

Pricing conversation cheat sheet

Talking to clients about costs can sometimes be challenging and you may not always feel confident when handling a sensitive or awkward pricing conversation.

This pricing conversation cheat sheet covers a few challenging scenarios which could come up when communicating about pricing with clients.

Any member of the practice team can take a look and familiarise themselves with these communication tips. It may be helpful for receptionists to keep a few copies of this on the front desk to refer back to.





Explaining estimates



What can you do?

- ✓ Signpost costs early
- ✓ Present as many specifics as possible
- ✓ Avoid vague language ("it shouldn't be too expensive")
- ✓ Explain how costs are linked to patient care

Example



Client – "Is this just an estimate? What can I expect from that?"



Your response – "We will need to do XYZ tests to check for (condition). These will cost £X. What we find will influence our next steps. Depending on what we find, we estimate the cost to be between £X and £X. Do you have any questions about the estimate?"



Give as much information as possible, but don't present so many options that you overwhelm or confuse your client.



Discussing additional costs



What can you do?

- ✓ Explain additional costs as early as possible
- ✓ Transparently explain why these have arisen
- ✓ Offer your client the chance to ask questions
- ✓ Reinforce what is included in the new estimate

Example



Client – "Why is this now more expensive?"



Your response – "I understand this increase is unexpected. The cost has changed because of XYZ. I'm happy to talk you through exactly where the additional cost is coming from in the treatment plan if that would be helpful?"



In the above example, the client isn't refusing to pay or challenging costs, they are just looking for reassurance. Don't make assumptions about what the client can or can't pay for.



Responding to concerns surrounding affordability



What can you do?

- ✓ Avoid becoming overly focused on cost
- ✓ Focus on solutions
- ✓ Present clinically appropriate alternatives where possible
- ✓ Don't apologise for your costs

Example



Client – "This procedure sounds too expensive and I don't have the money to pay for it"



Your response – "I understand this may feel overwhelming, and you're not alone in feeling that way. Let's talk through the options available. I can explain what is most urgent, whether there are alternative treatment plans and answer any questions you have about the costs involved."



Client – "What's the cheapest option?"



Your response – "I understand that cost is very important. Let's talk about the options available so that we can work out together what would be best for you and your pet."



Remember – Affordability is a concern for many pet owners. Showing care and understanding can help clients feel heard and supported



Discussing insurance



What can you do?

- ✓ Keep insurance records up to date on your system
- ✓ Reassure owners their insurance plan won't affect the level of care provided
- ✓ Avoid making assumptions about plan coverage
- ✓ Explain how your client can make a claim
- ✓ Encourage clients to check policy-specific queries with their insurance provider

Example



You – "Can I just check whether Luna is insured? This won't affect the care we recommend, but it will help us to guide you through the process. We'll also make sure it's updated on our records."



Client – "Will my insurance cover this?"



Your response – "Insurance policies vary, so it's best to check with your provider directly. You can usually do this on their website or by looking at Luna's insurance documents."



Discussing insurance



Example



Client – "How can I claim this on my insurance?"



Your response – "Claiming is usually straightforward. It's worth checking what your specific insurer requires. Usually there will be some sections of the claim for you to complete and some for us to complete. I'm more than happy to support you with the claims process, but responsibility for payment remains with the policyholder."



Reminder: Every insurance policy is different. Don't ever assume or guarantee that a certain treatment will be covered.





Explaining emergency or out of hours fees



What can you do?

- ✓ Explain things calmly and clearly
- ✓ Be concise. Your client is less likely to remember lots of information in an emergency
- ✓ Explain fees and next steps early if possible
- ✓ Repeat concerns back to clients to show you are listening

Example



Client – "Why are your out of hours fees so much higher?"



Your response – "I understand that the higher cost may come as a surprise. Our out of hours fees allow us to continue to offer our usual high standard of care outside of normal practice hours, as well as emergency resources and staff. Does that answer your question?"



Client – "I didn't realise there would be an emergency fee."



Your response – "I understand – it can be a lot to take in when you're worried about your pet. Our emergency fee covers the cost initial out-of-hours assessment and the team members, facilities and medicines needed for urgent care. I'm happy to talk you through what the next steps may cost."



Explaining emergency or out of hours fees



Example



Client – "Can this wait until normal opening hours?"



Your response – "I understand why you are asking, but I'm not able to advise on whether Luna's condition can safely wait. I'll see whether a member of the clinical team is available to speak to you now. If not, I'll arrange for one of our vets or nurses to phone you back as soon as possible."



Questions about whether care can wait are clinical triage questions. If you are not responsible for triage, arrange for a vet to speak to the client.





Handling online price comparisons



What can you do?

- ✓ Acknowledge the client's concern without becoming defensive
- ✓ Explain that clients are entitled to request a written prescription
- ✓ Make it clear that medicines may be cheaper from an online pharmacy
- ✓ You can explain any benefits of obtaining medication directly from the practice, such as immediate access and convenience

Example



Clients should be made aware that written prescriptions are available and that medicines may be cheaper elsewhere. Do not discourage clients from requesting a written prescription or make the process feel difficult. A written prescription may not be appropriate in every situation, for example where immediate treatment is needed, but this should be explained clearly and calmly.



Client – "I can get this cheaper online"



Your response – "I understand medicines can sometimes be cheaper from an online pharmacy. This is partly because online pharmacies often operate at a different scale. We can dispense the medication here today, or if you would prefer to source it elsewhere, we can provide a written prescription."



Handling online price comparisons



Example



Client – "Why would I pay more here when I can get the medication online?"



Your response – "I understand why you're asking. Medicines can sometimes be cheaper from an online pharmacy and we can provide a written prescription if you would prefer to source the medication elsewhere. Some clients prefer to have the medication dispensed here because it is available straight away, and our team can talk you through how to give it and answer any questions about dosing or administration."



Dealing with escalations



If the conversation escalates, remember to:

- ✓ Remain calm
- ✓ Don't get defensive or emotionally charged
- ✓ Reassure as much as possible



If you need to, you can bring in another member of the team. In some situations, a senior team member may be needed to de-escalate the conversation.