeeping - \$300 per month
- Advertising - \$500 per month
- Insurance - \$250 per month
- Professional Services (legal, marketing, etc) - \$200 per month
- Rent - \$3,000 per month
- Software subscriptions - \$200 per month
- Supplies - \$500 per month
- Utilities / Internet - \$500 per month

Adding to these fixed expenses is staff wages. The average veterinarian salary in the U.S. is \$95,000, the average salary for a veterinary receptionist is \$30,000, and the average salary for a veterinary technician is \$31,600. (Hoeksema, 2022) To put these wages into perspective, a human medical doctor working in general family practice makes \$299,769 a year. The difference in wages of these two professions is astounding, especially when considering the schooling for each is almost identical. However, clients are often more upset at their veterinarians for pricing than their family doctor. The degree needed to become a veterinarian is a “Doctorate in

Veterinary Medicine (D.V.M.)” or equivalent (V.M.D./ BVSc). This degree entails 4 years of undergraduate studies, 4 years of veterinary medical school, and possible internships or residencies. After this schooling, most students are left with an overwhelming debt load. It is also worth noting that veterinarians are in high demand, which means many clinics are in competition for new hires. On average, 90% of vet students will receive multiple job offers before graduating veterinary school. (Fallenstein, 2010). Analyzing these statistics together, veterinary clinics must offer sign-on bonuses or student loan forgiveness to employ new veterinarians and keep existing ones. This only adds to the outgoing expenses. Many clients also believe that veterinary practitioners inflate prices of medical supplies and medication greatly, which they often don't see with human medicine due to medical insurance. For example, a multi-use vial of the canine rabies vaccine costs on average \$28. This vial will vaccinate 10 animals, with each vaccine being priced around \$15. Putting this through the following formula:

$$(\text{price owner pays} \times \text{number of doses in vial}) - \text{price of vial} = \text{profit}$$

Therefore the profit calculation for a vial of the rabies vaccination is as follows: $(15 \times 10) - 28 = 122$. The profit from a vial of rabies vaccines is \$122. While at first glance this seems like a lot of profit, in reality \$122 is trivial compared to the expenses spent everyday on payment for employees, more medication and medical supplies, utilities, and everything else listed previously. Add in x-ray machines, lab equipment, computers, phone lines, and more technology as well, and that extra \$122 on a rabies vial may not seem as outrageous. Please note that the prices listed above and that of the calculated rabies vaccine are highly varied based on supplier, geographical location, and clinic. The prices listed are a general average found online and should not be believed to be the same at every veterinary practice. It is possible that transparency on

pricing to clients may change their thoughts surrounding the idea of unethical inflation from veterinarians. Veterinary professionals also have the ability to explain what exactly the prices mean. For example, an x-ray is not just \$100, it is a diagnostic tool that could save an animal's life. If owners better understand the meaning behind the service they pay for, they may have less apprehensive about paying for services. Let it also be known that the conducted surveys show that clients in rural areas paid less for veterinary visits, a factor that the public may not know about. It can be inferred from the responses from the veterinary professionals survey, specifically those from Figures 9.0, 9.1, and 9.2, that veterinary professionals believe that well informed owners have high satisfaction levels, and therefore more compassion for the professionals who provide medical care to their pets.

Client Satisfaction

The data collected from both the literary analysis and survey portion of this study indicates that client satisfaction levels have a positive correlation with usage of alternative methods of payment. Comprehensive client satisfaction is created by many factors: care received, pricing, time of appointment, personal lives, stress about a sick pet, and more. All of these factors contribute heavily to the overall satisfaction level of a client towards their veterinarian. For the purposes of this study, client satisfaction levels will be evaluated using two criteria: level of satisfaction of care and level of satisfaction of pricing. Both of these factors contribute heavily to the overall satisfaction of clients. Based on the survey results, most veterinary clients are highly satisfied with the care they received by their veterinarian and support staff. Satisfaction of care received is case-by-case, as client and patient care is not identical for every case. It is good practice to treat every patient and client with excellence, but

there are times that owners do not feel as though their pet received this level of care. Finding a solution for care-based satisfaction would require specific examples and personalized plans, which is why care-based satisfaction is not the primary focus of this study.

On the other hand, price-based satisfaction is the focus of this study. According to the client surveys, most veterinary clients who paid between \$100-\$200 were satisfied or OK with the pricing from their veterinarians. However, those who paid a higher amount did not have satisfaction levels as high. After looking at the individual responses, it is important that most of the respondents who answered “yes” to using an AMP had high satisfaction levels for both care and pricing. Those who answered the question surrounding price-based satisfaction with “dissatisfied” or lower had little to no knowledge about AMP’s. This set of individuals were also shown to have not been told by their veterinarian or veterinary staff about AMP’s. The clients who have lower satisfaction levels often tend to be those who become angry or aggressive with their veterinary staff. This is one of the main reasons behind wanting to increase satisfaction in this field, as many professionals are becoming less tolerant of aggression. Highly satisfied customers often form better relationships with their veterinarians, which then further increases satisfaction and trust between client and staff. Once a client builds that relationship, they are also more likely to accept the prices that come along with pet care, to understand that veterinary care is important, and to give their pet preventative care throughout the year. Pets who receive yearly preventative care are less likely to experience sickness or emergencies, therefore resulting in less financial strain on an owner.

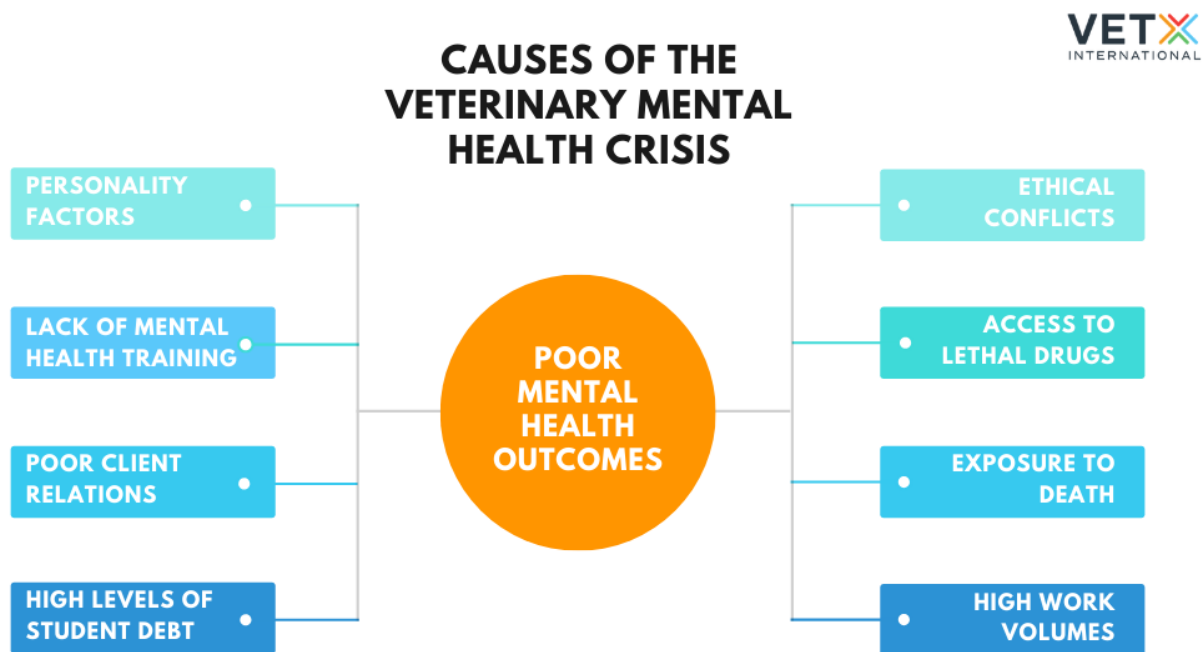
Putting this together indicates to us that pet owners who have an AMP or who are knowledgeable about them have higher overall satisfaction levels, which leads to a better

relationship with their veterinarian, which results in better pet care, and finally results in less financial strain. Those who do not use or do not have a great deal of knowledge of AMP's have lower satisfaction levels, leading to a greater likelihood of aggressive behavior, which can lead to backlash from veterinary professionals, and result in overall dissatisfaction of the veterinarian. Not only do dissatisfied clients leave the veterinarian's office feeling irritated, veterinary staff often feel the same. Dissatisfied clients will often leave complaints that negatively affect the men and women in the veterinary field. A 2022 study on the effects of client complaints on veterinary support staff showed that one hundred and ninety (34.4%) VSS (veterinary support staff) reported being subject to a CC (client complaint) in the previous 6 months, with cost of care the most common reason (78.6%). (Rogers et. al, 2022) The study provides evidence that the cost of care for pets is largely responsible for the frustration of clients. However, veterinarians cannot lower pricing for every service they provide. AMP's are a possible solution to this problem and one that is supported by the above evidence taken from the conducted survey.

Veterinary Mental Health

1.6 times as many male veterinarians and 2.4 times as many female veterinarians died by suicide than did members of the general population from the years 2004-2013. Mental health, just like physical health, is ever changing based on the individual. While each veterinary professional has a different story and a different reason behind declining mental health, trends have been identified. The chart below, provided by VetX International, presents the common

reasons that veterinary professionals say are to blame for declining mental health status.



It is the hope of many researchers to provide solutions for each of these factors. The current lack of mental health training is being mended by veterinary schools, as many schools are now offering electives on the importance of mental health as well as in-house counseling for students. High levels of debt are also being tackled by vet schools, with financial counselors helping incoming and current students. The American Veterinary Medical Association (AVMA) as well as the American Association of Veterinary Medical Colleges (AAVMC) are also providing more resources on how to handle high debt load. Client communication and dissatisfaction, however, are not capable of being fixed with training during school. Many veterinary schools are now offering courses on perfecting client communication, which does help train the future generation of veterinarians. Two hundred and sixty veterinary support staff members (VSS) (47.2%) reported feeling depressed because of client complaints (CC) made against them, 295 VSS (53.5%) stated CCs negatively affected their enjoyment of their job, and 146 (26.5%) have

considered changing their career because of CCs. (Rogers et. al, 2022) Many veterinary professionals have left the field all together due to their declining mental state, which then leads the same client load on a smaller population of veterinarians and support staff. Another issue plaguing the field is lack of employees, which further puts stress on those currently working. That stress is also reported to cause mental health decline. The conducted study provides evidence that AMP's may help the veterinary mental health crisis by providing financial soundness to dissatisfied clients, allowing them to be more civil with veterinarians and their staff.

Conclusion

In conclusion, alternative methods of payment provide financial stability to pet owners, which directly correlates to their overall satisfaction levels. The literary analysis of multiple sources provides factual evidence that clients are emotionally overwhelmed during times of financial stress, and are mostly unprepared for veterinary emergencies. Many clients become agitated when confused about pricing for services that they are paying for. The analysis also presents documentation of the negative effects of client complaints on veterinary professionals, and shows that the decline in mental health of veterinarians is due to several factors including negative client interactions. Clientele satisfaction is a complex part of any business, and tackling it gets harder when the satisfaction levels are based on the care of a dependent animal. Literary analysis provides us with reasons why owners are aggravated with their vets, with the top reason being pricing. It is evident that better client satisfaction may occur when clients' knowledge on

reasons for prices on veterinary services are the way that they are. The research done via IRB approved survey concluded that clients who use alternative methods of payment do in fact have higher satisfaction levels overall, including but not limited to satisfaction of pricing and that of care their pet received. The data showed that those who did not have an existing knowledge of AMP's were less satisfied with the care their pet received as well as the price they paid for their visit. This can be attributed to the stress surrounding financial strain. As the literature showed, those who are under more financial stress tend to be more agitated and less satisfied with their services. The conducted survey provides evidence that the clients who are more knowledgeable about the pricing of veterinary services and of the ins and outs of AMP's are more likely to have higher satisfaction levels. From this, we can conclude that those who understand the financial reasoning behind veterinary services as well as understand how to refrain from financial stress are less likely to berate the veterinary professionals that service them.

The survey conducted by myself on veterinary professionals shows solid evidence that the employees in this industry understand the reasoning behind angry or upset clients. Unfortunately, they cannot change pricing or ensure that a client will not be in financial trouble post veterinary care. As the literature suggests, this is a reason for the decline in mental health of veterinary professionals. Connecting the literature allows a conclusion to be made that happier clients mean happier and healthier veterinary professionals, which leads to a decrease in mental health disorders. We can also conclude that those with better mental health are less likely to leave the field, which in turn can help the stress load on the rest of their colleagues. In conclusion, client satisfaction levels can lead to better mental health of the men and women who care for the medical care of animals everyday. The survey also shows us that most professionals are ready to increase their clients satisfaction levels by better informing their clients about AMP's.

After conducting this study, it is evident that further research could be done to prove points made about teaching clients more about AMP's. If future studies are done, I would suggest surveying a wider range of clients and veterinary professionals to ensure less bias. A study could also be conducted showing that veterinary professionals who are treated with more respect enjoy their job more than those treated with disrespect.

Finally, alternative methods of payment do help clients manage their veterinary bills. The objective of this study was to further understand clientele knowledge of AMP's and find any trends that occur between knowledge of AMP's and satisfaction levels of those who use them. As the study progressed, it was evident that clientele knowledge of alternative methods of payment is related to their satisfaction levels. It was also found that while the usage of AMP's helps clients, it also helps veterinary professionals. Specifically, it can help by decreasing the animosity between veterinary professionals and clients, thereby increasing satisfaction levels to both parties. Overall, alternative methods of payment are shown to increase the satisfaction of veterinary clients, which leads to happier clients and healthier veterinary practitioners.

Materials

IRB Needed Material:

Consent Form

Online Research Participation Consent

Study title: Gauging Clientele Knowledge on Alternative Methods of Payment for Veterinary Service in Relation to Satisfaction

Primary investigator: Olivia Hritzkowin

Faculty Advisor: Dr. Laura Ken Hoffman

You are being invited to participate in this survey as part of research for a Senior Honors Thesis conducted through Murray State University. This form contains information you will need to help you decide whether to be in this research study or not. Please read the form carefully and ask the study team member(s) questions about anything that is not clear.

Nature and Purpose of Project: This survey will be used to investigate the use and client understanding of alternative methods of payment for veterinary services in relation to overall satisfaction.

Explanation of Procedures: This is a one-time online survey and should take no more than 10 minutes of your time.

Discomforts and Risks: There are no anticipated risks and/or discomforts for participants.

Benefits: Participation in this study may not benefit you directly, but it will help veterinary clients who are in need of financial assistance for veterinary services. It also provides veterinary professionals with a resource to better understand dissatisfaction of services because of pricing. Research aims to determine if knowledge of alternative payment methods will increase satisfaction of veterinary clients.

Refusal/Withdrawal: Participation in this study is voluntary. You are free to leave questions blank or exit the survey at any time with no fear of repercussions. Please answer the questions honestly, there will be no judgment of answers perceived to be “right” or “wrong” by the investigator or involved parties.

Confidentiality: Your participation in this study is anonymous. Neither the researcher(s) nor anyone else will know if you have participated or how you responded. However, we are unable to guarantee the security of the computer on which you choose to enter your responses. Information (or data) you enter, and websites you visit online can be tracked, captured, corrupted, lost, or otherwise misused. An option will be provided at the end of the survey to optionally provide your email address to be put on a list to receive resources on alternative payment options for veterinary services as well as results of this study. This option is completely voluntary and will not affect results of the survey.

This research is overseen by Dr. Laura Ken Hoffman and Honors College Executive Director, Dr. Warren Edminster.

Any questions about the procedures or conduct of this research should be brought to the attention of Faculty Advisor: Dr. Laura Ken Hoffman (lhoffman2@murraystate.edu)

This project has been reviewed and approved by the Murray State University Institutional Review Board (IRB) for the Protection of Human Subjects. If you have any questions about your rights as a research participant, you should contact the MSU IRB Coordinator at (270) 809-2916 or msu.irb@murraystate.edu.

By continuing with this survey, you are consenting to participate in this research. You may choose to exit the survey at any time by exiting the survey page or by not hitting submit at the end.

Email and Social Media Blurp

This is what will be posted online along with the link to my survey and the graphic

Hello! My name is Olivia Hritzkowin and I am a senior Pre-Veterinary Medicine student at Murray State University. This survey is a part of my Honors College Senior Thesis. This research aims to link client satisfaction and knowledge on alternative payment methods for veterinary services. If you are the primary owner of a pet(s) and have paid for any type of vet care in the past year, please consider completing this survey. Please SHARE this survey to allow pet owners and vet staff to become better informed on easier ways to pay for services. Please contact me at ohritzkowin@murraystate.edu with any questions about the research: Gauging Clientele Knowledge on Alternative Methods of Payment for Veterinary Service in Relation to Satisfaction.

This is what will be sent via email to vet clinics as well as posted on veterinary professional facebook groups along with the link to my survey

To whom it may concern,

Hello! My name is Olivia Hritzkowin and I am a senior pre-veterinary medicine major at Murray State University in Murray, KY. As a part of my Honors senior thesis, I am surveying veterinary professionals on their thoughts about alternative methods of payment for veterinary services (Pet insurance, CareCredit, payment plans, etc). My research aims to link client satisfaction and knowledge on alternative methods of payment. This quick survey will allow me to understand how many clients are using these methods, as well as gain insight into your thoughts on client satisfaction related to pricing. Please consider filling out this quick survey and sharing with any veterinary professionals to allow pet owners and vet staff to become better informed on easier ways to pay for services. Please contact me at ohritzkowin@murraystate.edu with any questions about the research: Gauging Clientele Knowledge on Alternative Methods of Payment for Veterinary Service in Relation to Satisfaction. Thank you for your participation.

Sincerely,

Olivia Hritzkowin

Veterinary Professionals Survey Questions

What kind of veterinary professional are you?

- DVM
- RVT/LVT
- Veterinary Assistant
- Receptionist
- Other

What best describes your place of employment?

- Small animal general practice
- Mixed animal general practice
- Large animal general practice
- Emergency
- Specialty (please specify)

How often do you see clients using alternative methods of payment (Pet insurance, CareCredit, payment plans, etc)?

- Never
- Not often
- Sometimes
- Often
- Very Often

On a scale from 1-5, how much do you know about alternative methods of payment?

- 1-5 scale

Do you believe that clients would be more satisfied with your place of employment if pricing was lower?

- Yes/No

Do you believe that alternative methods of payment make paying for veterinary care easier?

- Yes/No

Do you think that clients who use alternative methods of payment are more likely to be satisfied with their visit?

- Yes/No

What type of alternative methods do you see used the most?

- Pet Insurance
- CareCredit
- Payment plans
- Other

What best describes the area surrounding your place of business?

- Rural
- Suburban

- Urban

Anything else you would like to add?

If you would like more information on alternative payment methods for veterinary services, please leave your email below. This will only be used for a single email with information surrounding alternative payment methods.

Client Survey Questions

Has your pet received veterinary care in the past 12 months?

- Yes/No

What type of care has your pet received?

- Annual Wellness (exam, vaccines, regular bloodwork)
- Emergency Care
- Sickness related visit
- Other

On a scale from 1-5, how satisfied with the CARE of your pets were you after your visit?

- 1-5 scale

On a scale from 1-5, how satisfied with the PRICE of your visit were you?

- 1-5 scale

Around how much did you spend at your last visit to the veterinarian?

- 1-100
- 100-200
- 200-300
- 300-400
- 400-500
- 500+

Did you use an alternative method of payment (Pet insurance, CareCredit, payment plan, etc.) to pay for your visit?

- Yes/No

If you answered "Yes" to the question above, please specify what payment method was used.

On a scale from 1-5, how much do you know about alternative methods of payment?

- 1-5 scale

Have you ever been told by a veterinary professional about alternative payment methods?

- Yes/No

What best describes the area in which you reside?

- Rural

- Suburban
- urban

If you would like more information on alternative payment methods for veterinary services, please leave your email below. This will only be used for a single email with information surrounding alternative payment methods.

Thesis Prospectus

Senior Honors Thesis Prospectus -- Proposed Study Abstract

Author: Olivia Hritzkowin

Advisor: Dr. Laura Ken Hoffman

Department: Pre-Vet/Vet Tech/Animal Health

Projected Date of Completion: April 28th, 2023

(An abstract of the proposal should follow. This should be single spaced and is not to exceed 500 words.)

The largest complaint from pet owners regarding veterinary care for their pets is pricing of services provided by veterinary professionals. Annual wellness exams, vaccinations, bloodwork, radiographs, sterilization surgeries, and other services are some of the most common services provided by veterinary staff; they are also the most complained about by pet owners. Like any other business, veterinary clinics need to charge for services to create revenue to continue to run their business. Many veterinary professionals debate that clients have no right to be upset regarding pricing of said services. As veterinary professionals, we often blame owners for lack of preparation when they have trouble affording care for their pets. This has created animosity between the clients and employees, oftentimes resulting in negative feelings surrounding veterinary medicine from both clients and staff.

As a pet owner who has been in the unfortunate situation of paying for a medical emergency, as well as being a member of staff at several animal hospitals, I have seen both sides of the argument. Slowly, I have begun to realize that the solution to this problem may be found if clients were more knowledgeable about alternative methods of payment for veterinary services. Therefore, I will be conducting research to gauge clientele knowledge of alternative methods of payment for veterinary services, as well as gauging how often these methods are used in veterinary hospitals. Another goal of this research is to gauge what types of areas (urban, suburban, rural) clients are more knowledgeable about alternative payment methods, as I have seen a decline in knowledge when moving from a large city practice to a small rural practice.

The surveys will be sent out to pet owners who have paid for veterinary services within the past year, as well as veterinary professionals who currently work in a general practice setting. The overall goal of this study is to figure out if customer satisfaction is directly related to their knowledge of alternative methods of payment. By the end of this thesis, I hope to create a

resource accessible to pet owners with results of this study as well as a guide to alternative methods of payment. This will allow pet owners to be better prepared for the costs associated with owning a pet, as well as providing veterinary staff with a resource to educate their clients on how to pay for services. Hopefully resulting in decreased levels of animosity between clients and staff as well as increased satisfaction with veterinary services.

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