# HEALTH PLANS

Miguel Ángel Valera Arnanz

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Plaza Antonio Beltrán Martínez nº 1, planta 8 - letra I
(Centro empresarial El Trovador)
50002 Zaragoza - Spain

First printing: September 2019

This book was originally published in Spanish under the title:
*Planes de salud*
© 2017 Grupo Asís Biomedia, SL
ISBN Spanish edition: 978-84-16818-61-7

Translation:
Owen Howard

Illustrator:
Israel Hernández Rubio

ISBN: 978-84-17640-46-0
eISBN: 978-84-17640-89-7
DL: Z 1562-2019

Design, layout and printing:
Grupo Asís Biomedia, SL
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# ACKNOWLEDGMENTS

"If you want to get there fast, walk alone. If you want to go far, walk accompanied."

Well that's what I've done, with exceptional and motivated people accompanying me, to reach my ultimate goal.

First of all, I would like to thank Dr Javier Nuviala, who showed interest in this book before it was even written, and proposed the idea to Servet Editorial so that it became a reality.

To my project director, Leticia Escuin, and to Marta Borobia, her editing partner, with whom I have had a very pleasant and fluid relationship characterised by complete dedication and professionalism, and to the design team and illustrator Israel Hernández for making this book so beautiful. Thank you all very much.

Thanks also to all my clients at Plans 4 Vets in Spain and Portugal. Working with the same method, with each client, always following the same work process, has greatly facilitated the writing of this book.

I must also thank my friends at the "Optimus" management group for their support, especially Abel Martín, for the little push he gave me to get me started, and Miguel Ángel "Pancho" Díaz, for showing me the way. Thanks also to Jaume Roig, Héctor Gómez, and Rosa Domínguez: by designing effective plans with them, I was able to see that this model could be more broadly applied. I am also grateful to Vicente Fernández Saornil and Joaquín Puerta Gómez for their revision of most of the chapters of the book, and their suggestions to improve the text.

I cannot end without thanking my father, Dr Pedro Valera Lorenzo (1930–2005), for his teachings both in the clinic and in life. Thanks also to

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Professor Dr Dieter Brandau Ballnet, for teaching me all I know about surgery, in addition to being an example of honesty, humility, and wisdom. I admire you, Dieter. And finally thanks to my wife, Conchita Hernán-Pérez, for her unconditional support throughout this adventure.

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# THE AUTHOR

## Miguel Ángel Valera Arnanz

Miguel Ángel Valera was awarded his degree in veterinary science by the Complutense University of Madrid (UCM) in 1990, and has since dedicated his career to clinical practice. In 1993 he began offering health plans to his clients at the clinic he manages, the Centauro veterinary clinic.

Based on practical experience acquired over 20 years, primarily focused on health plans, he created Plans 4 Vets to provide advice to veterinary clinics on health plan design, as well as basic sales and marketing techniques.

He is a member of the Spanish Small Animal Veterinary Association (AVEPA), AVEPA Group for the Study of Reproduction and Paediatrics in Companion Animals (GERPAC), Madrid Small Animal Veterinary Association (AMVAC), and the Optimus management group. He has been a visiting researcher at the École Veterinaire d'Alfort (Paris), Autonomous University of Barcelona (Bellaterra), and the Complutense University of Madrid, and has specialised in surgery and reproduction in multiple hospitals. He also regularly attends national and international courses and seminars on small animals.

His areas of interest are paediatrics, diagnostic imaging (ultrasound and radiology), geriatrics, reproduction and artificial insemination, and surgery.

He is a regular contributor of articles and papers on canine reproduction and clinic management to national publications, and is author of the book *Reproducción canina* (Canine Reproduction). He has also contributed to the TV series "El encantador de perros" (Spanish version of "The Dog Whisperer") with a DVD + book entitled *La sexualidad* (Sexuality), and has participated as a guest on various Spanish radio and television shows on animals.

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# FOREWORD

I think it was February 2006. At least one year beforehand I had been invited to join "Optimus", an informal and friendly group of veterinary surgeons committed to excellence. Made up of professionals from all parts of Spain: Orense, Mallorca, Menorca, Tenerife, Madrid, Talavera, Pamplona, Vitoria, Barcelona, and Guadalajara, the group meetings left us feeling highly motivated and imagining that anything was possible.

It was that month of February when Miguel Ángel Valera, Mike, joined the group. Apart from his great sense of humour, I remember a fact that left me perplexed: at that time, 60 % of his clients had purchased a health plan from his clinic. We quickly became friends, among other things thanks to our shared love of paddle tennis. We played many games together, and I was able to confirm a commonly repeated axiom: how you behave on the field reflects how you behave in life.

Mike is a respectful and positive player, a tenacious fighter until the last play of the match, and a model of fair play. And he possesses a very special virtue: while his winning shots may not be flashy, he uses his resources in such a way as to inspire his opponents and get the best out of them. What does this have to do with health plans? A lot, it turns out.

The race to offer health plans emerged in Spain as a result of a serious economic crisis within the sector following an increase in the VAT applied to veterinary clinics. Veterinary surgeons responded to this crisis in three different ways. Some stuck with the systems that had always been in place, continuing as they had before, and assuming that things would change by themselves. In most cases, they did not even consider implementing health plans in their clinics. A second group established a clear idea of how they wanted to create and launch their health plans. They followed this path alone, without help. This requires a huge investment of time and energy, and in many cases ends without the creation of a usable health plan. The third group embarked on this same journey, but with help. They were walked through the process by a guide who had already completed the same journey, and knew the way. They saved time, optimised available resources, obtained results sooner, and, importantly, enjoyed the journey.

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In the following pages, you will embark on an adventure that can change your professional future forever. And you're in luck: returning to our paddle tennis analogy, you have Mike playing alongside you. He will help you to make the most of all available resources in your clinic, put everything in order, work following a defined method, and enjoy creating your own health plans.

Mike has already been there. Now he will show us the way.

Miguel Ángel Díaz Sánchez
New Way Coaching

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# PREFACE

How did I get here?

Well, due to inertia, in a way. Let me tell you my story.

I started my career as a veterinary surgeon in the late 1980s helping my father in the clinic he had opened a few years beforehand. Even then, I realised that clients only came to the clinic to vaccinate against rabies, or when their pet was very sick. Moreover, charging for our work was not an easy task. In fact, at that time we had no assistants in the clinic, and veterinary surgeons have always been somewhat clumsy when billing for our services, so I had to come up with a system that would make life easier for everyone.

I had to find a way to ensure that there were no problems when the moment of payment arrived, and that customers attended the clinic more frequently to take better care of their pets' health. Then I met a veterinary surgeon who worked with other colleagues, and who charged his clients a monthly fee that covered some very basic services; other services were charged separately.

I liked the idea, and I sought to create a model that was easier to implement, and at the same time attractive to my clients. Looking around, I realised that at the gym in my neighbourhood, where I went every week, members paid an annual fee that included access and free use of the pool and other facilities. However, if they wanted to reserve a court, they had to pay for it separately.

Why not do something similar in the veterinary clinic?

I decided that basic vaccines and consultations would be included in the health plans, and that the rest of the services would have to be paid for by the clients. And of course, those who had a health plan would always avail of more economic rates than other customers.

Now my challenge is to get you to design your own plans.

Let's begin!

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Plans 4 Vets

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# INTRODUCTION

I have not invented anything new.

I have simply adapted an existing concept (used in many other sectors) to smallanimal clinics: the concept of a package, an offer of a set of services and/or products, adapted to the business of veterinary clinics.

This is a strategy used by medical insurers, who charge a periodic fee regardless of whether the customer visits the doctor. When they do provide assistance, they charge an additional bonus. Or consider package holidays: one can avail of a special (cheaper) rate by adding more days to the stay, or by hiring a car or a guided tour with the same operator.

Why not also do this in the veterinary clinic?

After all, we are service providers, providing health services for pets. And we have an obligation both to the pets we treat and their owners, our customers.

Sometimes package offers work, and sell, because the offer is attractive to consumers. In other cases they fail to sell because they are not sufficiently interesting or do not suit the needs of the customer, or because the package is poorly designed, or has low value for money.

The same applies to health plans. If what we offer interests us but not our clients, we will be unable to sell our services. The design of health plans is thus a critical element of the overall strategy. Another critical element is knowing how to offer plans in a way that ensures that our clients will buy them. We cannot sell something we do not believe in, so the health plan must be well designed in order to sell successfully.

Pet health plans are the most effective tools to ensure client loyalty to any veterinary clinic. The success of large veterinary clinic franchises on both sides of the Atlantic is in large part thanks to the implementation of "wellness plans". These ensure that patients are seen more frequently and effective preventive medicine, which is the basis to ensuring better health monitoring for any pet, is established.

In Spain, there was little interest in health plans (perhaps due to ignorance) until the start of the economic crisis in 2007, which was followed in September 2012 by an increase in VAT from 8 % to 21 % for

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veterinary clinics. Subsequently, following a sharp decline in turnover at clinics, veterinary surgeons began to consider health plans as a stable and sustainable source of income, but lacked the magic formula to make them work.

In the age of new technologies and social networks, where the internet is the main source of information, health plans are the most effective means of providing pet owners with the services they require. They create an open door to the clinic and are an excellent means of strengthening relationships with owners by helping them take better care of the health of their pets.

Prior to 2017 there were few clinics that had a focus on preventive medicine and knew how to design, offer, and sell health plans. Franchises have a better understanding of the strategies required, but face an additional problem in that the same product is offered regardless of the type of veterinary centre (clinic or hospital) selling the plan. The problem is that these health plans are not adapted to the clinic, but rather the clinic is obliged to adapt to the plans offered by the franchise holder. Nonetheless, this is a valid (albeit more expensive) means of providing preventive medicine and building client loyalty.

This book begins by describing the elements of a health plan and how to identify the starting point of the clinic prior to implantation of the plan, and proceeds by detailing the knowledge necessary to successfully design a health plan. The differences between health plans for dogs, cats, and other species are explained, and the book ends by outlining the benefits from the perspective of the client, the pet, and the veterinary clinic, as well as discussing how to advertise and market health plans both via social networks and in the clinic.

This book is dedicated to all my colleagues who, like me, decided with great enthusiasm to study veterinary medicine and to continue their professional training upon completing their studies. However, while we have continued to train in medicine and surgery, we have neglected the fields of management and marketing. Only a small group of obsessives are interested in these matters when, in reality, our careers depend on it. Unfortunately, except in some faculties and in individual subjects, veterinary students do not receive the business training they need.

This book is dedicated in particular to those who embarked on the adventure of setting up their own veterinary clinic, but, in the absence of

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any knowledge of economics and management, did so without a basic understanding of what a small company is.

We have learned from each other, from our successes and mistakes, and we strive to continue our work as both clinical veterinary surgeons and business managers. However, any given clinic will be more productive if the manager dedicates a portion of their day to management, while having a colleague cover the corresponding hours attending to patients.

In an ideal world, all veterinary clinics would offer their own health plans. This will require maturation of the market and education of pet owners in responsible pet ownership. This, put simply, is the objective of this book.

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# 1 What is a health plan?

It matters little what you call it; the important thing is that you know what it is. Health plan, wellness plan, medical insurance... these are different terms that describe the same concept. Although there is much debate regarding the terminology, this is a purely semantic matter.

This concept has existed for quite some time in the livestock sector, whereby the veterinary surgeon provides a series of services to a livestock farmer in exchange for a monthly fee.

While insurance is a different concept, the most comprehensive ("premium") plans include standard services, regardless of whether the customer makes a claim. The disadvantage is that the risk and accident component (which is not amortised in the absence of a claim) accounts for a significant percentage of the premium paid.

The health or wellness plan is a more modern concept, and is more focused on providing benefits to the pet (Fig. 1 ).

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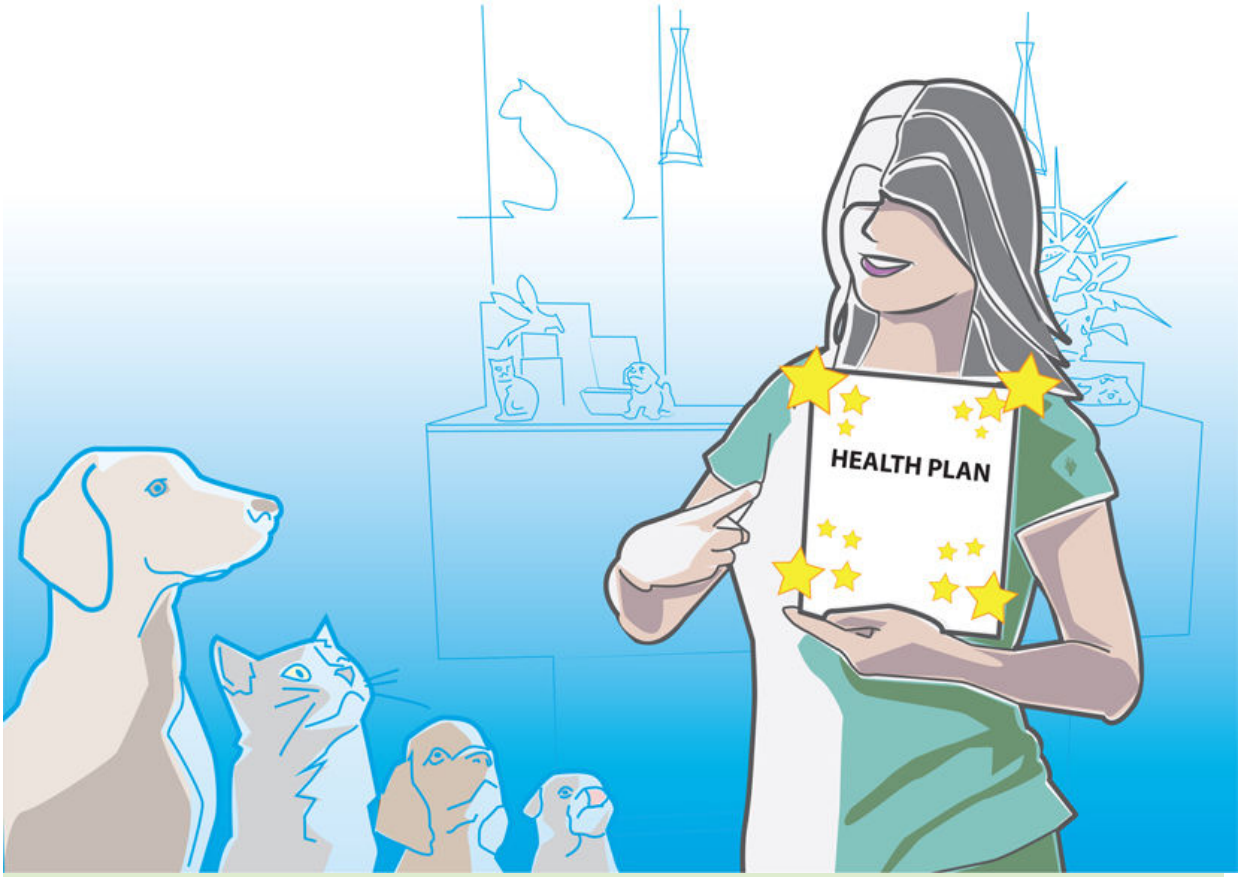


Figure 1. The most important aspect of the health plan is not how it is described, but what it consists of. A health plan that includes multiple services that are of interest to the pet and its owner is in no way inferior to a health plan that offers the same services under a different name.

# Brief historical review

In my own clinic I began calling health plans "retainers", since 20–25 years ago this term was better known. However, I now tend to use the term "health" or "wellness" plan. Initially, the plans offered were very basic, since the concept was very new in small animal clinics.

At the beginning of the 1990s, the presence of cats in clinics was very unusual (more so even than that of exotic animals), except in cases of serious trauma or urethral obstructions. In reality, veterinary clinics were mainly

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oriented towards dogs. Therefore, the first plans offered were aimed at dog owners and were very basic; they included booster vaccinations, *Leishmania* testing, and little else. In today's more developed market it would not make much sense to offer such basic plans (Table 1 ).

In the USA, several large chains of veterinary clinics and hospitals have been working with health plans for many years. By contrast, the concept is less widespread in Europe. In the UK, it is more common to work with insurance plans, although the current model is close to extinction due to many cases of fraud and abuse.

In Spain, in addition to franchises, growing numbers of clinics are beginning to offer health plans, with varying degrees of success depending on design, payment methods, marketing strategies, etc. In any case, it is clear: health plans are here to stay.

**Table 1. Comparison of services included in health plans in 1995 and 2016.**

| 1995 | 2016 |
|---|---|
| **Services included** | |
| Rabies vaccine | Rabies vaccine |
| Polyvalent vaccine | Polyvalent vaccine |
| *Leishmania* test | *Leishmania* test |
| | Canine flu vaccine |
| | Stool analysis |
| | Complete blood count and biochemistry panel |
| **Medical consultations during normal business hours** | |
| Free | Free |
| **Services with 20 % discount** | |
| Radiographs | Radiographs |
| Emergency care | Emergency care |

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| | |
|---|---|
| Surgery | Surgery |
| Electrocardiograms | Electrocardiograms |
| | Fluid therapy |
| | Additional blood and urine analyses |
| | Ultrasound |
| | Dental cleanings and extractions |
| **Services with 10 % discount** | |
| | Grooming |
| | In-store purchases |
| | Pet food |

# Where are we going?

The question really should be: How far should we go? The answer is in our hands.

Among many other responsibilities, vets are the guarantors of pet health, and it is our obligation to educate pet owners about responsible ownership.

We should provide pet owners with recommendations regarding the best preventive healthcare so that they can then decide what they can and want to do. It is the owner who should select the veterinary services that are best suited to their needs and those of their pet.

The small animal market is very dynamic. As such, neither the economic situation nor the competition should be blamed if a veterinary clinic is failing to thrive. If the situation is in flux, it is necessary to adapt accordingly and come up with new proposals. The harsh reality is that “he who does not

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move, disappears". This is the challenge of continuous change, both in veterinary clinics and other business sectors, with which we must live in today's society.

# What is a health plan?

In general, health plans consist of three blocks of services:
1. Vaccines, analyses, and standard examinations.
2. Consultations.
3. Discounted services.

Each block will be dealt with exhaustively in the chapters dedicated to health plans for each species.

There is also a tendency to include in health plans so-called *serducts* , i.e. services that include a prescription product. These provide added value to a product that is sold, with the objective of competing with pet stores, which lack qualified staff that can advise their clients.

Examples include parasite control and weight-loss programmes. One cannot compare a flea-and-tick collar at a 10 % discount with an "external parasite protection programme", which includes advice plus a 10 % discount on parasite control products; or compare a bag of pet food at a 15 % discount with a "weight-control programme with weekly monitoring", which includes a prescribed diet at the same 15 % discount, as well as monitoring and weighing of the pet at each visit.

Which do you think will be more effective? If the service offered is of interest to the client, and the prices are equivalent, the client will choose the veterinary centre. It is up to us to decide how to offer our services and, above all, who to orient these services towards. The identification of the "ideal client" defines the marketing strategy and the design of health plans, as we will discuss later at length.

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# 2 Why should I offer health plans at my clinic?

Health plans have many benefits for pets, their owners, and clinics. They are requested at veterinary clinics by many pet owners, and their implementation means that everyone wins. However, while the demand exists, supply remains scarce.

## Health plans bring added value to the clinic and constitute a service that distinguishes the clinic from the competition.

Of all the services provided by veterinary clinics, health plans represent the best means of promoting client loyalty and marketing one's services, and serve as a tool to educate owners in responsible pet ownership (Fig. 1 ).

Owners who have contracted a health plan will quickly visit their veterinary clinic as soon as their pet has a medical or behavioural problem, since there is no payment barrier to the consultation. This allows earlier detection of diseases and resolution of behavioural problems.

The direct consequence is that these owners will better control the health of their pet, provide adequate care with our veterinary guidance, seek early treatment for health problems, and therefore feel better about their pets.

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Figure 1. A vet explaining the importance and benefits of health plans to a pet owner.

# Health plans as a loyalty tool

Do you know how many visits per pet you have had in the last year? Not just from regular clients, but the average number for all clients.

If the number is three or more visits per year, then congratulations, you are above the average. However, is this really a sufficient number of visits to ensure that a pet is well taken care of?

It is clear that good preventive healthcare cannot be provided with less than two visits per year. Two or three visits do not provide sufficient time to discuss all the necessary tasks that the pet owner must perform: deworming,

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external parasite control, analyses, vaccinations, etc. To carry out these tasks appropriately, the visits would have to be very long, and the owners would not assimilate all the information. Even with a veterinary surgeon with exceptional communication skills and clients with an exceptional memory and an excellent attitude towards pet health care, the cost of each of these few visits would be very, very high.

Nonetheless, health plans have their detractors. According to some, health plans offer certain services that are unnecessary. Do you think it is unnecessary to perform annual blood tests in dog and cats? Or to vaccinate them against viral diseases? Or that pet owners are well informed about neutering, education and play, parasites, nutrition, and dental care?

The fact that a large portion of the human population never goes to the doctor for routine checkups does not mean that this is appropriate behaviour in an advanced society like ours, where advanced healthcare is available. A 50-year-old man who does not go for a prostate exam would be considered reckless, as would a woman who skips her annual gynaecological checkup. If we agree with these examples, then why do we not seek the same type of healthcare for our pets, particularly given that their life expectancy is much shorter than ours? (Fig. 2 ).

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Figure 2. Making regular visits to the veterinary clinic for a checkup of a pet's health is a perfect example of responsible ownership.

The most valuable aspect of the health plan is that it gives the veterinary surgeon the opportunity to educate pet owners about responsible pet ownership. This is a constant struggle in the era in which we live. Many owners buy or adopt pets without considering whether they are capable of taking good care of them and/or have sufficient means to do so. Health plans address these issues because they include as standard all necessary healthcare services and allow the owner to attend the clinic as soon as they have the slightest suspicion of a problem with their pet.

Undoubtedly, the pets themselves are the greatest beneficiaries, since they receive veterinary attention at an earlier stage of the disease. Another great benefit is the peace of mind offered to the pet owner.

Furthermore, because the diseases with which the clinic has to deal are less complex, clients develop greater trust in their vet, resulting in more visits to

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the clinic. Together, these factors lead to an increase in cross-sales of services and products.

The data do not lie. It has been demonstrated that in franchised veterinary practices (on both sides of the Atlantic) and in clinics that offer their own plans, customers who purchase health plans spend two to three times more than those who do not. These owners do so happy in the knowledge that they are taking better care of their pet, and become accustomed to visiting their vet, viewing them as a trusted health professional for their dog, cat, or rabbit. They know that they are providing for all their pet's needs, and doing so at a reasonable price.

## So, what's the problem in implementing health plans?

For the sceptics, an example: Imagine a lifelong client, whose pet does not usually get sick, who brings their pet to the clinic 10 months after their last vaccination. The pet is 8 years of age, has lost several kilos, and the results from previous analyses are unavailable.

—Have you been taking good care of that dog's health over the previous 8 years?

—How many diagnostic tests will need to be performed in that specific visit due to illness?

—Is the owner going to be happy with the bill they will have to pay?

—Will the treatment likely be successful?

—Will the life expectancy of that patient be much less than that of other patients that regularly attend the clinic?

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If that dog had a health plan, the results of all analyses from the previous several years would be available for comparison, there would not have been a 10-month interval since the last visit, and the loss of weight over the previous few months would have been detected. You could have avoided the significant problem with which you are now faced, and have a greater chance of resolving it or addressing it on time. This situation should be viewed both from the point of view of the veterinary surgeon, who will have to treat a serious disease, and that of the client, who will be faced with an equally serious bill. Do you still doubt the value of a health plan?

Finally, if the pet attended the practice with greater frequency, they would be more accustomed to the veterinary surgeon, making them easier to deal with and the overall experience more pleasant for all involved. There will be visits during which it will not be necessary to administer any treatment (e.g. when discussing external parasite control, during which the dog will receive a reward).

Health plans, wellness plans, retainers – no matter the name used, they are a recipe for happy customers, healthy pets, and clinics oriented towards preventive medicine, resulting in a more satisfactory outcome for everyone.

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# 3 What type of clinic would not be interested in health plans?

Some veterinary practices should not offer health plans. They are not recommended for everyone. There are few exceptions, but some nonetheless. Several types of clinics may not be interested in implementing health plans:

- Referral centres where specialists (ophthalmologists, neurologists, traumatologists, etc.) receive cases referred by other clinics. Their customers are not the pets they attend to, but the veterinary surgeons who refer them.
- Clinics that already check pets frequently and have (successfully) oriented their practice towards preventive medicine. If all goes well, clients pay for consultations without problems and regularly attend the clinic. In these cases, there is no need to change anything.
- Low-price and low-cost clinics. If cheaper or even free consultations are added to existing low prices, the model cannot sustain itself economically, especially in the case of low-price as opposed to low-cost clinics.

## Low-price and low-cost clinics

Low-price clinics are not a model in themselves, but are very widespread in some countries. Their arrival has had negative effect on the entire sector.

First, this model endangers the clinics themselves; they are doomed to disappear in the short term if the inflow of customers is not sufficiently high. Without a doubt, they are self-destructive. Secondly, they endanger clinics that charge reasonable or higher prices and comply with current norms and legislation, making these traditional clinics appear expensive when, in fact, all they do is charge the rates necessary to develop a sustainable business and provide a quality service. Indeed, when clients of low-price clinics have a problem, they end up coming to the traditional clinics to have their pet treated.

The difference between a low-cost and a low-price clinic is that the latter offers services at low prices, but does not take into account the volume of customers needed to make the model profitable, as well as attractive. In addition, low-cost clinics offer a very limited series of services at very competitive prices to a large number of clients, which makes their business model sustainable.

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For all other clinics, health plans are recommended. Each practice should have its own health plans, since each centre has its own strengths and weaknesses associated, for example, with the socioeconomic characteristics of the neighbourhood in which it is situated or its geographical location. This will determine the services it can offer; a neighbourhood in a city with many cases of leishmaniasis is different to a residential area in another with a greater frequency of heartworm.

The services included and/or the prices of the plans will therefore differ. Likewise, the experience of the staff, the diagnostic techniques available, and the presence of competing clinics will also influence health plan design ( Fig. 1 ).

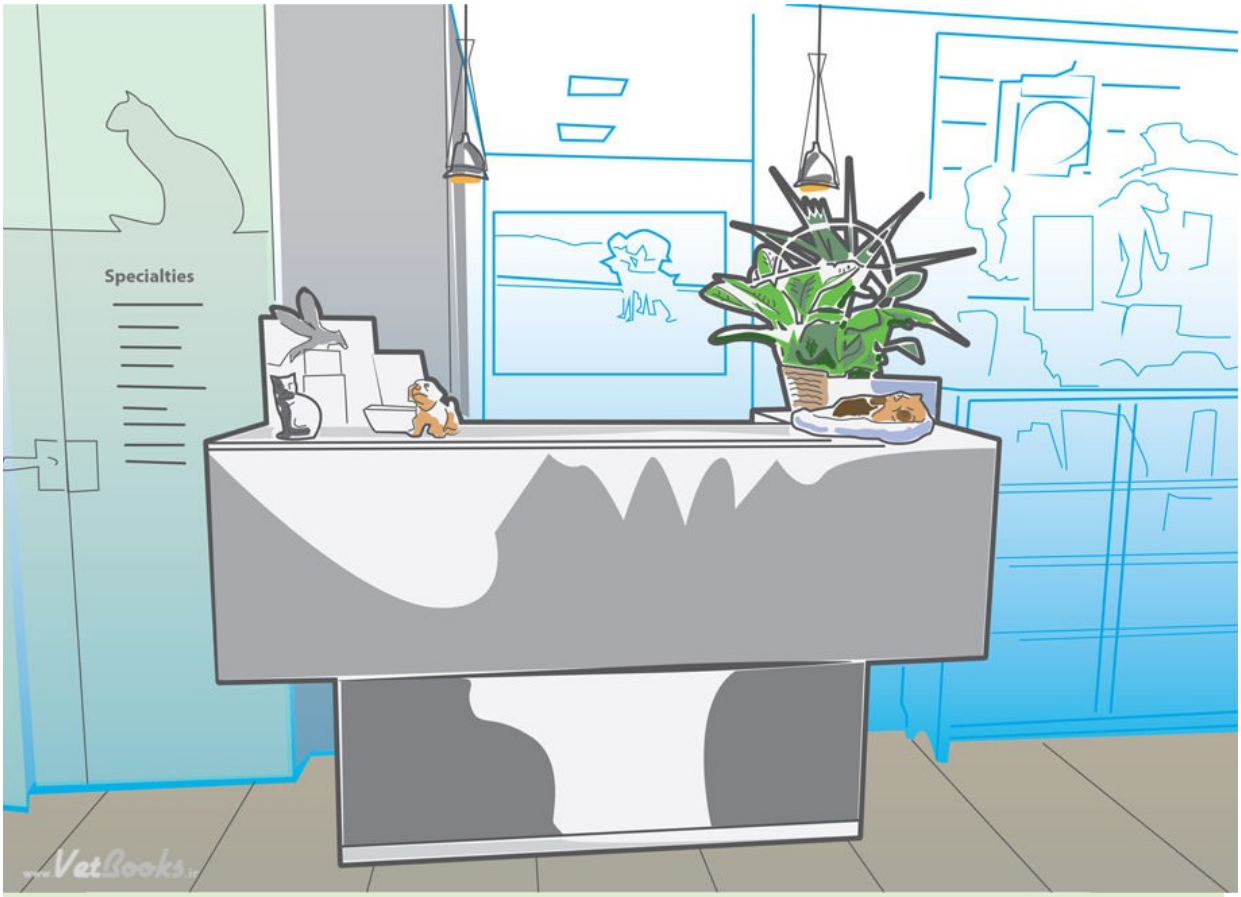


Figure 1. Health plans must be specific to each veterinary practice. However, they are not recommended for all types of clinics.

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# Referral centres

If the clinic is a referral centre (e.g. specialists in ophthalmology, dermatology, or surgery) to which most patients are referred by other veterinary surgeons, their true clients are those veterinary surgeons, as opposed to the pets' owners. For this reason, it makes less sense to offer health plans, unless only a small percentage of patients are referrals. Let's look at an example of the latter situation: a veterinary clinic that offers all types of services and has recently begun to receive trauma patients referred from other clinics. This clinic should distinguish between regular customers, who account for 90 % of their turnover and who can be offered health plans, and trauma referrals (who in reality are not clients of the clinic), which represent 10 % of the total volume of clients and should not be offered plans under any circumstances if the clinic wishes to remain as a specialist centre.

One programme that could be implemented in these specialist centres is a voucher system. This is highly recommended for chronic treatments, as in the case of physiotherapy services or dermatology consultations, where both the client and the veterinary surgeon are interested in ensuring that visits are not interrupted in order to achieve cure or improve the patient's condition.

# Clinics successfully oriented towards preventive medicine

Veterinary clinics that have been successfully working with a preventive medicine-based approach for several years and whose turnover is stable throughout the year can subsist without the need to offer health plans. Those that have reached this level of stability have done so by running seasonal campaigns that focus on, for example, control of vector-borne diseases in

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winter, flea and tick treatments in spring, oral health in summer, and neutering in autumn.

These clinics understand that with each new campaign, these seasonal services must be offered to all clients, in the clinic, in person, when clients visit for a checkup or vaccination, and via social networks. When the client has already availed of that campaign and has received a satisfactory service, it is very likely that they will do so again the following year.

However, without the help of health plans, many clinics are unable to sell more than 20 % of their service offerings. Thanks to health plans, 100 % of the services offered can be sold by integrating them into the plan.

# Low-price clinics

This is the most widespread model among newly opened practices. They offer attractive, low prices in order to enter the market, attract customers from other, older clinics, and rapidly develop a name for themselves. They are usually well equipped, with X-ray machines, operating theatres, and equipment to perform clinical analyses, even if this equipment is rarely used.

These centres must have a well-defined business plan, with a time horizon of 1–2 years during which prices will rise so that they can cover expenses once their reserves are exhausted.

A significant number of these clinics maintain low prices after their first few years, and therefore fail to capitalise on their investments. These clinics often implement health plans in order to avoid raising their prices and losing their initial competitive advantage.

It should be borne in mind that in a competition between low-price providers there is only one winner, and everyone else loses. The winner must also have a high volume of visits in order to bill enough and make a profit.

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# Low-cost clinics

This model consists of offering only basic services and nothing outside of this limited range. This may be one of the reasons why this model has not yet spread in many countries. How many veterinary surgeons would be willing not to be able perform radiographs in their clinic, to base 80 % of their business on vaccinations and deworming, or to refer all cases that require diagnostic imaging tests to other centres?

The low-cost model is not compatible with having diagnostic equipment.

However, it is a model that can be successfully exploited and can prove very profitable if managed correctly, for example by reaching agreements with nearby clinics that offer the services they do not provide. Furthermore, very little investment is required (the clinic needs little more than examination tables, refrigerators, and computers).

The veterinary surgeons and assistants who work there do not need to be experts, since they only offer very basic services. Because the few services offered are inexpensive (lower salaries, no loans to pay for diagnostic equipment), the clinic can offer clients very competitive prices.

# POINTS TO NOTE

1. Health plans are not essential for clinics that already have a successful preventive medicine-based approach and receive large numbers of visits per patient per year. Nonetheless, they may be of interest to them and their clients.

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2. Referral centres and emergency clinics should not offer health plans, since their clients are the veterinary surgeons who refer to them.
3. Health plans will not be of interest to low-cost clinics, since the addition of free consultations to already low prices will not allow the model to sustain itself.
4. While a significant number of new clinics apply the low-price model, this is not sustainable in the medium term.
5. For all other clinics, health plans will be of interest.

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# 4 Personal branding and positioning of the clinic

## Positioning of the clinic

This is a key consideration. Although almost any clinic can implement health plans (with the exception of those discussed in the previous chapter), it is essential to understand the model your clinic most closely resembles, your target market, and the services you will provide. In summary, what is your position in your locality with respect to your competition, what differential value do you offer, and what types of health plans will you offer your clients?

There are basically three ways to determine your positioning: SWOT analysis, “corporate culture”, and surveys.

## SWOT: strengths, weaknesses, opportunities, and threats

A useful starting point is to carry out a SWOT analysis of the clinic, involving all employees. Each employee puts into writing the strengths, weaknesses, opportunities, and threats that best pertain to the practice (Fig. 1 ). Once completed, the idea is to collate the input of each employee and thereby obtain a global and more objective view of the manner in which the

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clinic operates. This allows better definition of the clinic's market position, whether it be a neighbourhood clinic serving the immediate locality or a hospital that serves several localities.

It is recommended to start the SWOT analysis by analysing strengths (Table 1 ). This is easier and more positive. For example, strengths could include dermatology, internal medicine, or surgery. It is important not only to list the specialties, but also to consider strengths such as offering house visits, dealing with clients, or managing social networks. Each employee should write their own list, after which all lists are combined.

Next, each contributor should examine their conscience and list each of the weaknesses (that which is not done or not done well). For example, not having a web page, not offering health plans, or outsourcing surgeries. Here it is common for one employee to list something that others consider a strength. It is important to pay attention to weaknesses, since sooner or later these will translate into threats.

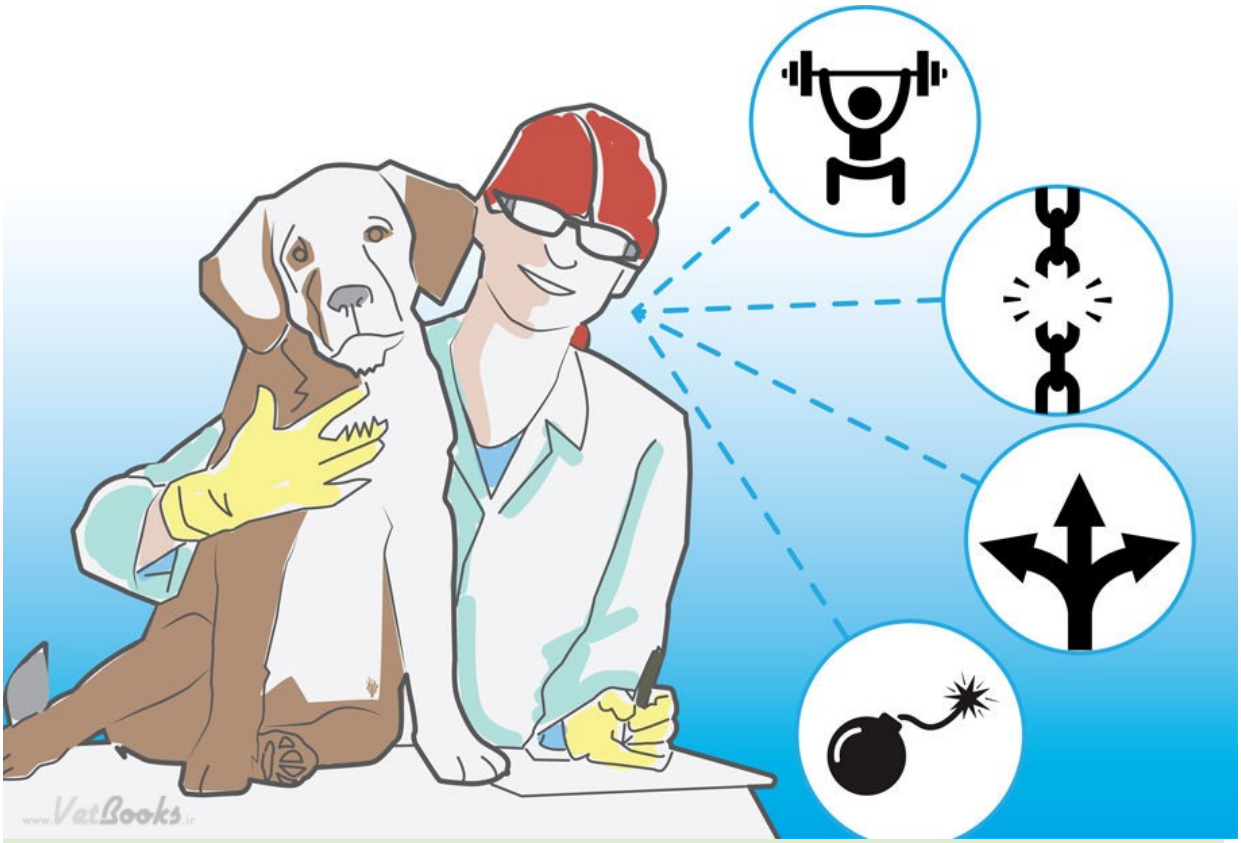


Figure 1. SWOT: strengths, weaknesses, opportunities, and threats.

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**Table 1. Example of a SWOT analysis of a veterinary clinic.**

| Strengths | Weaknesses |
|---|---|
| ■ Experienced staff.<br>■ 24-hour emergency service.<br>■ Offers good healthcare for cats.<br>■ Active presence on social networks. | ■ No health plans offered.<br>■ No appointments offered.<br>■ Location with high rent and low footfall.<br>■ No web page. |
| **Threats** | **Opportunities** |
| ■ Clinic in the village.<br>■ Veterinary house calls at low rates.<br>■ Online sale of pet food and products. | ■ Switch to a cat-only clinic.<br>■ Design health plans for cats.<br>■ Purchase a property on a main street with nearby parking. |

Threats are internal or external factors that can interfere with your work. Examples of internal threats include poor economic management (which can lead to business failure) or work-related conflicts (which create a poor work environment and lead to decreased productivity). An example of a more common external threat is the opening of a new clinic or a dog groomer (if you also offer that service) near your clinic.

Finally, the opportunities are listed. This is perhaps the most important element of the SWOT analysis as it helps identify areas in which the clinic can grow, improve, and develop new services, as well as ways in which the clinic's market position can be modified or improved.

You have to determine your position "in the game", and therefore identify the services you offer in the context of your location.

You have a distinct advantage if you are the only veterinary practice in the locality or the neighbourhood, since you can then choose what type of clinic you wish to be. However, even in this case, you have to think it through, as sooner or later competition will appear, potentially competing for your clients by offering the same types of services.

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The most common scenario is for a clinic to share a locality with several other clinics. If yours is a well-established expert clinic, with adequate medium/high prices, you can offer your clients complete health plans that include all the services that your patients are used to receiving each year. Conversely, if yours is the new, lower-price clinic, you can offer more basic and cheaper plans and still be successful. You could also offer more comprehensive plans, although these will be harder to sell.

# Corporate culture: mission, vision, and corporate values

These are the three pillars of corporate culture. If each of these is well defined and put to paper, you will acquire a very clear idea of your market position. In fact, because this approach allows one to establish their own starting point, I find it the best strategy to define one's market position. The SWOT analysis can be very interesting, and is a useful exercise to perform annually, but is not as "true" in defining who we are.

How is this done? Let's review each concept:

## Mission

This defines your work in the market, your target clientele, and your differential value. The following is an example:
"The XXXXX veterinary clinic is dedicated to offering healthcare for exotic animals, with the best professionals, state-of-the-art technology, and service 24 hours a day, 365 days a year."

## Vision

This defines your future goals, or, better stated, your dream market position. The following is an example of a vision statement for the clinic in the previous example:

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"That XXXXX is recognised as the reference clinic for exotic animals in our city, both by clients and veterinary colleagues, thanks to its use of cutting-edge techniques and pioneering diagnostic tools."

## Corporate values

Corporate values consist of a list of the clinic's virtues and its commitments to clients and patients.

"Values are what we live for, what really matters to us", says Miguel Ángel Díaz, veterinary surgeon and author of *7 keys to successfully running a veterinary practice* .

For the exotic animal clinic in the example, these could be:

- Leadership as a referral centre.
- Close communication with colleagues and customers.
- Excellence in services offered.
- Integrity in patient management.
- Passion for work.
- Continuous innovation.

Normally there should be 5–7 ideas that are identified and agreed upon by the whole team. Once the staff agree upon their values, any new members should agree to uphold these values.

Very few clinics actually do this work, although many are more or less aware of their values. However, putting pen to paper greatly helps to identify where we came from and, above all, where we are going. I highly recommend that you do this.

# Surveys

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Although I prefer the two previous methods, surveys give us an objective and external perspective of who we really are, since they show us how we are viewed by our clients. It is possible that what they tell us is in line with our own perception, but this may not be the case. Therefore, this method complements the other two.

Surveys can be conducted by an external company, or you can carry out your own survey by talking to pet owners in the park or to your own clients: how do they perceive you, what do they like the most and the least about your work? The answers will help you to understand how they view you.

In addition to serving as tools to position your business, surveys are a useful means of evaluating your service. I recommend carrying out surveys at least once per year.

# Personal branding

While this book is not about personal branding, it is a concept worth understanding. If you can integrate health plans into your clinic, you can incorporate them into your personal branding.

Personal branding is not having a website, writing a blog, or being active on social media; it is having one's own personality, a way of working and being. In short, it refers to a unique and unmistakable style that is inherent to any action performed by the clinic.

There is a subtle nuance that distinguishes personal brand from branding. The former is a noun, while the latter is a gerund, and therefore implies action, which is why I prefer it. This topic will be discussed in the chapter on marketing, but the action involves taking advantage of every occasion to talk about your clinic and your way of working. Not only on social networks, but also in any informal or work meeting. You are your brand.

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If you work with health plans, you can incorporate elements that distinguish you from your competition, a unique hallmark by which you can be recognised. This is your differential value.

Around this concept, although it may seem abstract, you must build your history, cultivate your team's image, and stress the cleanliness of the clinic and, above all, your manner of working.

That same style should also be reflected in social networks, but should never be contrived. Your clinic should never be presented in a way that does not match the reality. Your message must be coherent, authentic, unique, and consistent. You must have a clear objective that is evident to your clients and makes your clinic stand out.

# POINTS TO NOTE

1. There are several methods that can be used to determine the positioning of your clinic. Some are more theoretical and others more empirical, but all are useful.
2. Perform a SWOT analysis to identify the strengths, weaknesses, opportunities, and threats that apply to your clinic.
3. Corporate culture is what defines your values, mission, and vision, and is a good starting point.
4. Surveys are a means of finding out what your customers think of your business.
5. Personal branding is more related to who you are, and your style of work, than brand positioning. If this is perceived by your clients it can provide important added value.

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# 5 Pricing policy: strategy

You must be sure that your clinic's prices correspond to the costs of each service. Some clinics that charge for blood tests performed in-house do not account for the costs associated with the use of the haematology analyser or the time invested by the veterinary surgeon or assistant. If you only factor in the cost of the materials used, it is very likely that you will lose money with each test performed. The worst mistake is to not discount VAT from the price charged.

In Spain, if you charge €25 for a 20-minute consultation, the actual price comes to €19 after discounting VAT (21 %), i.e. less than €1 per minute.

For those unaware, this price includes electricity, water, building expenses, property tax, salaries, social security payments, computers and software, rent/depreciation of the premises, veterinary association fees, accountant fees, insurance, collection of sharps and medical waste, cleaning costs, and more. More can be added to this list, but the idea is to bear these costs in mind so that you are not giving away your services for free.

First, start by calculating the cost of opening your doors each day. Although there are more scientific methods, the following method is very simple and practical: add all the annual fixed expenses, and divide the result by the number of working days. This will give you an estimate of daily fixed costs. This number is then divided by the number of visits received per day to calculate the cost that should be attributed to each client for each consultation. To this, VAT and the desired margin must be added to obtain the true price that will have to be charged for an ordinary consultation. If you perform this calculation, you may be surprised at how little you are currently earning.

Once you have updated your prices accordingly, you can put a price on each health plan: add the costs of all vaccines and tests included in the plan and

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apply a discount. It's that easy. The tricky part is calculating the discount to apply without losing money.

Depending on the positioning of the clinic, the prices must be aligned with the business model. If you offer a quality service, dedicating the appropriate time to each patient, with expert staff and advanced techniques, your prices cannot be lower than the costs of the services offered. On the other hand, if your clinic applies a low-price model with low margins per visit, sustainability will only be achieved with large numbers of visits of very short duration.

You will need to revise the prices of all services offered to ensure that all associated expenses have been taken into account when establishing the final price of each service: the costs of the service itself, the time required to perform it, depreciation of equipment, margins, VAT, and the fixed cost that must be allocated to each visit (fixed cost = the series of expenses associated with the daily operation of the clinic, regardless of whether clients enter or not).

The fixed cost that must be applied to each service tends to be forgotten, and is a key factor to take into account.

# EXAMPLE OF FIXED COSTS

- Annual fixed costs: €48,000.
- Monthly fixed costs: €48,000/12 months = €4,000 per month.
- Daily fixed costs: €4,000/25 days = €160 to open each day.
  If the average number of daily visits is 10, each client costs €16 (without any spending on product). In this case, any medical service that costs less than €16 (e.g. a checkup) would result in losses to the clinic. Therefore, it is essential to calculate the cost per visit to ensure that you do not lose money with certain services.

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There are other more “scientific” methods to calculate this figure, but this is a simple approach and can be done by anyone. For a more detailed breakdown, it would be necessary to determine the cost of the different employees per minute in order to assign a monetary value to each type of consultation. For example, a normal 20-minute medical consultation involving a veterinary surgeon and an assistant will not cost the same as a 40-minute surgery that requires an anaesthetist, a surgeon, and a surgical assistant. The time contributed by each employee is determined to calculate the cost of the service, to which the desired margin and VAT are added.

Once you have determined the average cost of each consultation, you will need to add the costs of each specific consultation type. In the case of a consultation requiring a radiograph, the costs of the following must be considered: annual equipment revisions, depreciation of the X-ray machine and the automatic developer (and in this case, cost of the radiographic film and development solution) or of the digital equipment, dosimeters, and the hours spent by staff performing and interpreting the radiograph (Fig. 1 ). Let’s take a look at some examples:

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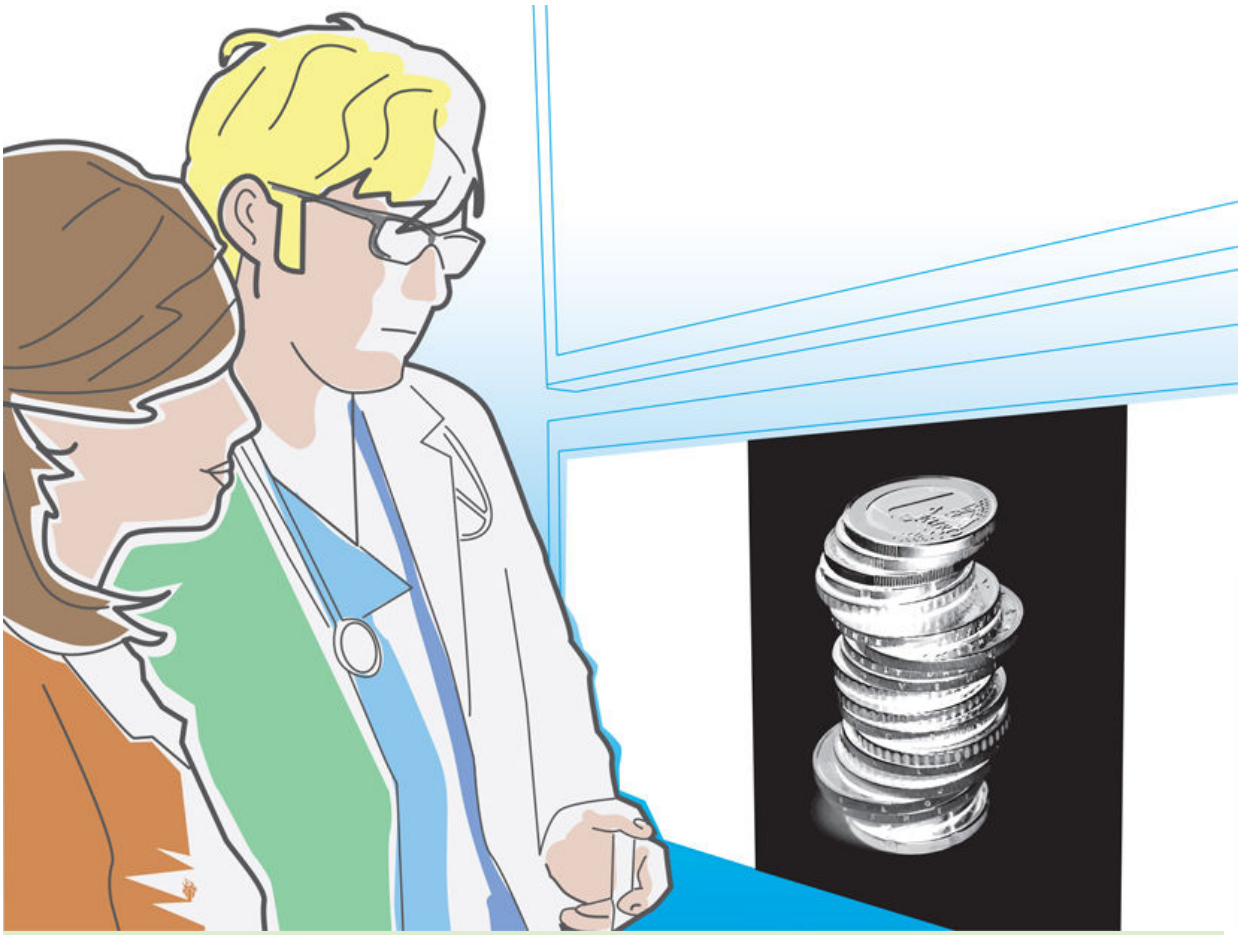

Figure 1. The cost of performing a radiograph must be calculated correctly, and includes multiple factors.

1. Cost of performing a radiograph:
   - Amortisation of radiography equipment. If the equipment costs €30,000 and is amortised within 10 years, the annual amortisation is €3,000, or €250 per month. If an average of 25 radiographs are performed per month, each one will cost €10.
   - Labour costs (veterinary surgeon/assistant) associated with performing and interpreting the radiograph: around €2 more.
   - Annual revision of radiographic equipment: annual cost €300/12 months = €25 per month, or €1 per radiograph.
   - Annual dosimetry: annual cost with 2 dosimeters = €300. Add another €1 per radiograph.

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- Development solution and fixer, radiographic film: Add another €1 per radiograph. In clinics with digital radiography neither development solutions nor film are required, but maintenance and updating of computers and software are necessary, and constitute additional expenses.
- Training of staff, acquisition of a certification to operate a radiodiagnosis facility, radiographs discarded due to poor quality: €1 more.

In total, the cost of the service comes to around €15–16. To this figure VAT must also be added. Therefore, any radiograph for which less than €18–19 is charged will result in a loss. If many more radiographs are performed (and charged for), the amortisation cost decreases proportionally. Also, the desired margin must be factored in.

2. Vaccination:
   This should never cost less than an examination; the cost should include the examination + the vaccine + any disposable material used.

3. Fluid therapy:
   In addition to the cost of the consultation, the following expenses should be included: the serum, catheter, the staff that care for the patient (or amortisation of the infusion pump in the patient's cage), and the time that the animal will spend in the clinic (light, heating/air conditioning, water, rent, etc.)

This is the way to calculate the costs of each of the services offered to your clients. However, you must calculate your own specific costs (which will differ from one clinic to the next).

In almost all clinics the primary expense is employees' salaries. In a well-managed clinic, this should not account for more than 35–40 % of total expenses. However, this will vary between practices with a single veterinary surgeon (where expenses are lower) and clinics with more auxiliary staff. For this reason, this calculation must be made for each particular case. It is common for clinics with more staff to be more efficient and receive more visits per day than smaller clinics. The cost per visit can be equivalent in both cases.

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In conclusion, to determine our prices, we must start with our expenses and not fool ourselves. We run the risk of offering services that result in losses, and by compensating with other services that do turn a profit we may feel that we are charging appropriately when this is not the case.

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# 6 Who should design health plans?

Health plans offered by clinic chains or franchises are usually already designed and developed, and therefore there is little room for adjustment. There are advantages and disadvantages to this model: advantage, the job is already done; disadvantage, there is little or no room for adaptation to a given reality (type of client, city, etc.).

When developing your own health plan, you can hire the services of a consultant. However, the objective of this book is to allow you to design one yourself, with the help of your team.

## Alone or with a team?

Health plans can be designed individually, without consulting anyone on the team, although this is not recommended. Given the major economic implications, it is not a job that the manager/owner of the clinic should undertake alone.

Plans that have not been approved by all staff at the clinic are unlikely to work well.

It is not enough for two people to design the plans and then share them with the rest of the team; all staff at the centre should participate in the development process in order to clearly understand the plan and its individual components (Fig. 1 ). If staff do not like or do not believe in a health plan, they will not offer it to customers.

In my work as a consultant, I dedicate the first minutes of my visit to discuss and debate with team members any objections they may have regarding

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health plans, and to clarify doubts relating to any specific aspect: design, mode of sale, payment methods, renewals, discounts, etc. Once the doubts are resolved, I explain how the plans work and we design them together.

Therefore, all staff should be present at meetings to design appropriate plans for the centre, or at the very least to review the initial and final drafts (before market launch). It is crucial that staff working in reception participate in the development phase, as they will bill for the services and schedule reminders for clients.

Figure 1. It is vital that all staff members (owner and/or manager, veterinary surgeons, assistants, and administrative staff) are involved in the design and development of health plans.

# Health plan design

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The process should proceed as follows: decide how many and what kind of plans will be offered, what services will be included in each plan (depending on the geographic and social peculiarities of the environment), establish prices, understand the plans perfectly, and train employees to sell them. Below, we will expand on each of these points.

## Decide what plans will be offered and for what target species

There are two options: include all possible services, or start with the most basic services for the first year and expand the offer in the second year (based on the experience acquired). If the clinic has recently opened, it is advisable to start with few plans and to add more in the following years. If the clinic is well established and already carries out preventive medicine campaigns, it is advisable to begin by offering the complete plan.

## Determine what services are included in the plan and the percentage discount applied to each service/product

This point is key to determining the price of each plan. The more services included, the higher the price. On the other hand, the more services that are discounted, the more you will have to adjust the margins of each service.

## Establish the prices of each plan

Once the services to be included have been decided upon, the cumulative price is determined and a discount applied. The final price of the plan should be attractive to the client as well as generating a profit.

Once the plans are designed, all staff in the clinic should know what services are and are not included in each plan to be able to offer it to clients. It is essential that all staff know the plans inside out.

# Role play

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This section is very important. In addition to believing in the product offered, it is important that the staff, especially those most involved in sales, practice offering the plans to clients. Even the most timid staff members, those who have trouble selling their work (which is very common within the veterinary sector), should know their plans inside out in order to be able to answer any questions a customer may have.

Role play consists of recreating a sales scene – in this case, the sale of a health plan – between an assistant or veterinary surgeon and a client. Each person should play the two roles in order to better empathise with the client, imagine possible objections, and think about how to refute them. This is a useful tool to make last-minute changes to health plans before releasing them to the market.

It is important to consider the role of veterinary assistants and reception staff. In addition to being involved in the design of the plans from beginning to end, the participation of assistants and receptionists is essential to ensure success. They interact more with customers and animals, and are responsible for charging for the services provided by the clinic.

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# 7 Before starting: do the numbers

Ideally, before opening a clinic a business plan should be drawn up. When deciding upon the services that will be provided by the clinic and drawing up the executive summary, it is first necessary to determine whether the clinic will work with health plans and whether they will form the basis of the business model. Although this topic is not the focus of this book, it is discussed here as it is a key step on the journey towards opening a veterinary clinic.

## Issues to clarify before implementing health plans

Certain data pertaining to the clinic must be obtained before you begin working with health plans. All this information can be obtained from the practice management system: the number of active clients, average number of visits per client per year, and average revenue from each visit.

- Number of active clients: this is the total number of clients who have attended the clinic and spent money (at least once in the last 365 days).
- Average number of visits per client per year: the total number of visits from the last year is divided by the number of active customers.
- Average revenue per visit: the total revenue of the year is divided by the number of total visits. The result is the average amount spent by the average customer on each visit. It is important to emphasise that visits that are not charged should also be taken into account.

The following should be borne in mind before designing health plans: they will fail if the veterinary medicine practiced in the clinic and/or the attention to clients/patients is suboptimal.

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It matters little whether the offer is of economic interest: if the client does not like the service, they will not return even if offered a well-designed health plan.

According to VMS (Veterinary Management Studies), the situation in Spain in 2016 is as follows:

- The average veterinary surgeon has about 750 clients. A clinic with two veterinary surgeons would have about 1,500 active clients.
- The average number of visits per customer is between 3 and 4 per year (including visits to the store). This information should be broken down in order to identify the individual activities concerned.
- The average turnover per visit is around €40 (including VAT).

According to these data, an average clinic with two veterinary surgeons would receive about 5,250 visits per year, each client would contribute about €140 per year, and the clinic would invoice about €210,000 per year, pre-tax (or a gross income of €150,000–200,000 in the best-case scenario).

Health plans, which encompass multiple services (vaccines, analyses, etc.), can lead to doubling of the number of visits within the first year. Thus, the revenue brought in by those customers will be multiplied by 2 or 3.

Among the data to be analysed when designing plans are two key parameters (Fig. 1 ):

- Cost effectiveness.
- Payment methods.

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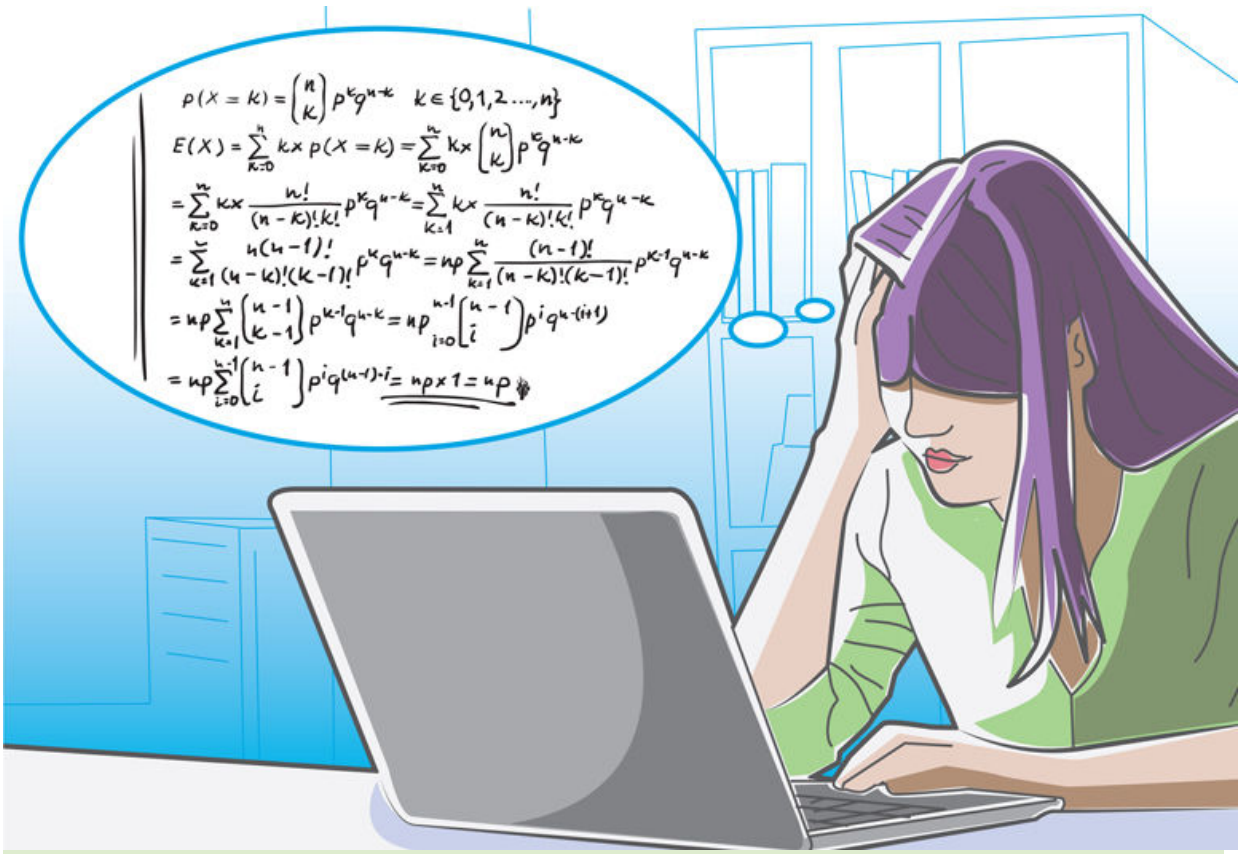


Figure 1. To develop a health plan it is essential to take into account the profitability and the payment method of each plan.

# Profitability of the plans

Detractors tend to argue that health plans result in small margins, and are therefore not profitable. The argument is as follows: by offering a package of services and adjusting the price in order to sell them together (i.e. applying a discount), the profit margin of each service (considered individually) is reduced. This is not entirely incorrect. However, it must be borne in mind that the margin associated with the sale of these services as a package is real, while a large margin on a service that is not ultimately sold is zero.

Let's look at a hypothetical scenario (Table 1 ) . A plan includes four services, which provide a profit of €80 if sold separately. If sold in the form

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of a health plan, this margin is reduced to €70. However, in reality, all four of these services will have to be sold in order to acquire the larger margin. This is no small feat. By contrast, if the plan is successfully sold, all four services are sold in one go. In summary, in day-to-day practice it is more feasible and therefore more profitable to sell a health plan containing the four services than to sell each separately.

**Table 1. Examples of theoretical and actual margins on services offered separately or as part of a health plan.**

| In theory… | |
|---|---|
| **As part of a health plan** | **Theoretical margin** |
| 4 included services | €70 |
| **Without health plan** | |
| Service 1 | €20 |
| Service 2 | €20 |
| Service 3 | €20 |
| Service 4 | €20 |
| **In practice…** | |
| **As part of a health plan** | **Actual margin** |
| 4 services included | €70 |
| **Without health plan** | |
| 2 services sold (probable) | €40 |
| 3 services sold (possible) | €60 |
| 4 services sold (difficult) | €80 |

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# Payment methods

These are the most common ways in which a customer can pay (though options may vary depending on the country): credit card, direct debit, cash, and bank transfer. Below we will discuss the pros and cons of each modality.

## Credit card

This is the safest form of payment and allows for a minimum amount of cash on the premises in clinics with many staff. The drawback is that banks charge commissions for the use of a POS (point-of-sale) terminal. With good negotiation, you can secure a discount rate of 0.3 %, but this money ultimately goes to the bank.

## Direct debit

This payment mode is only recommended if you have a member of staff who oversees accounting and can send monthly remittances to the banks, manage refunds, ensure that all customers on the current plan are paid up, etc. One disadvantage is that if a pet owner is unhappy and does not wish to renew their plan, a refund will have to be provided to account for those expenses.

## Cash

This is a good option, as it avoids the need to spend on accounting-related tasks.

## Bank transfer

It involves no accounting-related expenses for veterinary surgeons or for the client, is totally voluntary, and allows you to directly receive payment into the clinic's account without having to keep cash on the premises.

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# Single payment or instalments?

Health plans can be paid with a single annual payment or in instalments. The following are the advantages and disadvantages of each option:

## Instalments

Regardless of the number of instalments (monthly, quarterly, biannual), the customer may stop paying at any moment for any reason, whether voluntarily, involuntarily (banking error, lack of funds), or through error. In such cases, one must be aware of pending payments. Payment problems can be ruinous if, for example, the customer has availed of most of the services included in the plan during the first 3 months and then stops paying after the fourth month. Instead of turning a profit, the clinic would lose money. The advantage for the client is that it is much easier to pay for the plan little by little rather than in a single payment.

## Single payment

The great advantage is that since the whole plan is already paid for there are no losses. You simply have to concentrate on providing the client with the services they have contracted. The disadvantage is that the outlay is greater for the client, and therefore these types of payment plans are harder to sell. This is where role play pays off (discussed further in Chapter 14 ). Regardless, this is the optimal payment method.

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# 8 What do health plans include?

There are two types of health plans: open or customised plans, which are adapted to the needs of each animal; and closed plans, which include the same services for all animals, according to their age.

Open plans, whereby the client decides which services they want for their animal, offer more freedom than closed plans. However, a lack of sufficient knowledge can make it difficult for the client to make the appropriate choices. This model exists and works very well in some franchises, and can even be contracted via their website, where the client can select the desired options and payment method. I prefer the closed model, since educating the owner to take good care of their pet is also part of a vet's job. If the decision is left to the owner, they may make a mistake unless they first consult the veterinary surgeon.

Using the closed model, it is advisable to offer three types of services: scheduled services included in the health plan, unscheduled consultations (free or at a reduced rate), and discounted services.

## Scheduled services included in the health plan

These are the services included in each health plan, depending on the species and age of the animal. To select them, it is advisable to draw up a list of the basic vaccines and analyses required for each case.

For example, a plan for a puppy would include the established vaccination protocol, implantation of a microchip, internal and external parasite control,

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and blood/stool analyses. However, a health plan for an older dog or cat would also include a senior checkup. If this is not included, now would be a good time to do so.

## Unscheduled consultations

You must decide whether you are going to charge for these consultations. Experts have not reached a consensus on this point. Some think that not charging can cause some clients to repeatedly visit the clinic without reason. In these cases, one option is to apply a discount to the consultation or charge a very reduced price (e.g. €10) so that the client only attends if necessary. This could be called a "flat rate".

Others, myself included, prefer not to charge anything, and run the risk of a client attending the clinic for no reason, since charging constitutes a barrier to the visit. The advantage is that we can perform the tests that are considered necessary in order to diagnose and treat the patient's condition.

In any case, this is a decision to be made by the clinic manager.

## Discounted services and products

In addition to the services included in the health plan, it is necessary to think about whether any discount will be applied to additional tests, products from the store, grooming services, diets, etc. (Fig. 1 ).

We will begin with in-store products. You may have observed that your store turnover has been affected by the proliferation of online stores. Products ranging from pet foods and accessories to veterinary prescription medicines

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can be purchased from these stores, unfortunately in the absence of any controls. One way to compete against these stores is to provide discounts to your best clients (i.e. those who have a health plan).

As regards services, there is the possibility of choosing a strategy whereby discounts are applied to a specific service. For example, if you are a specialist in a given discipline, you can offer a discount on that specialty. This is an argument supporting the sale of health plans to new clients, but these discounts should never be applied to referred patients, since these are clients of other clinics.

Offering a discount can be a good way to promote a new service in the clinic.

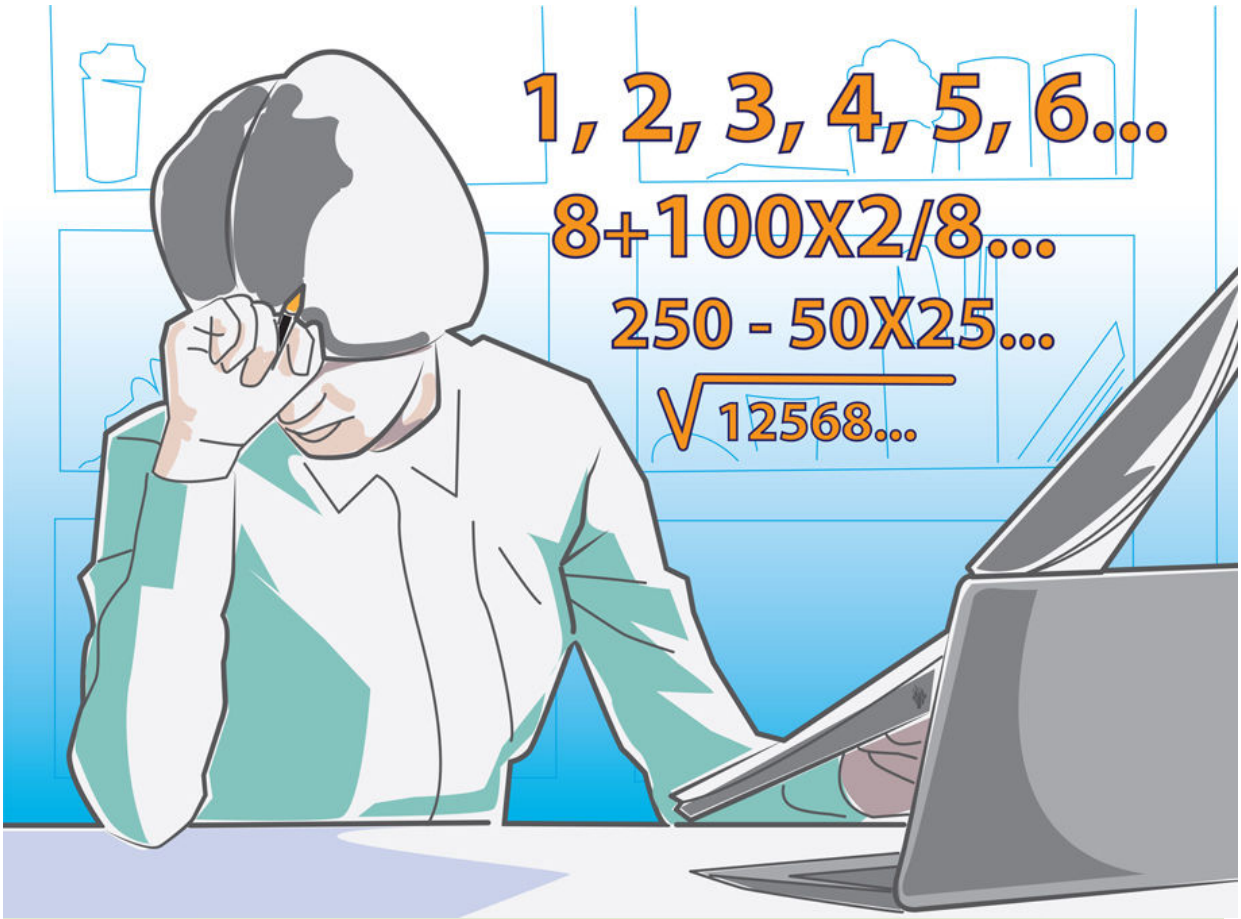


Figure 1. Multiple factors must be taken into account when preparing a health plan and a strategy must be drawn up to ensure that it is profitable for the clinic.

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For example, if you want to promote your grooming services, you can advertise a 10 % discount for customers with a health plan.

It is important to consider the discounts offered to ensure that a margin remains after performing the service. In many cases, it will be necessary to adjust the amount charged to customers who do not have a health plan and give the best price to those who do. It is yet another argument supporting the sale health plans. For example, if the price of a radiograph is €36, you can offer a 20 % discount to customers with a health plan, but the price for customers without a plan should be increased by the same percentage. Only the best customers will continue to pay €36 for a radiograph, while others will pay €43.20.

The discount applied to each service should be specified, although I personally recommend that the same discount be applied to all. This discount depends on the profit margin of the service. Therefore, for those provided by professionals external to the clinic (e.g. ultrasound, surgery, anaesthesia, etc.) or those working on commission (e.g. groomers, trainers), the discount offered will have to be lower in order to ensure a profit, however small. Nonetheless, some centres decide not to charge any commission in order to be able offer another service. An example is a dog with suspected pyometra, for which another professional performs a confirmatory ultrasound. In this case, the client pays the veterinary surgeon who performed the ultrasound and we receive nothing, but we will receive the profit generated by the surgery.

Regardless of the type of health plan (open or closed), several important aspects should be borne in mind when deciding what to include.

# Serducts

Given that the prices of veterinary clinics are, in general, higher than those of online and brick-and-mortar pet stores, our competitive advantage as

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veterinary surgeons is to provide a service associated with the sale of the product. This is known as a *serduct* . For example, clients are not merely offered a collar or pipettes, but a “flea, lice and tick control” plan with advice provided by a veterinary surgeon.

The vast majority of cases of poisoning by parasite control products that are brought to veterinary surgeons are caused by products bought directly from brick-and-mortar or online stores, which do not provide owners with the appropriate recommendations for use. This service is usually provided in veterinary clinics, but is not sold properly.

Veterinary professionals are the only professionals with the knowledge and criteria to safely recommend the products indicated for each animal.

After talking with the owner and examining the animal’s medical history, it is easy for a veterinary surgeon to determine what products should or should not be offered. While this work should not be performed outside of a clinic, this happens all too often.

# Vector-borne diseases

## Diagnostic tests

Health plans should include the control of vector-borne diseases (early diagnosis and adequate use of products for external parasite control to prevent vector bites).

In most regions one vector-borne disease predominates, while in others several of these diseases may be common (e.g. due to species of the genera *Leishmania* , *Ehrlichia* , or *Babesia* , and various filarial worms). As veterinary surgeons, our duty is to at the very least include in our health plans the diagnostic test for the disease with the highest local prevalence.

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This way we can detect the disease earlier and therefore treat it with greater success.

In areas in which there is more than one vector-borne disease, two diagnostic tests could be included in the health plan, or a discount applied to the second test. This can be decided when the provisional price of the health plan is established, once it is clear that this will be acceptable to the client. If inclusion of the second analysis is too expensive, it is advisable to include the test in the discounted services.

## External parasite control

In addition to diagnostic tests, one should consider prevention of the transmission of vector-borne diseases with products that prevent flea, tick, and mosquito bites, and through the administration of vaccines available on the market.

There are many options to choose from (pipettes, collars, tablets, sprays), but no product is 100 % effective against all vectors. For this reason, I recommend combining products as appropriate for each animal. Depending on bathing frequency, ease of use, effectiveness of the product, the habits of the owners, and the places they visit, one can advise as to the best combination of products for each patient. For example, in the case of atopic patients who need to be bathed frequently, one should determine which products are best tolerated or easiest to apply.

This approach is more complicated than offering all customers the same 2 or 3 products. From the economic point of view the latter approach is also more profitable, since it involves greater rotation and fewer brands. However, these few products will not be suitable for all animals.

Another decision that must be made is whether to include these products in the health plan or to offer them at a discount. When several products are offered at very different prices, the norm is to include them within the discounted services.

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# Diseases caused by internal parasites

Personally, I believe that internal deworming is as important, if not more so, than vaccination. However, not all owners carry out the recommended quarterly deworming for round and flat worms, and frequently require veterinary assistance. Therefore, why not include deworming in health plans?

## Dogs

My recommendation is to include deworming if the level of compliance among clients is low. If the owners have been well educated and correctly deworm their pets, you can decide whether or not to include the service in the health plan. This decision will be made easier once the provisional price of the health plan is established.

In dogs, deworming products are marketed as tablets or solutions. The average cost can be calculated by determining the average weight of the dogs that attend the clinic and multiplying this by 4 trimesters. With large dogs the margins will be narrower, although this will be offset by the smaller dogs.

## Cats

With cats there are two options: spot-on pipettes and tablets. Both are similar in price, so it is easier to include internal deworming in health plans without having to consider the specific product to be used. It is advisable to have cats visit the clinic frequently for painless procedures, as this makes them more amenable to handling at future visits.

# POINTS TO NOTE

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1. Health plans include three types of services: scheduled services, unscheduled consultations, and discounted services.
2. One way to compete with other companies in the pet industry is to offer serducts, i.e. to offer a product accompanied by the requisite veterinary advice. It is the safest option for both owner and pet.
3. The cost of the services to which a discount will be applied should be adjusted upwards.
4. It is advisable to include in health plans diagnostic tests for local vector-borne diseases.
5. Given the great variety of available products, it is recommended to include discounted external parasite control products in health plans.
6. In the case of dogs, deworming products should be included in the health plan if client compliance with deworming requirements is low; otherwise, this service need not necessarily be included.
7. In cats, it is recommended to include deworming pipettes or tablets in all cases, as this ensures more frequent visits, allowing patients to become acclimatised to the environment of the clinic.

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# 9 What should be excluded from health plans?

The services excluded from each health plan are as important as those that are included (with or without discount). This must be clear to avoid misinterpretation on the part of the client (Fig.1 ). For example, it is important to consider what to do when an external partner provides a service in the centre (e.g. Doppler ultrasound), what discount to apply when a patient is referred for an MRI or hip replacement surgery in another clinic, and how patients will be provided for during holidays. Whether a discount is applied or not, customers need to know.

Figure 1. To avoid confusion, the veterinary surgeon must inform their clients of exactly what the health plan includes and excludes.

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Next, we will discuss services and products that may be excluded from health plans.

## Consultations in other clinics

During holidays, or for other reasons, clients may attend another veterinary practice. This may seem obvious, but it is important that such scenarios are made clear in advance. Imagine that the clinic closes for 2 weeks for holidays and that the client is obliged to attend another centre. The client could claim reimbursement for those services in the absence of a clear explanation (in writing in their contract) as to how such situations are managed.

## Specialties not offered by your clinic

A health plan could include, for example, a discount on surgery. However, if orthopaedic surgery is not performed at your centre, these cases will typically be referred to other specialist colleagues. In these situations, the same criteria would apply, and should be stated in writing.

## * ADVICE

A discount (or a commission for yourself) can be negotiated for the client for each time they are referred to the specialist. Personally, I prefer the former option.

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# External specialists

Consultations with specialists who are required to visit your clinic may also be excluded from health plans. In these cases, a small supplement is generally added to the rate charged by these colleagues in order to provide revenue for the clinic. If a discount is applied to these services, the supplement charged would have to be much higher.

# External diagnostic tests

If samples for blood and urine tests, cytology, biopsies, etc. are sent to external laboratories, you will have to decide whether discounts will be applied to these tests, and make this clear to the client. In cases in which discounts are applied, it is advisable to increase the rate to avoid losing money.

The same applies to other cases that are referred for diagnostic imaging tests (ultrasound, CT, or MRI) or for services such as physiotherapy and rehabilitation.

# Emergency consultations

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If an emergency service is offered outside of normal hours, a different rate will be applied. If the service is aimed at your own clients, a discount can be offered to those who contract a plan, or emergency consultations can be excluded from the plans. For ethical reasons, health plans should never be offered to clients from other colleagues' clinics.

Regardless of whether emergency services are included in the health plan or not, the criteria and any discounts that apply must be clearly stated in the contract.

## Clauses in small print

To avoid problems, it is advisable to include in the health plan contract a clause similar to the example below:

*The health plan lasts one year from the start date and excludes visits to other centres and services provided by personnel external to the clinic.*

This message can be adapted to the specific situation of each clinic: holidays, referred, surgical procedures, etc.

## SERVICES EXCLUDED FROM HEALTH PLANS

1. Consultations in other clinics.
2. Specialty surgeries performed at other centres.
3. Consultations in the clinic with visiting external specialists.

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4. External diagnostic tests.
5. Emergency consultations.

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# 10 Key points to consider when designing health plans

The success of a health plan depends on good design (Fig. 1 ) and correct marketing to customers. Since the latter aspect will be discussed in another chapter, we will focus here on design.

The keys to successful design of a health plan are:

- Establishing a balance between the services that are included and those that are discounted.
- Establishing an appropriate price for each plan.

Figure 1. The balance between included and discounted services and adequate pricing are fundamental elements of health plan design.

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# Establishing a balance between the services included in the plan

There must be a minimum number of services included (not counting consultations due to illness). Based on these, the price of the plan will be established. Personally, I recommend including a minimum of 4–5 services; if fewer are included the animal will not be checked frequently enough to detect diseases.

It is assumed that the patient is thoroughly examined even if only attending the clinic for a checkup. In addition to the service itself, by examining the patient more often more serious potential problems can be anticipated.

The services that form part of a health plan include all the vaccines listed in the protocol established for each stage of the animal's life, analyses and/or corresponding checkups, and diagnostic tests for zoonoses common to the area, as described below. I recommend including diagnostic tests in the discounted services.

Balance is essential. If the number of discounted services is greater than the number of services included in the plan, only owners whose animals have recurrent problems will be interested in purchasing a plan.

Since the objective is to offer health plans to all types of clients, the plans should include services that will be of interest to all clients. We have opted not to charge for regular consultations and checkups, or to charge a flat fee, depending on the agreement established with our team. However, to properly diagnose a disease, we must perform all the tests that the specific case requires.

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For example, in a case of multifocal alopecia and pruritus, it is very likely that a skin scraping, cytology, and trichogram will be necessary to establish an initial differential diagnosis. If the client does not have a health plan, the cumulative cost of these tests can be significant, and could pressure us to apply a discount (albeit unjustified, since the client has no health plan) to avoid charging a high amount. Worse still, it could mean that we do not perform all the necessary tests and, consequently, fail to establish the correct diagnosis. The client with the plan will not refuse the tests since they are discounted, and the consultation itself will be free of charge.

Radiographs, ultrasounds, and blood, urine, and hormone tests are the most commonly discounted services. If surgical procedures are performed in the centre, it will be necessary to decide whether discounts will be applied, and to which services (elective services only, emergency services, or all services).

# Establish an appropriate price

This is the other fundamental key to good health plan design. How do we know if the price is right? If the prices applied to the services are well thought out, the health plan will be attractive to the clients and profitable for the clinic.

Let us briefly review the breakdown of the price of a service:

$$RRP = CE + SE + P + T$$

- RRP: recommended retail price
- CE: common expenses
- SE: expenses specific to the service
- P: profit
- T: taxes

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If a service has a net margin of 50 %, with a discount of 10–20 %, provision of the service will still generate a profit. As previously stated, a 30 % margin on a successfully sold service is preferable to a 50 % margin on a service that is not sold.

The discount applied will depend on several factors. Personally, I recommend a discount of 10–20 %.

The number of services included in a health plan is important: the more services, the more expensive the plan and the greater the discount should be. If few services are included, the incentive will be the offer of free consultations, and the discount on the services included will be smaller.

Another factor to take into account is the competition, and the positioning of the clinic relative to the competition. Even though health plans may be perceived as "expensive", if free consultations are included then the perception changes to "not so expensive", and the inclusion of a large discount on the package is less important.

It is essential that the cumulative cost of the services included (at their usual price) is greater than the overall price of the plan. Moreover, this should be evident to the client so that they are interested in purchasing a plan as soon as it is offered. I have seen plans with prices that were higher than the sum of the services included. As a potential client, I would not be interested in these types of plans unless my dog or cat had multiple health issues. Indeed, this type of arrangement is closer to an insurance policy than a health plan.

If the price of the plan is too high, it will not be attractive to the client. If it is too low, it may not only fail to generate revenue, but may actually result in losses for the clinic.

A key element of a well-designed plan is a price that is appropriate for the area in which the clinic is located and for the regular customers. Another important aspect is that the plan can be easily renewed. An adult plan should be less expensive than a plan for a puppy, and a plan for a senior animal should be more expensive than one for an adult.

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# POINTS TO NOTE

1. Before designing health plans, you must ensure that the prices of all services generate revenue, so that income is not lost upon application of a discount to any of these services.
2. There must be a balance between the number of services included in the plan and the number of discounted services.
3. A plan should not include less than 4–5 services.
4. To attract clients, the ideal discount to apply is 10–20 %.

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# 11 Health plans for dogs

The time has finally come to design your health plans.

As outlined previously, a health plan consists of three parts: included scheduled services, unscheduled consultations, and discounted services.

It is worthwhile considering a sample case of a dog that is taken to the veterinary clinic and whose owner leaves the dog's treatment up to us. The number and purpose of each of the scheduled visits should be listed so that they can be included in the health plan later.

## Types of plans

Because the type of healthcare required by a dog depends on its age, three different plans will be designed for dogs: puppies, adults, and seniors (Fig.1 ). Each plan will be detailed separately.

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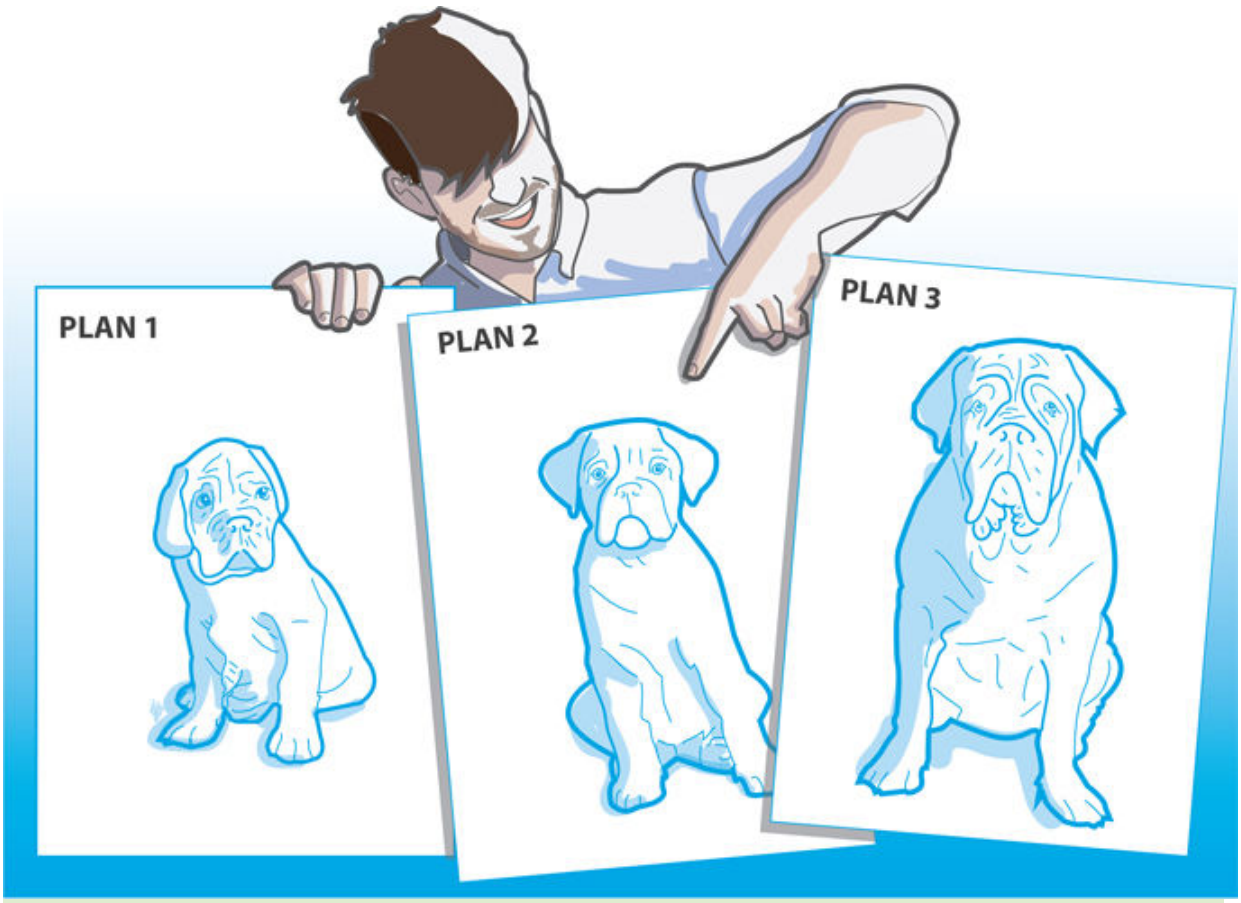


Figure 1. Health plans for dogs should be adapted to the needs of each age group, and therefore one plan will be required for puppies, another for adults, and a third for seniors.

# Puppies

The services to be included in the plan should be selected in a way that ensures no changes to the clinic's way of working.

An example is provided below, but each veterinary surgeon will have to adapt their plan to their own work protocols.

## Scheduled services included in the health plan

### First visit

- First, perform a complete clinical examination to rule out infectious and parasitic diseases and congenital malformations, exploring the mouth and teeth, skin and hair, eyes, ears, locomotor apparatus, cardiorespiratory and urogenital systems, and abdomen.

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- Perform a stool analysis to detect possible intestinal parasites and, where appropriate, treat and eliminate them.
- If intestinal parasites have not been detected and the animal eats normally, a vitamin-mineral complex can be added to the diet for the first months of life (depending on their diet).
- Recommend a suitable diet for the stage of growth and development of the animal during its first year of life. Maintain this diet until the animal reaches adulthood, at which time they can be switched to a maintenance diet that will help them maintain the appropriate body weight.
- The subject of neutering should be brought up with owners of dogs (male and female) that will not be used for breeding, so that they have time to think over their decision. Later, we can readdress the issue.
- Provide the owner with guidelines on training and rules to achieve a healthy bond with their dog. It is crucial to emphasise the importance of training during this initial stage of life so that the relationship between the pet and owner never descends into conflict, and we can establish a path to a harmonious relationship. To this end, the owner is provided with a manual on basic puppy training.
- All going well, a second visit should be scheduled for when the puppy reaches 45 days of age.

## Second visit

- At 45 days of age.
- After examining the animal, administer the first vaccine against parvovirus and distemper.
- Evaluate the body condition of the puppy, weigh it, and determine the amount of food that it should be ingesting.
- Schedule the next visit for 15 days later.

## Third visit

- At 8 weeks of age.
- After examining the animal, administer the first dose of polyvalent vaccine, which will immunise against viral hepatitis, in addition to strengthening immunity against parvovirus and distemper.
- Implant the microchip; the animal will be ready to go outdoors in the next week, and the chip will be necessary for identification purposes if it gets lost.

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- Explain to the owner the guidelines on defecation, so that the puppy defecates and urinates correctly outdoors, and progressively stops doing so at home.
- Evaluate the evolution of the animal's body weight and the amount of food that they consume daily, as well as their body condition.
- Schedule the next visit for 4 weeks later.

## Fourth visit

- At 12 weeks of age.
- Perform a physical examination and assess the animal's body condition.
- Administer the second dose of polyvalent vaccine (viral hepatitis, parvovirus, and distemper).
- Check that the animal is complying with the defecation guidelines, and has no behavioural or socialisation problems.
- Advise the owner on bathing frequency and the most suitable products for the animal's skin and haircoat.
- Provide advice on external parasite control.
- Schedule the next visit for 14 weeks of age.

## Fifth visit

- At 14 weeks of age.
- Examination of the puppy.
- Vaccination against infectious tracheobronchitis (canine influenza).
- Schedule the next visit for 15 days later.

## Sixth visit

- At 16 weeks of age.
- Examination of the puppy.
- Administer the third and final dose of polyvalent vaccine (viral hepatitis, parvovirus, and distemper).
- Follow-up of behaviour to detect fears or dominance, and to act early through behaviour modification programmes and guide the puppy's socialisation.
- Schedule the next visit for 2 weeks later.

## Seventh visit

- At 18 weeks of age.

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- Examination of the puppy.
- Administer the first dose of leptospirosis vaccine.
- Schedule the next visit for 2 weeks later.

## Eighth visit

- At 20 weeks of age.
- Examination of the puppy.
- Administer the first dose of rabies vaccine and provide owner with the animal's name tag and official seal.
- Dental examination coinciding with the appearance of the permanent canine teeth.
- Schedule the next visit for 2 weeks later.

## Ninth visit

- At 22 weeks of age.
- Examination of the puppy.
- Revaccinate against leptospirosis.
- Schedule the deworming and external parasite control according to the dog's needs.
- Explain to the owner the advantages of neutering in males and females.
- Schedule an examination for every 2 months.

## Tenth visit

- Radiography. This test is used to detect dysplasia of the hips and elbows in puppies of large breeds and respiratory problems in small breeds. Depending on the breed, this test may be brought forward or delayed by a few weeks.

## Every 2 months

- Weigh and deworm the puppy.
- Check its physical condition, its mouth, and its body condition.
- Follow-up of early detection of congenital and/or hereditary diseases, if not previously detected.
- Ensure that the amount of food provided is adequate.

## In winter

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- Perform a diagnostic test for *Leishmania* .
- If a blood test has not been performed prior to surgery for neutering or any disease, it can be performed alongside the *Leishmania* test or can be postponed until later.

### At 1 year of age

- Provide owner with a health plan for an adult dog. Barring development of a disease, this plan will remain unchanged until the animal reaches 6–8 years (depending on the breed), at which point the owner will switch to a senior plan.

## Unscheduled consultations

During their first year of life, puppies frequently visit the veterinary clinic with gastroenteritis, bites, parasitic skin conditions, or behavioural problems. These visits are ideal opportunities to promote customer loyalty and to demonstrate to clients that their investment has been amortised.

You will have to decide whether the consultations will be free, discounted, or provided at a reduced flat rate. This is another, and perhaps the greatest, benefit of the health plan.

## Discounted services

Finally, it is necessary to indicate which services will be discounted, such as surgical procedures, radiographs, ultrasounds, or emergency services, and the percentage discount that will be applied.

Furthermore, it is necessary to specify which services are excluded from the health plan, as well as the duration and price of the plan. All this information should be provided on one side of a single page.

This is illustrated more clearly in Annex I of the digital version of this book, where examples of health plans are provided.

# Adults

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Health plans for adult dogs are the clinic's "star" product, since they target a greater number of animals. For this reason, and because they will be the most highly demanded and attractively priced plans, greater care must be taken when designing them.

Normally, dogs of 1–7 years require fewer vaccines and routine diagnostic tests than those of other ages. Below is an example of a health plan for dogs aged 6–8 years (depending on the breed).

## Scheduled services included in the health plan

- Annual checkup, which includes physical examination, evaluation of body condition, and blood analysis (complete blood count and biochemistry profile). This checkup is vital to prevent disease, since the parameters examined will be altered before the animal becomes clinically ill. Moreover, it may be possible to correct and/or treat the problem with dietary changes or drug treatment. Ideally, the results of each annual analysis should be normal.
- Revaccination on the appropriate date against infectious tracheobronchitis, hepatitis, distemper, parvovirus, leptospirosis, and rabies, in accordance with current vaccination protocols.
- Deworming treatment every 2 months.
- Remind the owner of the advantages of neutering the animal, if they have not already done so.
- Annual oral examination.
- Tests for *Leishmania* between November and February to detect the disease early and, if necessary, vaccination of the dog if the owner so desires.
- Annual stool analysis.

## Unscheduled consultations

- In spring and summer, and whenever the dog visits areas of risk (beaches or rural areas), external parasite control appropriate to the habits of the dog and his owner will be recommended. This will prevent bites by fleas, ticks, and mosquitoes, all of which transmit infectious diseases.
- Checkup in the clinic every 2 or 3 months, and as necessary in cases of illness.

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### Discounted services

As indicated in the health plans for puppies, these services may include surgical procedures, radiographs, ultrasounds, emergencies, etc. It is necessary to decide which services will be discounted, and by how much.

Finally, the services excluded from the health plan must be detailed, as well as the duration and price of the plan (see Annex I in the digital version).

From 6–8 years (depending on breed), the senior health plan is recommended. The annual checkup in this plan also includes an electrocardiogram, blood pressure measurement, urine and UPC (urine protein:creatinine ratio) analyses, and radiographs of the chest and abdomen.

## Seniors

If the client has been well educated while their dog grows from a puppy through adulthood, purchase of the senior plan is the logical next step. Dogs that have visited the clinic for a long time are accustomed to undergoing blood and stool tests at least once a year. However, as they age these tests must be performed with greater regularity. It is important to advise the owner in advance that their dog will need to switch to a senior health plan the following year.

The client will purchase the senior plan when advised to do so; the moment at which this is necessary will depend on whether the dog is small, medium, or large. Normally, small breeds are longer lived and therefore switch to the senior plan later than those of large breeds.

The following is an example of a senior health plan for dogs of at least 6–8 years of age, or younger dogs with a chronic disease that needs to be monitored.

### Scheduled services included in the health plan

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- Annual senior checkup, which includes a complete physical examination, body condition assessment, blood analysis (complete blood count and biochemistry profile), chest and abdomen radiographs, blood pressure measurement, electrocardiogram, complete urinalysis (biochemistry and urine sediment), and UPC analysis. The goal is that the dog remains as healthy as ever with each passing year.
- If the animal has a chronic disease (renal, cardiac, hormonal, etc.), the necessary periodic checks will be conducted to ensure that the dog has the best possible quality of life.
- Revaccination, on the appropriate date, against infectious tracheobronchitis, hepatitis, distemper, parvovirus, leptospirosis, and rabies, according to current vaccination protocols.
- Deworming every 2 months.
- Annual oral examination.
- Analysis of *Leishmania* between November and February to detect the disease early, if necessary.
- Annual stool analysis.

## Unscheduled consultations

- In spring and summer, and especially if the dog moves to places of risk (beaches or rural areas) at other times of the year, external parasite control appropriate to the habits of the dog and its family will be recommended. This will prevent the bites of fleas, ticks, and mosquitoes, all of which transmit diseases.
- Checkup in the clinic every 2 or 3 months and as necessary in cases of illness.

## Discounted services

As described for the previous plans, discounted services can include: surgical procedures, radiographs, ultrasounds, emergencies, etc.

In summary, as described for the previous plans, any excluded services, the duration of the plan, and the price thereof must be determined.

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# Assigning a price to each plan

In theory, this seems simple, but in practice there must be a balance between plans for puppies, adults, and seniors (Fig. 2 ).

Let's assume that health plans have been well designed and are a faithful reflection of the medicine practiced in a given veterinary clinic. To determine the price of each plan, the cumulative price of the services and products included is determined and, depending on the number of services included, a discount of 10–20 % is applied. Thus, the more services included in the plan, the greater the discount. If the plan consists of few services, the overall discount will be lower.

Do not include prices corresponding to consultations due to illness or those that may correspond to discounted diagnostic tests, since it is possible that the dog will not fall ill during the year. Tests and treatments are usually performed during these visits, which therefore will never result in losses.

For example, let us suppose that a basic adult plan includes only 5 services (3 vaccines, blood tests, and a *Leishmania* diagnostic test), and that the sum of these services, applying standard rates, amounts to €190. A 10 % discount would be applied to the plan for an overall price of approximately €170.

If a puppy health plan includes 10 services, and the sum of all these amounts to €330, the discount applied should be approximately 20 %, for a final price of about €270.

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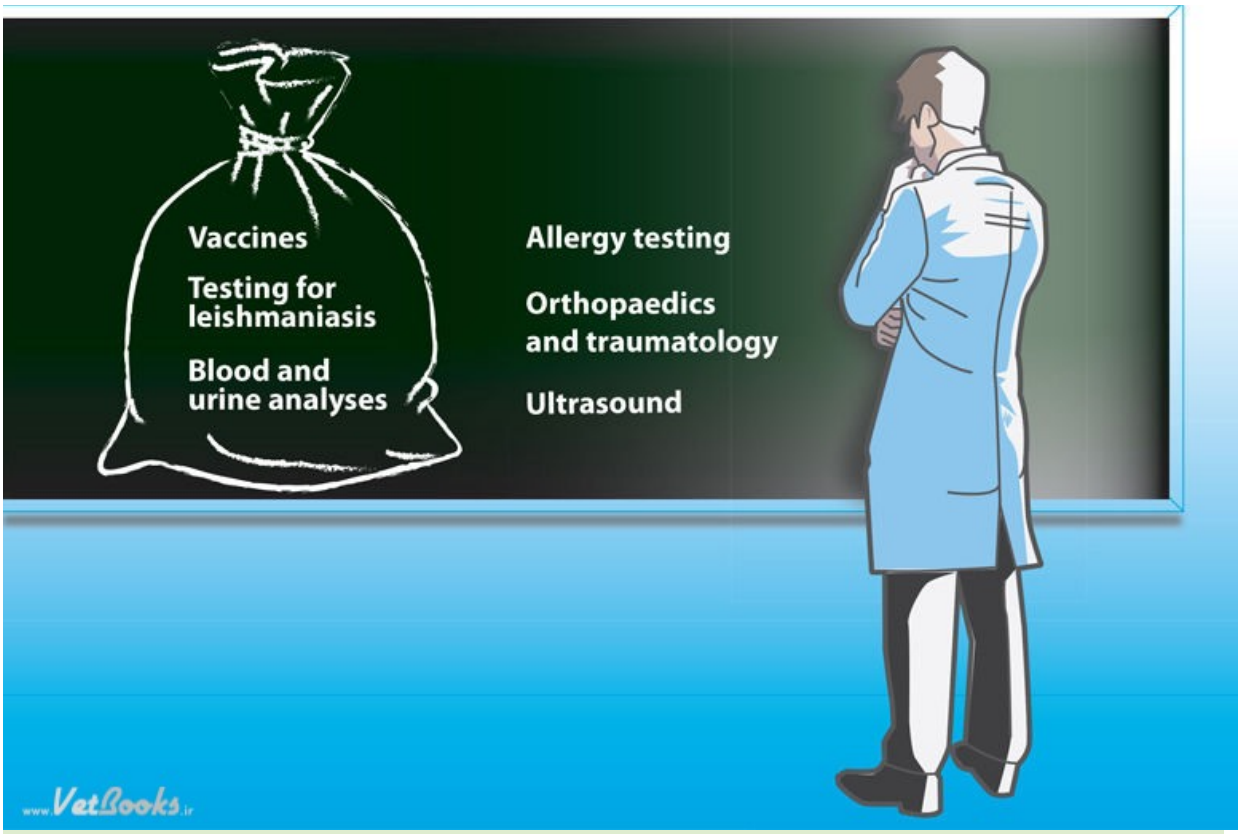


Figure 2. Determining which services will and will not be included in the health plan, with or without a discount, is the hardest part of designing a plan.

A senior plan will include the services included in the adult plan in addition to the senior checkup. To the theoretical cost of €300, a discount of around 15 % is applied for a final price of €250.

Once the prices of the plans have been decided upon, it is important to ensure that there is a logical balance between each type of plan, whereby the puppy plan is the most expensive, the adult plan the least expensive, and the price of the senior plan is intermediate.

Discounted consultations and services are generally common to all three plans. The puppy plan includes more vaccines than any other plan, and is thus the most expensive, while the senior plan includes more diagnostic tests and is therefore more expensive than the adult plan. The adult health plan comprises fewer services, but is the “star” product: it is the plan purchased

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by most clients since it corresponds to the longest stage of the animal's life, and it is cheaper and therefore easier to sell.

# DESIGN YOUR OWN PLANS

Now it's your turn. Take a pencil and paper, and get to work. A reminder of the sequence to follow:

1. Use one sheet per plan: one for puppies, another for adults, and a third for seniors.
2. Before starting, decide whether you will charge for the consultations or whether they will be free.
3. Decide which services will be included, which will be excluded, and which will be discounted.
4. For each plan, write down the services included as well as the standard rate applied to each service.
5. Determine the cumulative price of all services. If there are 5 or fewer services in the plan, apply a 10 % discount; if there are between 5 and 10 services, 15 %; and if there are more than 10 services, 20 %.
6. Ensure that these services generate a profit after applying all discounts.
7. Ensure that the price of the puppy plan is higher than that of the adult plan, which in turn should be less expensive than the senior plan.

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# 12 Health plans for cats

Customers who have a cat are especially sensitive to feelings of discomfort that their pet may experience in the veterinary clinic. This is one more reason to consider the advantages of offering these clients a health plan, which will ensure that their pet is seen regularly (Fig. 1 ), in line with the recommendations of the International Society of Feline Medicine (ISFM). In any case, a good outcome is unlikely if the veterinary surgeons and assistants are not intimately familiar with this species, their reactions, and their needs, or if they show signs of fear when handling the patient.

Health plans for cats are designed like those for dogs, detailing what will occur at each visit in the ideal scenario and during each stage of the animal's life.

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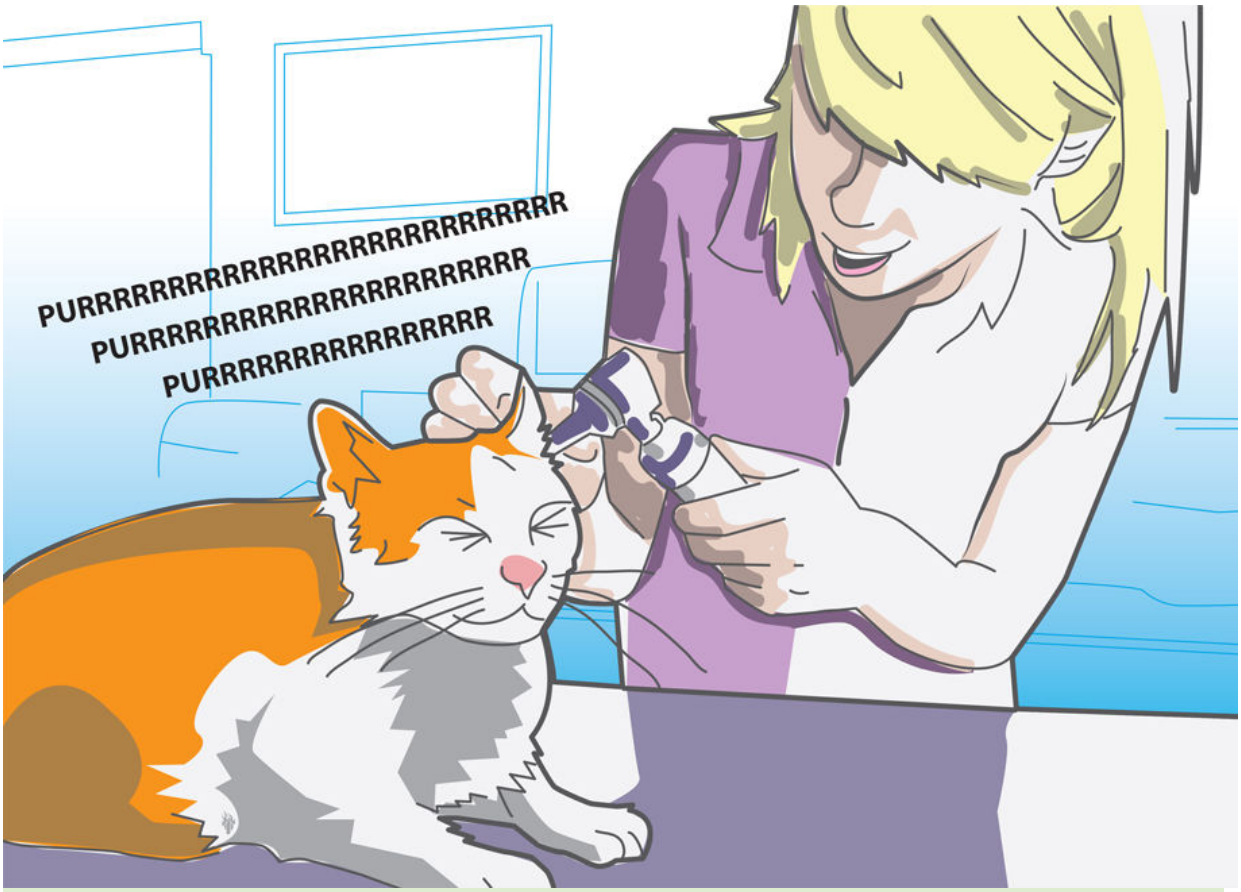


Figure 1. Health plans promote frequent visits by the cat to the veterinary clinic, allowing them to become familiar with the environment and with being handled by the veterinary surgeon.

# Kittens

## First visit

- First, we must perform a complete clinical examination to rule out infectious or parasitic diseases and congenital malformations, examining the mouth and teeth, the skin and hair, the eyes and ears, the locomotor apparatus, the cardiorespiratory and urogenital systems, and the abdomen.
- A stool analysis is performed to detect possible intestinal parasites, which should be treated and eliminated if necessary.

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- If the kitten has reached 16 weeks of age, take a blood sample to perform a rapid analysis to rule out the most serious and frequent viral diseases of cats; feline leukaemia and feline immunodeficiency virus.
- If all is well, schedule an appointment for 2 months of age, when the cat will receive its first dose of vaccine against feline rhinotracheitis, calicivirus, and panleukopaenia.
- Recommend an adequate diet for growth and development of the kitten during its first year of life. This diet should be maintained until it reaches adulthood or is sterilised, at which point it is switched to a diet that will ensure that the cat maintains an appropriate weight.
- If the animal has no internal parasites and has already been weaned, it is given a vitamin-mineral complex for the first few months of life.
- It is very important to remember that a cat is not a dog. Although it is clear that cats cannot be trained in the same way as dogs, the owner should be provided with guidelines and information about the cat's habits and about environmental enrichment. It is crucial to emphasise the importance of pet education during this initial stage of life so that the relationship between the pet and owner never descends into conflict, and we can establish a path to a harmonious relationship.

## Second visit

- If not already done during the previous visit (e.g. if the cat was too young) a blood sample is collected for rapid detection of feline leukaemia and immunodeficiency viruses.
- At 3 months of age, after examining the animal, revaccinate against feline rhinotracheitis, calicivirus, and panleukopaenia to boost the effect of the first vaccine, and vaccinate against feline leukaemia virus if the result of the analysis is negative.
- Evaluate the evolution of the kitten's weight, the amount of food consumed daily, and its body condition.
- Talk to the owner about litter boxes and how to use them, where they should be ideally placed, and the different types of litter available.
- Schedule the next visit for 4 months of age.

## Third visit

- Examine the animal.
- Revaccinate against feline leukaemia.

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- Inform the owner about the benefits of habituating their kitten to bathing, since they may require some form of treatment for a skin condition in the future.
- Schedule the next visit for 1 month later.

### Fourth visit

- Perform a physical examination and assess the animal's body condition.
- Administer the first dose of rabies vaccine. Talk about the importance of play and about normal and abnormal behaviours.

### Fifth visit

- Perform a physical examination and assess the animal's body condition.
- Tailor a deworming and external parasite control schedule, according to the needs of the cat.
- Explain the advantages of neutering, which should be performed around 7 months of age, of both males and females.

### At 7 months of age

- Perform a dental examination and schedule neutering. At the end of the surgery, take advantage of the fact that the cat is still anaesthetised to microchip it, except in cases of outdoor cats, for which earlier microchipping may be more appropriate.
- Explain the importance of brushing, how often it should be done, how to do it, and what types of brushes are best for each type of hair.

### Every 3 months

- Weigh and deworm the kitten.
- Evaluate physical condition and body condition.
- Ensure the animal is consuming an appropriate amount of food.
- Perform an examination in the clinic whenever the animal falls ill.

### At 1 year of age

- Provide the owner with the health plan for adult cats, which will cover the animal up to 7–8 years of age.

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# Adults

The health plan for adults presented below is designed for cats aged 1–7 years:

- Annual checkup, which includes a physical examination, body condition evaluation, and complete blood analysis (complete blood count and biochemistry profile). This analysis is vital to prevent disease, since the parameters examined will be altered before the animal becomes clinically ill, and it may be possible to correct and/or treat the problem with dietary changes or drug treatment. Ideally, the results of each annual analysis should be normal.
- Annual stool analysis.
- Revaccination, on the appropriate date, against leukaemia, rhinotracheitis, feline panleukopaenia and calicivirus, and rabies.
- Deworming every 3 months (oral administration or pipettes).
- In the case of cats that spend time outdoors, recommend the appropriate external parasite control products for fleas, ticks, and mites.
- Annual oral examination.
- Examination in the clinic every 2 or 3 months and whenever illness occurs.
- After 7–8 years of age, a senior health plan should be recommended. This will include, in addition to a complete blood analysis, thyroid control, stool, urine and UPC (urine protein:creatinine ratio) analysis, abdominal ultrasound, and a radiograph of the thorax and abdomen, in addition to blood pressure measurement.

# Seniors

The following senior health plan is designed for cats of over 7–8 years of age or those with a chronic disease that needs to be controlled:

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- Annual senior checkup, which includes a complete physical examination, body condition evaluation, complete blood analysis (complete blood count and biochemistry profile), thyroid control (determination of $T_4$ levels in blood), stool analysis, panoramic radiography of the chest and abdomen, abdominal ultrasound, blood pressure measurement, and urine (biochemistry and urine sediment) and UPC analysis.
- Revaccination, on the appropriate date, against leukaemia, rhinotracheitis, feline panleukopaenia and calicivirus, and rabies, according to current vaccination protocols.
- Deworming every 3 months (oral administration or pipettes).
- In the case of cats that spend time outdoors, recommend the appropriate external parasite control products for fleas, ticks, and mites.
- Examination of the oral cavity and the teeth.
- Examination in the clinic every 2 or 3 months and whenever illness occurs.

# Cats with outdoor access

This health plan is designed for outdoor cats of 1–7 years of age:

- Annual checkup, which includes a complete physical examination, body condition evaluation, and complete blood analysis (complete blood count and biochemistry profile). This analysis is vital to prevent disease, since the parameters examined will be altered before the animal becomes clinically ill, and it may be possible to correct and/or treat the problem with dietary changes or drug treatment. Ideally, the results of each annual analysis should be normal.
- Annual analysis for feline leukaemia and immunodeficiency viruses.
- Annual stool analysis.
- Revaccination, on the appropriate date, against leukaemia, rhinotracheitis, feline panleukopaenia and calicivirus, and rabies.
- Deworming every 3 months (oral administration or pipettes).
- Recommend the appropriate external parasite control products for fleas, ticks, and mites.
- Annual oral examination.

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- Examination in the clinic every 2 or 3 months and whenever illness occurs.
- Between 7 and 11 years of age, depending on the animal's physical condition and the results of previous analyses, recommend the senior health plan, which will include, in addition to blood tests and thyroid control, stool analysis, urinalysis, measurement of UPC, abdominal ultrasound, blood pressure measurement, and radiography of the chest and abdomen.

Now it's your turn. As in the previous chapter, grab a pen and paper and prepare a draft of each plan.

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# 13 Health plans for exotic animals

Exotic animals may not be the future, but they are here, and here to stay. This chapter will be useful for veterinary surgeons who specialise in exotic animals, and those who may not work with them but wish to do so in the future.

The number of veterinary clinics dedicated exclusively to exotic animals is continually growing (Fig. 1 ), and health plans constitute the best option to provide these animals with the care that they, like dogs and cats, deserve.

If the volume of exotic animals attending a veterinary clinic is sufficiently high, it may be worth considering designing health plans for each species.

Like cats, a majority of exotic animals do not visit a veterinary surgeon on a regular basis. Accordingly, owners who attend the veterinary clinic are those who are interested in their pet's wellbeing, and should be offered the necessary care to ensure that these animals live longer and happier lives.

Traditionally, rabbits have been the most common species of exotic animal seen in veterinary clinics, although these species also include small rodents, birds, ferrets, and reptiles. Below, we will discuss the necessary elements to include in health plans for these animals.

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Figure 1. Exotic animals are increasingly common patients in veterinary clinics, some of which deal with these species exclusively.

# Rabbits

Although not very long-lived animals, rabbits maintain very close contact with their owners, who want to ensure that their pets are healthy and will not transmit disease. As such, health plans for these animals should include stool analyses, vaccinations, and deworming, as well as a basic annual battery of tests. The structure of the health plan is thus similar to that of dogs and cats.

However, the health plan for this species should also cover certain specific needs, such as teeth and nail care, which should be performed at least twice per year.

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Professional advice, in writing, on caging, feeding, and exercise should also be included in the plan.

An example is provided in Annex I of the digital version of this book, and can be adapted by veterinary surgeons according to the needs of their patients.

# Small rodents

Guinea pigs, hamsters, and chinchillas are first-time pets for many children. We therefore have the opportunity to educate these owners in responsible pet ownership, and to get them used to taking their pets for a regular examination to ensure good health.

The health plans for small rodents are similar to those for rabbits, albeit without the need for vaccinations. However, nail and tooth care, internal and external parasite control, and blood and stool tests form part of the standard professional care.

# Birds

Health plans for birds should preferably be offered in clinics that specialise in exotic animals. Birds require delicate handling and should be attended to by veterinary surgeons with advanced scientific training.

Health plans can be designed to cover birds in general, or can distinguish between large birds (psittacidae) and small birds, such as canaries, lovebirds, and parakeets.

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In addition to nail clipping and beak examination, cloacal cytology and annual blood tests are standard tests required to ensure a healthy bird.

The health plan should also include advice on the dimensions and characteristics of the bird's cage or aviary, feeding, and socialisation (to prevent behavioural problems).

# Ferrets

Ferret health plans are similar to those of dogs and cats in terms of included and discounted services. Neutering and vaccination, including rabies or distemper vaccine, are important elements of ferret care. The choice of including neutering in the first year of the health plan or offering it as an optional service should be considered. Tartar removal and dental extractions are common services offered for this species, and may be included in the list of discounted services.

Microchipping of the ferret may also be included in the health plan.

# Reptiles (turtles, snakes, and lizards)

While a variety of reptile species are seen in veterinary clinics, a single health plan can be designed to cover all species. This plan should include periodic analyses and parasite control, consultations for diseases, and, if possible, an annual radiograph.

It is also important to schedule a specific visit to speak with the owner about hibernation and to answer any questions they may have about feeding and the appropriate environmental conditions for their pet.

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Does your clinic attend to exotic animals? If so, grab a pencil and paper and start designing the corresponding health plans. Examples are provided in Annex I of the digital version of this book.

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# 14 We already offer health plans! So, now what do we do?

Once the health plans have been prepared, the next step is to ensure that they are sufficiently well designed, that the price is right, and that we know how to sell them successfully.

It is important to have a good attitude and take this first step, even if the result is not perfect; health plans will improve over time and with experience. We must not bow to the fear of taking risks and leaving our "comfort zone", although the assistance of a consultant can provide extra security.

Next, we have to sell our health plans (i.e. offer them to our clients). Experts claim that a health plan is profitable if it is purchased by at least 20 % of active clients. However, from my point of view a health plan is profitable from the moment the first plan is sold, since the client will be better informed and will take better care of their pet. I also believe that the 20 % threshold is an ambitious goal; our intention should be to change the type of medical care provided in the clinic. We want to move from a reactive model, whereby only patients who attend the clinic with a disease are treated, to the preventive model, which focuses on early detection of problems, periodic examinations, and regular analyses of the clinic's patients.

## When to offer health plans

Health plans should be offered to all clients, both new and old, on their first visit to the clinic.

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Ideally, the veterinary surgeon should present the health plan to the client, after which the reception staff should take over and close the sale of the plan. However, all staff should be intimately familiar with the health plans and capable of selling them.

The objective is not to "sell" the health plan, but rather to inform the client as to the benefits thereof. The health plan is an interesting product for both the animal and its owner, who must decide whether to purchase it or not.

# Sales arguments

The sales arguments are simple, and can be narrowed down to two options:

- To purchase a health plan, which includes all the vaccines and examinations that the animal needs during the year, depending on its species and age.
- Not purchase a health plan and continue as before, paying for each consultation and each vaccine at the usual rates (which are considerably higher), even if the animal does not fall ill.

Normally, clients purchase the plan on their first visit. If they do not, they are at least aware of their existence and will likely purchase one sooner or later, especially if they visit the veterinary clinic frequently.

## Role play

Role play consists of rehearsing a health plan sale with the clinic staff so that they are prepared when they meet real clients face to face (Fig. 1 ).

Once the plans have been designed and memorised by the entire team, an ordinary consultation is dramatised with another member of the clinic's staff. One plays the role of the veterinary surgeon or assistant and the other that of the client. In this way, the medical consultation for which the "client" visited

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the clinic is resolved and the health plan is presented as the clinic's approach to treating patients.

The person playing the role of the client should attempt to resist or object to the health plan, while the veterinary surgeon should address their doubts and refute their objections with arguments. It is useful to prepare a written list of frequently asked questions (FAQs), which the whole team should be capable of answering. The conversation should cover the services that are and are not included in the health plan, forms of payment, and the type of plan that is most appropriate for a given pet, depending on their age, leaving no doubts on the part of the individual playing the role of the client. Next, the roles are switched and the process recommences, until the entire team is familiar with the health plans.

The idea that you need to spend a lot of money on advertising in order to sell health plans is quite widespread, but is not entirely true. You should invest an amount that ensures an active presence on web search engines and the main social networks. I would propose investing 1 % of your annual turnover in online advertising.

An effort should be made to sell plans face-to-face. We are fortunate in that we do not need to go out looking for clients. Instead, they visit the veterinary clinic on a regular basis, and therefore we must take advantage of any visit to offer them health plans. This is not the same as "cold calling", since these are clients that already know and trust us. All we have to do is explain this new service, which will be very beneficial for them and their pet.

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Figure 1. Role play (rehearsing the process with colleagues before attempting to sell a plan to a client) is the most effective means of training personnel in the sale of health plans.

# Payment methods

The management of payments is a weak point in many veterinary clinics, and a large proportion of clinics that implement health plans and offer monthly or quarterly payment options end up with problems when it comes to collecting payment.

Recurrent payment by direct debit can cause complications for small-to--medium sized clinics. I recommend charging for health plans in a single payment. Monthly or quarterly payment options can be considered if the

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clinic has an effective finance department that can liaise with the bank and follow up on payments.

I am not particularly comfortable with the quarterly payment option, and thus I only offer cash or credit card payment options to new clients, and the option of bank transfer for health plan renewal by existing clients.

## Formalisation and filing of health plans

Once the client has purchased the health plan, they should be provided with a document detailing all the services they will receive, in addition to an invoice.

Ideally, a contract should be drawn up and two copies signed by both the client and the veterinary surgeon. One copy is then kept by each party. This contract outlines our commitment to provide the services that form part of the health plan, and confirms the client's assent to the conditions of the plan, including any exclusions indicated in the contract.

Applications are available that allow signing of the contract on a tablet, after which a copy is emailed to the client, thereby obviating the need for a paper contract.

In the management software program used there should be a dedicated field indicating whether the client has purchased a health plan, and whether it has been paid for. In addition to this, we can consider the following options:

- Providing the customer with a card, similar to a credit card, which can be scanned with a barcode reader to provide direct access to the customer's account, where the discounts included in the health plan can be applied. In addition to making the owner feel that they are part of a select group of clients, this stimulates purchasing and facilitates the job of the veterinary assistant. These cards cost around €1 each.

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- Using a mobile application for veterinary clinics. These can be obtained for free, and are provided in conjunction with some veterinary management software programs, or can be designed according to one's specific needs, in which case the cost increases significantly. They provides added value, and tend to be highly valued by younger clients.

# POINTS TO NOTE

1. Health plans should be offered to all clients of the veterinary clinic.
1. It is essential to know the features of each health plan and the corresponding sales arguments.
1. Practice role play with the members of the veterinary team to ensure that they are fully prepared to sell the health plans.
1. The payment methods accepted by the clinic should be clearly indicated. Payment in instalments is not recommended.
1. Two copies of the contract should be made, and each signed by both the client and the veterinary surgeon. One copy is filed at the clinic and the other is delivered to the client.
1. Clients who have purchased health plans should be registered as such in the management software program and the corresponding discounts to be applied to services should be indicated.

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# 15 Health plan marketing

Merely offering a good product or service is not sufficient to ensure successful sales. This requires that the product is made visible to potentially interested customers.

A veterinary practice can develop fantastic health plans, but if they are not visible outside of the clinic then potential buyers will be limited to current clients. This is known as internal communication, and requires training of the team in how to successfully sell health plans to clients.

The process begins with the design of health plans that are adapted to the veterinary practice and attractively priced, and ends with providing a service that meets, or even exceeds, the client's expectations.

Marketing is not merely limited to communication, but is also dependent on the quality of the service being sold. The marketing tips discussed below are merely tools. It is necessary to first develop a global strategy in order to use these tools correctly and align them with the objectives of the veterinary clinic.

Ideally, a marketing plan that defines all of the necessary actions and the chosen strategies, both online and offline, should be drawn up.

With the ubiquity of the internet and social networks, advertising has become more economically accessible, and reaching the target or ideal client has become easier. This is not limited to Google AdWords, whereby visibility can be increased for a fee, but once you stop paying your online presence disappears.

To ensure constant visibility of your clinic, services, and health plans, the marketing strategy should combine multiple elements, and will require some

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degree of effort in terms of time invested, if not money. Next, we will discuss how this can be achieved.

# Offline marketing

Later, we will discuss useful web-based tools. However, traditional communication and sales channels are just as important as online channels, if not more so.

## Word of mouth

Nothing is as effective as a recommendation.

If someone recommends your clinic to a friend or relative, it is highly likely that you have already acquired a new client.

To make this happen, in addition to doing your job well, you can encourage recommendations. One simple strategy is to offer a small discount to the new client and/or the client who makes the recommendation, using the following message, or similar:

> *"If you send a friend to us and they purchase a health plan, we will give them a €10 discount, and you will receive a €10 discount on services or products for your pet. "*

## Welcome letter

Each time a new client arrives at the clinic, you have the opportunity to present to them all of the clinic's services. You can send them a letter or an email introducing the team, whichever you prefer. In this first contact, it is advisable to mention the health plans offered by the clinic.

## Health-plan renewal letter

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Once a client purchases a plan, the objective is to ensure that they continue with the plan the following year.

It is important to act once a health plan comes up for renewal.

If the client has not opted for automatic renewal, they should be notified about the expiration of their current plan by letter, email, text message, or phone. If they have a positive experience during the first year of the health plan, they will likely renew it the following year. This is an inexpensive and very effective form of offline marketing. Remember that it is easier to retain an existing client than to acquire a new one.

# Online marketing

In addition to offline activities, it is essential to maintain an online presence. In this section we will discuss how to use each tool (Fig. 1 ).

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Figure 1. Nowadays, if you do not have an online presence you do not exist.

## Website

It is assumed that you already have a website. If not, this is a basic starting point, before even thinking about health plans. This is something you can do yourself. Many providers offer free hosting for the first year, and the most basic plans cost less than €50 per year. If I could do it with my music group and with the "Plans 4 Vets" website, you can too, either by investing a few hours or hiring the services of an IT expert.

If you already have a website, you can dedicate a field (or a highlighted banner) exclusively to health plans. Some websites offer plans in a very generic manner, without specifying what they include or how much they cost. I would recommend full transparency so that the future client knows exactly what is offered and for how much, and can then make their decision based on this information. This way, nobody's time is wasted.

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## Blog

It is hard to tell whether a blog is more or less important than a corporate website. The website is obviously fundamental; this is where everything starts, and represents the core of your business. Nonetheless, a blog is a useful means of attracting future customers to your website. And besides, it's free!

A description of the health plans offered by the clinic should be included in a blog post. Customers can be directed to this post via a link displayed on your Facebook page or included in an email.

If you publish interesting content on this or other topics, your clients will always be able to obtain information on your blog. Moreover, blog posts can be updated as necessary.

A useful strategy for blogs is to prepare an annual calendar of blog posts to complement the clinic's seasonal campaigns.

For example, if the clinic has a winter campaign to detect vector-borne diseases (*Leishmania* , *Ehrlichia* , etc.), then publish an article on this topic to coincide with those dates. In this way, the clinic's message is reinforced.

Ideally, blog posts should be published periodically, so that your clients can expect a new article. If our profession afforded us more time, I would suggest publishing blog posts once per week. However, given the time that must be invested in this line of work (clinical practice, management, personal life, etc.), one blog post every 2 weeks, or even once a month, is sufficient. If you publish on the last Sunday of each month, have your article ready in advance to post on your blog. You can always delegate this work to another member of your team and revise the post before publishing. This work pays off only in the medium term; you will not see any immediate effects but you are producing original content and your clinic will be better positioned to appear in search engine results, without needing to spend money.

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## Facebook

While there are many social networks, by far the most effective within our sector is Facebook, which is light years ahead of the others. Twitter may also be worthwhile using, while Instagram appears to be on the rise owing to its ease of use and connectivity with other social networks. Moreover, Instagram provides a means of retouching photos before posting them on other networks.

If you use Facebook, establish a company page; do not use your personal profile. If you only have a personal profile you will not be able to take advantage of advertisements for local businesses.

In addition to publishing original content, you should also invest in Facebook Ads, as this will allow you to effectively segment your client profile.

It is advisable to use one of these tabs (e.g. biography, information, photos) to advertise your clinic's health plans. One simple strategy is to use a blogpost on health plans and link to it via this tab.

# * ADVICE

One of the most valuable features of Facebook is the ability to post photos and videos, in addition to articles (this is more effective than linking to blogposts). Posting videos directly on Facebook (without linking to YouTube) and directly publishing articles that have not been previously posted on your blog increases visibility on Facebook.

## YouTube

If you are suitably proficient and have the time, this network can be highly effective. You don't need to become a YouTuber , you simply need to

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produce some video content. While you may not like how your videos look initially, it is important to make them.

Start by creating a YouTube channel with the name of your clinic and upload the videos, by topic, under the different categories you create: testimonials, advice, cats, dogs, exotic pets, etc. There are many tutorials on YouTube to help you create your own channel and publish your videos. It's easier than you think.

Start by recording a video talking about your plans.

## Email marketing

In the veterinary sector, email marketing remains relatively uncommon, partly due to the reticence of some veterinary surgeons to sell their services (although in reality this is what we do every day). Having a perfectly segmented client portfolio and offering services and health plans according to age and breed requires some initial work, but pays off in the long term.

It is important not to abuse this sales technique. Experts recommend sending at most three informative emails for every one sales-related email. Over-insistence can result in the exact opposite outcome to that which is desired.

Mailchimp is the most popular email marketing platform. The free version, which allows you to send 2,000 emails at a time, will more than cover the needs of an average-sized clinic. For clinics with more than 2,000 clients the paid version will be required, but is definitely worthwhile.

## Google AdWords

Unfortunately, like Facebook Ads, this requires payment. It is not sufficient to publish interesting content on your blog; you also have to invest in local ads, since our businesses are fundamentally local, although exceptions include emergency centres and specialists (ophthalmologists, dermatologists, sonographers, etc.), who can and should spend a little more money and invest in more wide-reaching advertising.

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I do not like this tool as much as Facebook Ads, but it is important to advertise your health plans in AdWords if you want people to discover them.

### Smartphone

Who doesn't have a cell phone with a photo and video camera? If you don't, then buy one right now. If you have one but don't use it to drive your business, you are losing money.

I take pictures almost every day at the clinic. They don't have to be magnificent photos; nowadays mobile phone cameras can produce more than decent photos. I do some basic retouching in Instagram and then post the photos to Facebook. Why? Because there are few things more tender than a pet.

A photo of a dog, a cat, or a rabbit is a guaranteed success. It can be more successful than recounting a very interesting clinical case that takes time to write but is ultimately read by nobody.

## HEALTH PLAN ADVERTISING CHECKLIST

1. Design your health plans. If you would rather not do this alone, do it with your team or hire someone.
2. Work to the best of your ability in your clinic, ensuring that your clients speak well of you and your work.
3. Use all online and offline opportunities to discuss health plans: welcome letters, health plan renewal notifications, surgery quotes, meetings with clients.
4. Dedicate a section of your website to health plans.

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5. Write an article on your blog explaining what your health plans consist of.
6. Use this article to create a tab on your Facebook page.
7. On your YouTube channel, upload a video describing your health plans, or a testimonial from a client.
8. Invest some money to promote your health plans using Facebook Ads and Google AdWords.
9. Upload at least one photo and/or video to Instagram, and post it on Facebook using your mobile phone.
10. Using an email marketing tool, or your usual email account, send messages to your customers linking to your blogpost describing your health plans.

This can be done in two ways: hire a community manager, or invest a few hours so that you or someone from your team can do it. The latter option is worthwhile; our business is very specific, and not always easy to explain to a third party, even if they are a serious professional. This will also allow you to further develop your veterinary writing skills.

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# 16 Benefits of implementing health plans

Health plans have their detractors. Generally, these are people who do not know what they are, are scared by the idea of change, or think that health plans consist of unnecessary services that only serve the interests of the clinic. A less commonly held belief is that health plans are not profitable. Nothing is further from the truth.

Health plans, as long as they are well designed, benefit all parties involved (Fig. 1 ). They are good for pets, owners, and, of course, the clinics that offer them.

Next, we will discuss the benefits for each party that can be gained by implementing health plans in your veterinary practice.

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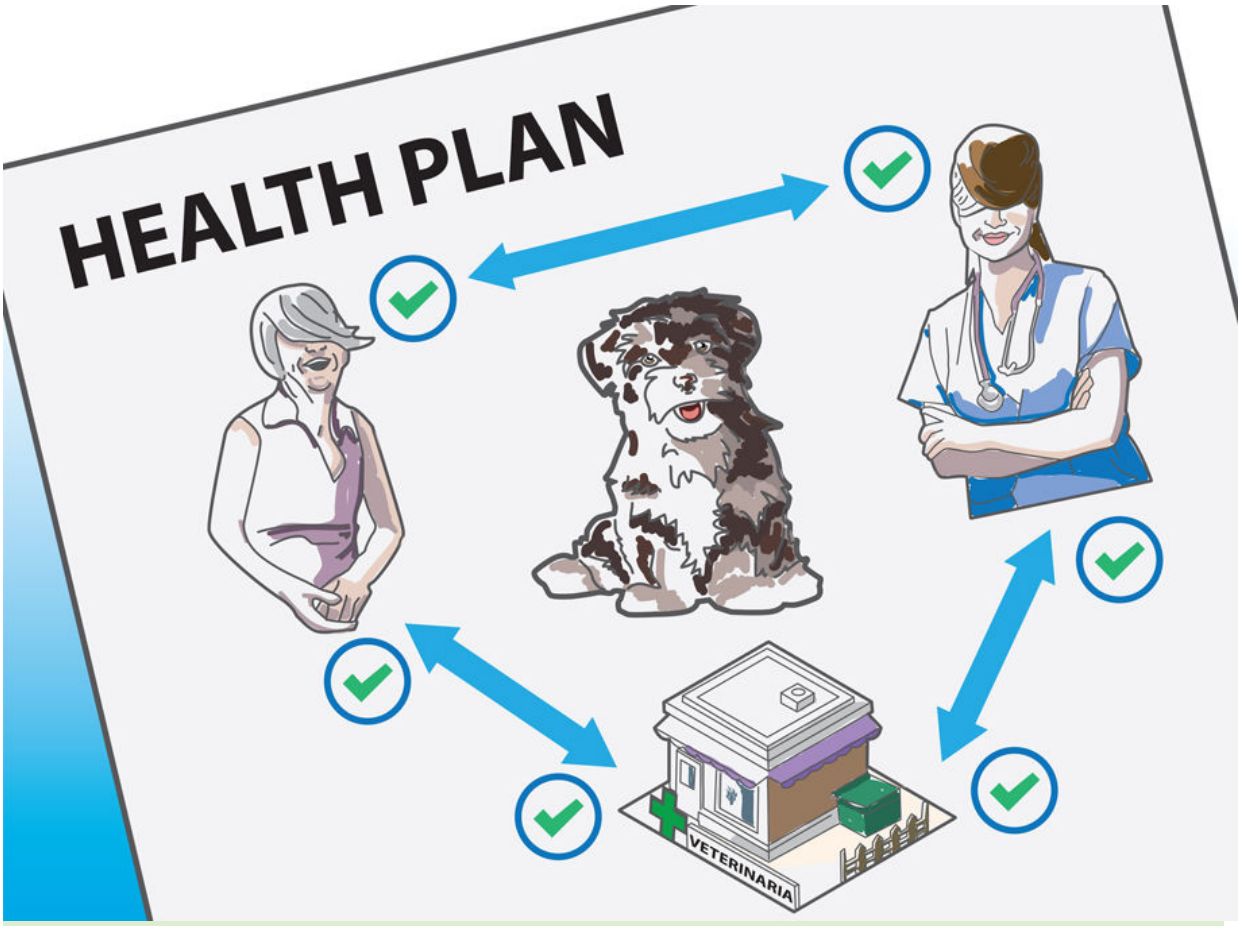


Figure 1. Health plans are beneficial for all parties involved: the animal, its owner, and the veterinary clinic.

# Benefits for the clinic

It is very useful to have access to the results of previous analyses of all patients for comparative purposes, e.g. when the patient develops a disease, or when conducting an annual checkup. However, this is relatively uncommon, unless the patient's owner has purchased a health plan.

Most modern veterinary clinics are equipped with diagnostic devices, such as ultrasound machines, blood haematology and biochemistry devices, endoscopes, and tensiometers, which take many years to amortise, if ever.

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With health plans, in addition to using this equipment in cases in which they can be of assistance, it can be incorporated into the plan in a rational way. For example:

- Blood tests in all plans (basic or complete, depending on age).
- Ultrasound for senior pets (included or discounted).
- Blood pressure measurement for renal patients and senior cats.
- Discounts on surgical procedures, endoscopies, or whatever a given veterinary practice's specialty may be.

Furthermore, health plans facilitate optimisation of the weekly agenda, since the plans allow scheduling of services during the hours, days, or months of reduced activity, meaning that staff will always have work. In this way, fluctuations in work over the months can be minimised and income stabilised.

## The fixed monthly income associated with health plans provides extra security to cover regular fixed expenses.

As mentioned earlier, customers who purchase a health plan spend 2 to 3 times more than those who do not. Having 20 % of clients purchase a plan can translate into a 20 % increase in turnover in the first year, an easily achievable goal if health plans are correctly implemented (Table 1 ).

Therefore, at the end of the first year of implementing health plans, and without setting an overly ambitious goal, turnover could be increased by €48,000. This translates to a 20 % increase in turnover. Perform these calculations for your own clinic, simply filling in the number of clients, visits per client and year, and amount billed per visit.

In addition to all this, one of the greatest benefits is that providing clients with the option of a health plan allows you to distinguish yourself from the competition and improve customer loyalty, since the number of clinics that offer this service is still relatively low.

**Table 1. Turnover for a standard clinic with two veterinary surgeons, 1,500 active clients, 4 visits/pet/year, at €40 per visit.**

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| Without health plans | Total annual turnover |
|---|---|
| 1,500 customers × 4 visits × €40 | €240,000 |
| **With health plans** | **Annual turnover (1st year)** |
| 20 % of 1,500 customers = 300 customers | |
| 1,200 customers × 4 visits × €40 | €192,000 |
| 300 customers × 8 visits × €40 | €96,000 |
| Total billed with health plans 1st year | €288,000 |

# POINTS TO NOTE

1. Monthly income is more homogeneous.
2. Diagnostic devices in the veterinary clinic are amortised.
3. Billing is increased for customers with a health plan.
4. Stand out from the competition.

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# Benefits for customers

In general, customers can be divided into two groups: owners of animals that live outside the home and owners of pets that live inside the home. If the former are asked, for example, about the consistency of their pet's stools, most will not know how to answer. Therefore, they are not our "typical clients", with a few exceptions. In the case of the latter, there is no doubt that they will attend the veterinary clinic if their pet becomes ill, provided that they have the financial resources. This is what I consider my "typical client", and these are the customers I want to see in my clinic, because their pet is part of their family and they care about them.

## Emotional versus rational customers

Within this group of potential clients, pet owners make purchases for different reasons, but with two main drivers: emotion or logic. Your sales arguments will differ depending on the type of client.

Let's start with predominantly emotional clients. Most of these will purchase a health plan if it is offered, as they love their pets and will not deny them the basic care recommended by their veterinary surgeon. The benefits to the owner are peace of mind, the ability to attend the clinic as soon as a disease presents, and the option of visiting for consultations, vaccines, and regular analyses as recommended.

In the case of the client who is motivated by logic (i.e. by numbers), the absence of a payment barrier to the consultation makes it easier for them to visit the veterinary clinic. Health plans are also of interest to these clients because they can calculate the savings made while availing of all the services included in the plan. This can be illustrated by using tables outlining the savings associated with purchasing a health plan (Table 2 ).

Since all consumers have both emotional and rational facets, showing these numbers to those who are more emotional can also be helpful. Similarly,

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more rational clients also care about attending to the basic needs of their pets, in addition to saving money.

**Table 2. Comparison of prices of veterinary services included in or excluded from health plans.**

| Service | Price - included in health plan | Price - excluded from health plan |
|---|---|---|
| **Rabies vaccine** | €0 | €29 |
| **Polyvalent vaccine** | €0 | €45 |
| ***Leishmania* test** | €0 | €35 |
| **Stool analysis** | €0 | €21 |
| **Standard consultations** | €0 (unlimited) | €35 |
| **Radiographs** | €36 | €42 |
| **Fluid therapy** | €32 | €40 |

## Flexibility to enjoy health plans

You must be flexible with the services offered in the health plans. This means that you have to put yourself in the client's shoes and act with common sense.

If a general blood test is included in the health plan, even if the initial objective was to include it as part of an annual checkup or examination, it can be used in a consultation where it is deemed necessary (e.g. in a case of gastroenteritis). This will increase client satisfaction and help demonstrate the utility of the plan. It will constitute another service provided free of charge at the moment of the visit, but will greatly increase the likelihood that the client renews the health plan the following year.

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Therefore, it is essential that each visit to the clinic is billed applying a 100 % discount to all services included in the plan, and corresponding discounts applied to other services. In this way, the client will perceive the discount obtained each time they visit, and will seek to maintain these discounts by renewing the health plan year after year.

## Satisfaction with the services included

Few things are more pleasant than receiving quality service and not having to pay for it.

With health plans, if they are paid for in a single payment then all subsequent visits have no added cost. This is highly satisfying for the client and encourages them to attend the clinic as required.

In addition to making the client feel like a VIP, their pet will become accustomed to the visits and will be happy to see us. This also has a positive effect on the owner's welfare, since it reduces the stress normally seen in patients who make infrequent visits to the veterinary clinic.

## Economic benefits

Although clients with a health plan spend more than those without, they save a lot of money every time their pet falls ill. They do not have to pay for the consultation every time they visit, and receive discounts on the tests and treatments that their pet requires. Moreover, in addition to saving money the owner need not delay as soon as they realise they need to visit the veterinary clinic.

# POINTS TO NOTE

1. Emotional clients should be offered the peace of mind to take good care of their pet.

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2. Rational customers should be shown how their health plan will allow them to save money.
3. The services included in the health plan should be made available in a flexible manner, according to the client's needs and interests.
4. Customers experience a feeling of satisfaction as they feel like they receive VIP treatment.
5. Economic savings.

## Benefits for pets

Veterinary surgeons should understand that pets represent the core of their business model. An animal that visits the clinic once or twice per year cannot be considered to have well-controlled health. Although this does not mean that the animal is being neglected, there are few opportunities to detect incipient problems, which will result in more expenses for the owner when they do appear, and will be more difficult for the veterinary surgeon to resolve.

Nowadays, we can all agree that preventive medicine is the best medicine, and this is exactly what health plans offer: a vaccination protocol appropriate for the patient's age, basic analysis in accordance with good medical practice, and free or low-cost visits.

In no case should the health plan include analyses, vaccines, or services that go against professional ethics; the objective is to

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provide owners with the services their pet requires at an attractive cost.

## Better informed owners

The biggest beneficiary of a health plan is the animal itself, as it will visit the veterinary practice several times a year to avail of the services provided and will be examined and weighed and receive internal and external parasite control as recommended by the veterinary surgeon. In short, the animal's health will be better monitored and it will live longer and better.

Even in the context of the most common visits to veterinary clinics (i.e. in response to a disease), pets whose owners purchase health plans are the greatest beneficiaries. For example, if a dog is brought to the clinic with an episode of gastroenteritis that developed 2 days earlier, with vomiting and diarrhoea, it will be necessary to perform several tests to establish a diagnosis and decide upon the most appropriate treatment. At a minimum, a radiograph and blood test will be necessary to narrow down the potential diagnosis. Intravenous fluid therapy will almost certainly be required, and in the case of puppies viral and/or parasitic processes will need to be ruled out. If the client does not have a health plan, the cost of each of these services will be added to the total, which will then need to be presented to the owner.

How many times do you omit certain tests in order to try to minimise the costs to the owner, despite knowing that they are necessary to establish diagnosis? On many occasions, these tests will need to be performed later anyway, and possibly will not be charged for.

## Early detection of disease

If the client has purchased a health plan, they will not have to pay for the consultation and will receive a discount on all the diagnostic tests required, and will therefore be more receptive to the proposed battery of tests. Furthermore, the veterinary surgeon will not hesitate to propose the required tests, since they already know that the owner will consent.

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In addition to the economic benefits to the client, the pet benefits from a better and faster diagnosis, and earlier treatment.

## Free (or low-price) consultations

When a health plan is sold, it is necessary to underscore the importance of attending the veterinary clinic as soon as possible once signs of disease are detected. The owner should understand that the consultation will be completely (or almost) free, and that only the necessary procedures will be performed. It is not necessary to explain to the owner that it is better to resolve a given disease in the early stages, as opposed to days or weeks after onset.

In the absence of a health plan, the price of the consultation represents a barrier that can prevent the client from attending the clinic. As such, I recommend not charging anything for this service. Even charging a symbolic fee for a consultation (€5 or €10) can dissuade the owner from bringing their pet to the clinic during the initial stages of the disease, and detracts from one of the most fundamental aspects of the plan, the absence of consultation fees once the client purchases a health plan for an entire year.

## Annual analyses or checkups

With a health plan, at each visit, coinciding with vaccines and scheduled tests, you have the opportunity to carefully examine the animal and offer advice as to its needs. The results of annual analyses, or checkups in the case of senior pets, can be compared with the results of previous years, or used to determine whether the animal requires, for example, tartar removal.

Let's look at an example. Leon is an 8-year-old male West Highland Terrier with gingival hyperplasia that has progressed over the last few months. At the last consultation, we talked with his owner about his condition. He also has lot of tartar on his molars. Since Leon visits frequently, on the next visit we will propose dental cleaning and treatment of the hyperplasia. This way, Leon is more likely to benefit from it. In addition, we will carry out the annual blood test to determine whether he can undergo general anaesthesia

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for cleaning. If we only saw Leon once per year it would be difficult to perform adequate follow up.

### Administration of vaccines in accordance with updated vaccination protocols

When a pet owner purchases a health plan the cost of the vaccines is irrelevant, since their pet's health is being taken care of and the vaccines are included in the plan. Vaccination protocols are periodically updated in all species, and consequently the prices of the vaccines need to be modified, usually upwards. If vaccines are included in the health plan, the modifications we feel are necessary to better control the animal's health can be made without worrying about the price, and therefore the pet will be better served.

## POINTS TO NOTE

1. If owners are well informed, their pets will be healthier.
2. Frequent examinations allow earlier detection of diseases.
3. Free consultations facilitate the performance of appropriate diagnostic tests.
4. Annual analyses or checks provide data that can be used for comparative purposes in the future.
5. Vaccination protocols can be immediately updated as necessary.

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# 17 Health plans are living things

If you have reached this chapter then it means that you are prepared to design quality health plans for your veterinary practice. Now, let's go one step further and imagine that we have designed our health plans and they are ready to be offered to the customer.

Once the design phase is over, it is time to sell the plans to customers and to begin to implement them. You have to ensure that the customer avails of all the services included in the plan and that they leave happy after each visit. But you must also understand that the process does not end there. In fact, it has only begun, because the goal is not to sell health plans for a single year, but for the duration of the animal's life. Do not assume that this is guaranteed; health plans are (or should be) living things. Allow me to explain.

After designing health plans for each species and life stage, it may be necessary to make some alterations the following year, e.g. including a service not initially offered, or eliminating a service that was included but proved not to be necessary for a majority of customers.

This is easily done: a few months before the end of the first year of the health plan, conduct an analysis with your team (or your consultant) of how the plan has worked and any elements that are either missing or superfluous, and prepare the health plans for the second year by reviewing the prices and services that are included in the plan and those offered at a discounted rate (Fig. 1 ).

Let's look at an example. In the first year it may not be considered essential to include a stool analysis in the health plan for adult dogs, but given that there are many clients who do not comply with deworming requirements, it is determined to be a necessary and/or interesting service. Therefore, it is included in the health plan, the price of which is consequently raised. This

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increase will be accepted by clients because their pet will receive better preventive medical care.

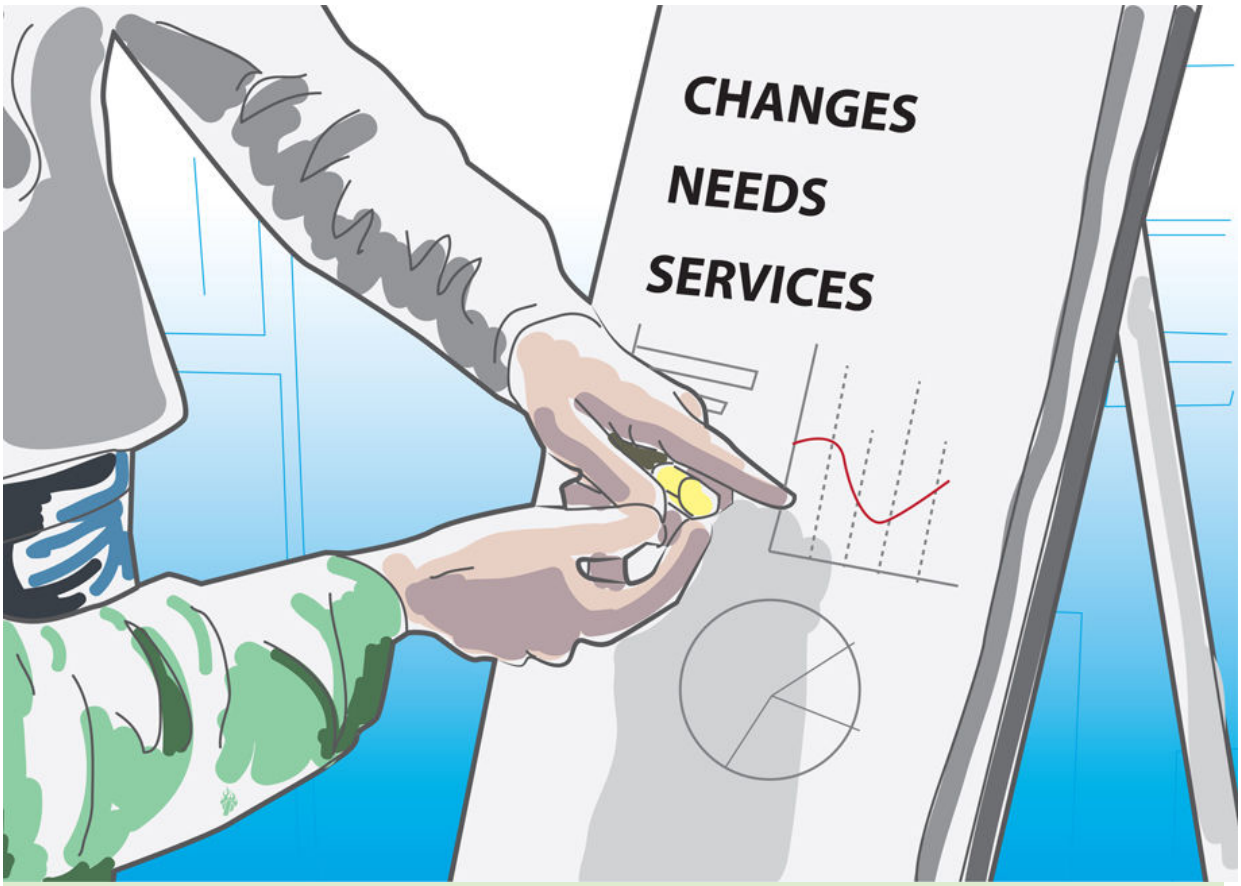


Figure 1. Perform a health plan analysis with your team or your consultant to determine what changes are required to improve the health plan with each new year.

It is not necessary to modify health plans every year. If they are well designed from the start, changes will only have to be made if the vaccination protocols are updated, if there is a new infectious disease in the area, or if a new specialty service is added to the package. The range of "standard" services offered to clients will depend on the geographical location of the clinic and the most common pathologies in the area.

Let's look at two examples:

- A veterinary clinic located in Santander, in northern Spain, offers health plans that include all the basic vaccines, a blood test, a stool test, and a diagnostic test for *Leishmania* . In this case, would it be reasonable to offer all customers a heartworm test? In my opinion, no, since the

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surrounding environment is not currently considered an endemic area. Some dogs that travel to risk areas may test positive, and therefore these clients could be offered this test at a discount. On the other hand, it would be perfectly justified to include, for example, preventive treatments for fleas and/or ticks.

- Now let's consider a veterinary clinic located in a city with a high prevalence of leishmaniasis. The health plan would include an annual test for *Leishmania* . Would it be justified to perform two analyses per year instead of one? From my point of view, it would be completely justified, because it is a high-risk area and even in winter the mild climate allows sandflies to persist and to continue transmitting disease. Therefore, it would be preferable not to run the risk of only analysing dogs once per year.

If you have started designing very basic health plans, with few services included, it is easy to increase your price by adding further value. However, if the plans are fairly complete and no further alterations are required, the prices will be increased in accordance with the consumer price index or the increase in the cost of each of the services included in each health plan.

# Short-term objectives

A veterinary clinic is a company and, as such, annual goals should be established. This applies both to general turnover and estimated profit, as well as the number of health plans sold and renewed.

In the short, medium, and long term, we must remember that health plans are designed and offered to all customers, not just the best ones. This should not be approached as a requirement for the team, but rather as a challenge, or an achievable goal (Table 1 ). However, if the goal is too ambitious it can have a demotivating effect. Therefore, the goal will have to be reasonable; for example, for each employee to sell a single health plan per week during the first 2 or 3 months. If the goal is achieved it is important to celebrate it, and

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if it is too easily achieved then a more ambitious goal should be set, and subsequently reviewed and celebrated monthly.

**Table 1. Short, medium, and long-term sales objectives for health plans.**

| Weekly goal | Annual objectives |
|---|---|
| 1 health plan x 2 veterinary surgeons/assistants = 2 health plans sold per week | 2 plans sold per week x 4 weeks/month x 12 months/year = 96 health plans sold per year |
| 2 health plans x 2 veterinary surgeons/assistants = 4 health plans sold per week | 4 plans sold per week x 4 weeks/month x 12 months/year = 192 health plans sold per year |

From the second year, the objectives are mixed to include new health plans as well as renewal of health plans purchased the previous year. To this end, it will be necessary to develop a health plan renewal protocol that combines the reminder in situ with email, text message (SMS), or postal reminders. Each veterinary surgeon should select the option that is most comfortable and effective for their clients.

# Medium and long-term objectives

Successful veterinary clinics are those that, in addition to properly attending to medical and surgical issues, make preventive medicine the core of their business.

The implementation of health plans is essential to establish a preventive medicine-based business model.

Therefore, if after 5 years 40 % of our customers have contracted health plans, we can say that we have achieved success, although some centres

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succeed in selling health plans to 60 % of their customer base. The degree of success achieved is up to us.

## * ADVICE

Remember that in order to achieve your goals, they should comply with the SMART rule:

1. **S** pecific: concrete goals.
2. **M** easurable: numerical amount.
3. **A** chievable: by the entire team.
4. **R** ealistic: while "realistic" is one way of putting it, I prefer "challenging". Being realistic can translate into aiming low in order to avoid failure. By contrast, a challenging goal provides greater impetus.
5. **T** imely: achieved within a given period.

An example of a SMART goal is for each member of the team to sell two health plans per week (Table 1 ). If there are, for example, three veterinary surgeons in the clinic, the initial objective could be to sell six plans per week (24 plans per month). For a veterinary clinic that receives about 60 weekly visits, this would require 10 % of clients to purchase a plan.

If the entire team agrees that this can be achieved, then this qualifies as a specific, measurable, achievable, realistic, and timely objective. If this objective is easily achieved, it should be celebrated, and another, more ambitious goal should be agreed upon.

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# POINTS TO NOTE

1. Health plans are offered to all clients.
2. Health plans should be reviewed every year and a decision made as to whether any services need to be added or removed.
3. Annual objectives should be set, both for overall turnover and for the number of health plans sold.
4. The objectives should comply with the SMART rule.

Now it's your turn. It's time for you to design your own health plans.

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# ANNEX I Examples of types of health plans

## Health plans for dogs

### Puppies

#### Services included

Preventive medicine

- First visit
- Faecal test
- Primary vaccination against distemper and parvovirus
- Feeding norms and basic advice and basic
- First dose of vaccine against distemper, parvovirus, and viral hepatitis
- Second dose of vaccine against distemper, parvovirus, and viral hepatitis
- Third dose of vaccine against distemper, parvovirus, and viral hepatitis
- Primary rabies vaccination and delivery of name tag and official seal
- Primary infectious tracheobronchitis vaccination
- Early detection of congenital and/or hereditary diseases
- Primary leptospirosis vaccination
- Revaccination against leptospirosis
- Identification with microchip
- Radiograph
- Annual complete blood count and basic biochemistry profile
- Annual *Leishmania* analysis
- 10 % discount on leishmaniasis vaccine
- 10 % discount on analysis and annual injectable prevention against filariasis

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- Medical examination at each visit
- Complete dental examination
- Internal and external antiparasitic evaluation
- Management and reminder of appointments

### Medical consultations during regular hours (except holidays)

- Does not include medication
- Includes prescriptions

## Discounts

### 20 %

- Emergency visits to the clinic (except holidays)
- Surgical procedures, cleanings, and dental extractions
- Diagnostic tests (urinalysis, blood tests, radiographs, electrocardiograms, etc.)
- Fluid therapy

### 10 %

- In-store purchases (food, toys, and accessories)

The plan is valid for 1 year from the start date, and excludes assistance provided to the animal in other veterinary centres on the days that the clinic is closed for staff holidays. The clinic agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. Once the plan expires, the owner must renew it in accordance with the original expiration date in order to continue availing of discounts, or alternatively pay for consultations, vaccines, and other services at normal rates and renew the plan at a later date.

# Adults

## Services included

### Preventive medicine

- Medical examination at each visit

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- Complete dental examination
- Advice on nutrition
- Follow-up on behavioural problems and basic education
- Primary rabies vaccination and delivery of name tag and official seal
- Annual revaccination against infectious tracheobronchitis
- Revaccination against distemper, parvovirus, and viral hepatitis every 2 years
- Annual revaccination against leptospirosis
- Serological test (ELISA) for *Leishmania* or two proteinograms (if dog is sick with leishmaniasis)
- 10 % discount on primary vaccination against leishmaniasis and 50 % on revaccination
- 10 % discount on analysis and annual injectable prevention against filariasis
- Annual complete blood count and basic biochemistry profile
- Creatinine curve
- Annual faecal test
- Management and reminder of appointments

Medical consultations during regular hours (except holidays)

- Does not include medication
- Includes prescriptions

## Discounts

20 %

- Emergency visits to the clinic (except holidays)
- Surgical procedures, cleanings, and dental extractions
- Diagnostic tests (urinalysis, blood tests, radiographs, electrocardiograms, etc.)
- Fluid therapy

10 %

- In-store purchases (food, toys, and accessories)

The plan lasts for 1 year from the start date, and excludes care provided in other centres on days that the clinic closes for staff holidays. The clinic

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agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. Once the plan expires, the owner must renew it in accordance with the original expiration date in order to continue availing of discounts, or alternatively pay for consultations, vaccines, and other services at normal rates and renew the plan at a later date.

# Seniors

## Services included

### Preventive medicine

- Medical examination at each visit
- Primary rabies vaccination and delivery of name tag and official seal
- Revaccination against distemper, parvovirus, and viral hepatitis every 2 years
- Annual revaccination against infectious tracheobronchitis
- Annual revaccination against leptospirosis
- Complete dental examination
- Serological (ELISA) test for *Leishmania* or two proteinograms (dogs sick with leishmaniasis)
- 50 % discount on revaccination against leishmaniasis
- 10 % discount on analysis and annual injectable prevention against filariasis
- Nutritional and behavioural assessment
- Management and reminder of appointments

### Complete annual checkup

- Complete blood count and biochemistry profile
- Electrocardiogram
- Two radiographs (chest and abdomen)
- Urinalysis and UPC (urine protein:creatinine ratio)
- Faecal test
- Blood pressure measurement

### Medical consultations during regular hours (except holidays)

- Does not include medication

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- Includes prescriptions

### Discounts

20 %

- Emergency visits to the clinic (except holidays)
- Surgical procedures, cleanings, and dental extractions
- Diagnostic tests (urinalysis, blood tests, radiographs, electrocardiograms, etc.).
- Fluid therapy

10 %

- In-store purchases (food, toys, and accessories)

50 %

- Ultrasound of the reproductive tract

The plan lasts for 1 year from the start date, and excludes care provided in other centres on days that the clinic closes for staff holidays. The clinic agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. Once the plan expires, the owner must renew it in accordance with the original expiration date in order to continue availing of discounts, or alternatively pay for consultations, vaccines, and other services at normal rates and renew the plan at a later date.

# Health plans for cats

## Kittens

### Services included

Preventive medicine

- First visit

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- Faecal test
- Primary vaccination against infectious rhinotracheitis, calicivirus, and feline panleukopaenia
- Primary vaccination against feline leukaemia
- Tests for feline leukaemia and immunodeficiency
- Annual revaccination against rhinotracheitis, calicivirus, and feline panleukopaenia
- Revaccination against feline leukaemia
- Primary rabies vaccination
- Identification with microchip
- Medical examination at each visit
- Dental, nutritional, and behavioural assessment
- Management and reminder of appointments

Medical consultations during regular hours (except holidays)

- Does not include medication
- Includes prescriptions

## Discounts

20 %

- Emergency visits to the clinic (except holidays)
- Surgical procedures, cleanings, and dental extractions
- Diagnostic tests (urinalysis, blood tests, radiographs, electrocardiograms, etc.)
- Fluid therapy

10 %

- In-store purchases (food, toys, and accessories)

The plan lasts for 1 year from the start date, and excludes care provided in other centres on days that the clinic closes for staff holidays. The clinic agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. Once the plan expires, the owner must renew it in accordance with the original expiration date in order to continue availing of discounts, or alternatively pay for consultations, vaccines, and other services at normal rates and renew the plan at a later date.

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# Adults

## Services included

### Preventive medicine

- Medical examination at each visit
- Rabies revaccination every 2 years
- Revaccination against feline leukaemia every 2 years
- Annual revaccination against rhinotracheitis, calicivirus, and feline panleukopaenia
- Annual complete blood count and biochemistry profile
- Creatinine curve
- Faecal test
- Dental, nutritional, and behavioural assessment
- Management and reminder of appointments

### Medical consultations during regular hours (except holidays)

- Does not include medication
- Includes prescriptions

## Discounts

### 20 %

- Emergency visits to the clinic (except holidays)
- Surgical procedures, cleanings, and dental extractions
- Diagnostic tests (urinalysis, blood tests, radiographs, electrocardiograms, etc.)
- Fluid therapy

### 10 %

- In-store purchases (food, toys, and accessories)

The plan lasts for 1 year from the start date, and excludes care provided in other centres on days that the clinic closes for staff holidays. The clinic agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. Once the plan expires, the owner must renew it in accordance with the original expiration date in order to continue

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availing of discounts, or pay the consultations, vaccines and other benefits of the plan at the normal price and renew it with a later date.

# Seniors

## Services included

### Preventive medicine

- Medical examination at each visit
- Rabies revaccination every 2 years
- Revaccination against feline leukaemia every 2 years
- Annual revaccination against rhinotracheitis, calicivirus, and feline panleukopaenia
- Dental, nutritional, and behavioural assessment
- Management and reminder of appointments

### Complete annual checkup (includes sedation if necessary)

- Complete physical examination (includes examination of the oral cavity)
- Complete blood count and biochemistry profile
- Two thoracic (or abdominal) and joint radiographs
- Urinalysis and UPC (urine protein:creatinine ratio)
- Faecal test
- Analysis of $T_4$ (blood levels of thyroxine)
- Abdominal ultrasound
- Blood pressure measurement

### Medical consultations during regular hours (except holidays)

- Does not include medication
- Includes prescriptions

## Discounts

### 20 %

- Emergency visits to the clinic (except holidays)
- Surgical procedures, cleanings, and dental extractions

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- Diagnostic tests (urinalysis, blood tests, radiographs, electrocardiograms, etc.)
- Fluid therapy

10 %

- In-store purchases (food, toys, and accessories)

The plan lasts for 1 year from the start date, and excludes care provided in other centres on days that the clinic closes for staff holidays. The clinic agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. Once the plan expires, the owner must renew it in accordance with the original expiration date in order to continue availing of discounts, or alternatively pay for consultations, vaccines, and other services at normal rates and renew the plan at a later date.

# Annual health plan for rabbits

## Services included in plan

### Preventive medicine

- Management and reminder of appointments
- Medical examination at each visit
- Written report outlining results of medical tests.
- Dental, nutritional, and behavioural assessment
- First visit
- Biannual faecal tests
- Biannual deworming
- Revaccination against enterotoxaemia
- Annual complete blood count and basic biochemistry profile
- Serological analysis for *Encephalitozoon cuniculi*
- Cranial radiograph

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Medical consultations during regular hours

## Supplement during first year

- Primary vaccination against enterotoxaemia

## Supplement for outdoor rabbits

- Vaccination against myxomatosis and haemorrhagic viral disease

## Discounts

### 20 %

- Sedation, anaesthesia, surgical procedures, dental trimming and extractions
- Neutering
- Other vaccinations
- Diagnostic tests performed in the clinic itself (blood tests, urinalysis, radiographs, ultrasound, electrocardiography, endoscopy, etc.)
- Fluid therapy
- Hospitalisation

### 10 %

- External diagnostic tests
- Food and in-store purchases (collars, muzzles, toys, harnesses)
- Medications, antiparasitics, and nutritional supplements

# Annual health plan for small rodents

## Services included in plan

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### Preventive medicine

- Management and reminder of appointments
- Medical examination at each visit
- Written report outlining results of medical tests
- Dental, nutritional, and behavioural assessment
- Two complete visits, including dental and nail examination
- Biannual faecal tests
- Biannual deworming
- Biannual external parasite control
- Annual complete blood count and basic biochemistry profile
- Annual radiograph

### All medical consultations during regular hours

## Discounts

### 20 %

- Sedation, anaesthesia, surgical procedures, dental cleanings and extractions
- Neutering
- Other vaccinations
- Diagnostic tests performed in the clinic itself (blood tests, urinalysis, radiographs, ultrasound, electrocardiography, endoscopy, etc.)
- Fluid therapy
- Day hospitalisation

### 10 %

- External diagnostic tests
- Consultations with referral specialists
- Food and in-store purchases (collars, muzzles, toys, harnesses)
- Medications, antiparasitics, and nutritional supplements

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# Annual health plan for adult ferrets

## Services included in plan

### Preventive medicine

- Management and reminder of appointments
- Medical examination at each visit
- Written report outlining results of medical tests
- Dental, nutritional, and behavioural assessment
- Complete scheduled visit
- Biannual faecal tests
- Biannual deworming
- Annual vaccination against distemper
- Annual rabies vaccination
- Annual complete blood count and basic biochemistry profile

### All medical consultations during regular hours

## Discounts

### 20 %

- Sedation, anaesthesia, surgical procedures, dental cleanings and extractions
- Neutering (unless better price available during neutering campaign)
- Other vaccinations
- Diagnostic tests performed in the clinic itself (blood tests, urinalysis, radiographs, ultrasound, electrocardiography, endoscopy, etc.)
- Fluid therapy
- Day hospitalisation

### 10 %

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- External diagnostic tests
- Consultations with referral specialists
- Hormone implants
- Food and in-store purchases (collars, muzzles, toys, harnesses)
- Medications, antiparasitics, and nutritional supplements

# Annual health plan for reptiles

## Services included in plan

### Preventive medicine

- Management and reminder of appointments
- Medical examination at each visit
- Written report outlining results of medical tests
- Advice on maintenance, nutrition, behaviour, and management
- Control of hibernation
- Two complete scheduled visits
- Biannual faecal tests
- Biannual deworming
- Annual complete blood count and basic biochemistry profile
- Full-body radiograph

### All medical consultations during regular hours

## Discounts

### 20 %

- Sedation, anaesthesia, and surgical procedures
- Diagnostic tests performed in the clinic itself (blood tests, urinalysis, radiographs, ultrasound, electrocardiography, endoscopy, etc.)

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- Fluid therapy
- Day hospitalisation

### 10 %

- External diagnostic tests
- Consultations with referral specialists
- Food and in-store purchases (collars, muzzles, toys, harnesses)
- Medications, antiparasitics, and nutritional supplements

# Annual health plan for birds

## Services included in plan

### Preventive medicine

- Management and reminder of appointments
- Medical examination at each visit
- Written report outlining results of medical tests
- Advice on maintenance, nutrition, behaviour, and management
- Two complete scheduled visits
- Biannual beak trimming and nail filing
- Biannual faecal tests
- Biannual deworming
- Biannual cloacal cytology
- Annual complete blood count and basic biochemistry profile
- Full-body radiograph

### All medical consultations during regular hours

## Supplement on first visit

- PCR sexing and PCR diagnosis of avian circovirus and chlamydia

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# Discounts

## 20 %

- Sedation, anaesthesia, surgical procedures, dental cleanings and extractions. Other vaccinations
- Diagnostic tests performed in the clinic itself (blood tests, urinalysis, radiographs, ultrasound, electrocardiography, endoscopy, etc.)
- Fluid therapy
- Day hospitalisation

## 10 %

- External diagnostic tests
- Consultations with referral specialists
- Consultation: behavioural modification
- Food and in-store purchases (collars, muzzles, toys, harnesses)
- Medications, antiparasitics, and nutritional supplements

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# ANNEX II Letter templates

## Welcome letter

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Dear John and family,

Thank you very much for choosing us to help you take care of Bobby.

Having a pet at home is an important decision, and represents a commitment to feed, love, and care for your dog. Your dog is a new member of the family, with whom you will share many happy times and unforgettable experiences.

In addition to treating your pet should they fall ill, we will provide you with all the information you need regarding required visits, pet feeding and education, and disease prevention.

From this moment on, the entire team at the clinic is at your disposal for whatever you may need.

Welcome, and thank you for recommending us!

Dr. Conchita Hernán-Pérez, Veterinary Surgeon
Dr. Miguel Ángel Valera, Veterinary Surgeon
Ms. Mayte Cortés, Veterinary Nurse
Ms. Tamara Hernán, Veterinary Nurse
Ms. Leticia Navas, Groomer

Welcome to our veterinary clinic!

Don't forget to include a link to your veterinary centre's website here.

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# Health plan renewal letter

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Dear Customer,

We would like to take this opportunity to remind about the expiration on April 30th of your Annual Health Plan, which covers all examinations, annual tests, and vaccines (except for the canine leishmaniasis vaccine) that Bobby requires, and allows you to avail of discounts on all the additional services that your dog may need, including emergency treatment, fluid therapy, radiographs, ultrasounds, blood and urine tests, electrocardiograms, ultrasonic oral cleaning, and surgeries, and on all products in our store (antiparasitics, pet food, toys, collars, leashes, etc.).

* Payment to renew your health plan can be made by bank transfer, with a credit card, or in cash. Please call us for confirmation of the amount due, along with any discounts that may apply.

* No appointment is necessary to renew the health plan, unless Bobby requires an examination.

Miguel Ángel Valera

The health plan lasts 365 days from the start date and excludes the 4 weeks of staff holidays. The clinic agrees to provide the client with a timely reminder of the date of expiration of the plan to allow renewal of same. The health plan must be renewed before the indicated expiration date in order to continue availing of the included discounts. Once the plan expires, any consultations, vaccines, or other services will be charged at normal rates until the health plan is renewed.

Don't forget to include a link to your veterinary centre's website here.

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