

RESCUE GROUPS AND CLIENTS WHO CAN'T PAY

Dr. Chery F. Kendrick

www.VetOSHA.com

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THE HURDLES WE FACE

- **Rescue Groups**
- **Emergencies**
- **Insolvent Clients**
- **Unhappy Staff**
- **Ethics Exhaustion**



IT IS ALL ABOUT THE MONEY!

- **Studies on Decreased Career Satisfaction show this correlation**
- **Studies on Ethics Exhaustion show this correlation**
- **Studies on Depression show this correlation**
- **Studies on Suicide show this correlation**

So then, What Do We DO About It?

MONEY ISSUES: OURS

***You Have a Right to be Adequately Compensated.
Being Financially Secure is Not a Sin!***

- **Costs of Running a Clinic**
 - **Emotional/Psychological**
 - **Physical**
 - **Economical**
- **Cost of Living**
- **Reality of *Remuneration in Veterinary Medicine***

MONEY ISSUES: THEIRS

It's Not Rocket Science

- Clients Have Bills
- Clients Income May Be Fixed/Static
- All have financial Priorities
- We all have experienced Financial 'Surprises'

A New Concept: Client Education

- The Cost of Animal Ownership
- The Payment Options available



THE REALITY OF FINANCES

Life Happens- we all know that, but preparation, anticipation, being pro-active, goes a long way in relieving stress. Have a Plan!

- ✓ Insurance Options
- ✓ Care Plans in Clinic
- ✓ Financing Programs

Keep in mind two critical things about financing:

- 1) If your client is struggling financially, they may not qualify for Care Credit because of the credit scores.***
- 2) Some insurance companies do reimbursement, not co-pay, so be sure to know the difference levels of compensation in order to educate your clients.***
- 3) Good website to help us and clients:***

<https://www.petinsurancereview.com/dog-insurance>

THE VETERINARY MODEL

- Insurance is new to our profession
- Polls show that <10% of clients were aware of the availability of pet insurance
- Studies have shown a HUGE decrease in the stress level in clinics with an insured client base >15%
- Our costs have increased however the public's understanding of our costs has Not
- We used to provide in house credit/payment plans for our clients, however this has pretty much gone away, due to the hassle of collections

CLIENT EDUCATION

- **Tech vs Vet as the Educator:** Authority Figure 'white coat' authority amplifier
- **Time - Value Studies:** Small Input of time increases satisfaction exponentially
- **Start at the First Visit:** start early, especially New Puppy/Kitten visit
- **What to Discuss:**
 - Value of preventative care
 - Lifetime cost of care
 - Breed specific problems
 - Payment Options to prepare for the future
- **Insurance vs Credit Options**

THE NEW MODEL OF FINANCING

- We are in charge
- We MUST have **Written Protocols** in place, and Follow them!
- No 'free ride', but rather workable pre-active financial solutions
- **Have "The Talk" about financial responsibility Early in your relationship with Your clients, and it is Best if it comes from Us!**
 - New Puppy and Kitten visit
 - New Client visit
 - Provide the guidance to help Them find the solution that works for their situation
 - Never talk down to your clients, but do be realistic
 - Be sure to point out value AND psychological security of being prepared

RESCUE GROUPS AND MONEY

- Some rescue groups want a special relationship
- Other rescue groups are realistic
- Some rescue groups give All a 'Bad Name'
- The psychology of rescue groups is an all day workshop

Dealing with rescue groups is really simplified by planning

- 1) Contract of Care
- 2) Contract of Financial Responsibilities

That's It! It truly IS that Simple!

RESCUE GROUPS FINANCING 'OUTSIDE-OF-THE-BOX' FINANCING

Social Media has given rescue groups access to new financing options

This has significantly increased our ability to work with rescue groups, and to help many more rescue animals, Without hurting Our bottom-line or morale

- Facebook Groups
- Go Fund Me type of crowd funding accounts
- Partnerships with other Humane Groups

These Same options can help our clients, as well as our own clinic

THE 'MILLENNIAL' SOLUTION

There Are New, Exciting ways of financing, especially for rescue groups and emergencies, Especially in this day and age of Social Media!

- 1) **Crowd Source based funding by rescue groups**
- 2) **Social Media: your clinic's FB page set up a giving fund**
- 3) **Emergency funding call to action on Social Media**
 - **Your Clinic**
 - **The Rescue Groups**
 - **The Client**

ADVANTAGES BEYOND THE FINANCIAL

- **Feel Good Endorphin high associated with 'giving'**
- **Great Morale Booster for staff**
- **Helps relieve stress of all aspects of money issues**
- **Removes the uncomfortable finance aspects of emergencies and rescues**
- **Increase your value in the community:**

Studies have shown clinics with active campaigns of alternative financing systems, and other options for their clients, Especially for emergencies and rescued animals, Significantly Increase the following:

- 1) Their standing in the community***
- 2) Increase clients***
- 3) Increase in the bottom line***

So, the 'millennial solutions' come with lots of benefits!

THE PSYCHOLOGY OF GIVING

- Empathy
- Pro Bono work
- Shelters
- Low Cost Facilities



You Can Balance 'Giving' while Receiving Compensation!

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Coming Up Next

NEXT: SELF CARE & MASTERMIND GROUPS

- **MMG Defined**
- **Why?**
- **How?**
- **Why this is self care?**

After this short break