

# The Financial Aspects of Wellness for Veterinarians (Part One)

Key factors that veterinarians need to understand and the best strategies to communicate with clients on the financial realities of veterinary medicine

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1

## Agenda

- Veterinary Fees
- How the Fee Guide Works
- Pricing Strategies
- Are Exam Fees Shoppable
- What Drives Vaccine Fees
- Elective Surgery Pricing Pitfalls
- Pricing Professional Services
- Markups on Medication and Lab
- Clients Attitudes About Fees
- How To Talk to Clients About Fees

2

## The Biggest Problem Facing Veterinarians

- “Dealing with clients about fees”
  - 2018 OVMA Member Survey
- “Financial stress”
  - Related to revenue shortfall resulting from “Dealing with clients about fees”

3

## SBCV Fee Guide Objective

- Drive demand for veterinary medicine
- Cover cost of running a veterinary hospital
- Provide a professional level income to DVMs

4

## The Simple Math Behind Raising Your Fees

5

### Small Increases Yield Big Results

- Gross Revenue            500
- Expenses                    350
- Net Income                150
  
- Increase fees 10%
  
- New Gross                 550 10% change
- Expenses (same)        350
- New Net Income         200 33% change

6

## Small Decrease Require Too Many Clients

- Gross Revenue            500
- Expenses                 350
- Net Income               150
  
- Decrease fees 10%
  
- New Gross                450    10% change
- Expenses (same)        350
- New Net Income         100    33% change

7

## To Maintain Your Net Income

| •        | <b>Fees</b> | <b>Production</b> |
|----------|-------------|-------------------|
| Decrease | 10%         | 50% Increase      |
|          | 15%         | 100% Increase     |
|          | 20%         | 200% Increase     |
| Increase | 10%         | 25% Decrease      |
|          | 15%         | 33% Decrease      |
|          | 20%         | 40% Decrease      |

8

## Inflation Drove 2022 Fee Guide

- **Why The Fees in the Fee Guide Are Higher for 2022**

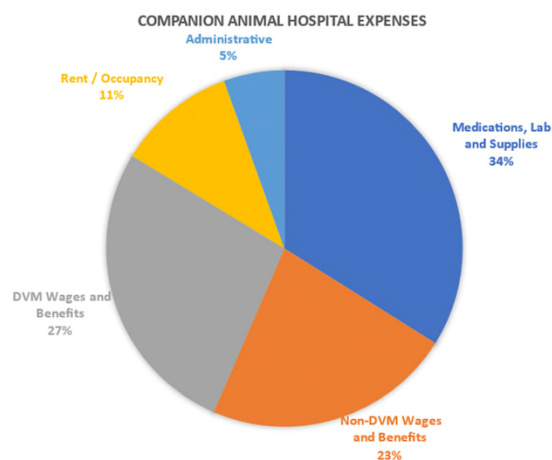
- Unprecedented demand for veterinary services, a shortage of skilled veterinary staff and resurgent inflation are expected to propel veterinary hospital expenses to all time highs for 2022. The shortage of labour alongside extraordinary demand for services is expected to increase DVM wages as much as 15% for 2022 and non-DVM labour may go up as much as 12%. Supply shortages and bottlenecks are driving up the price of medications, pet food and laboratory supplies, and more, all of which are expected to increase at a rate above inflation. Inflation projections are increasing as more reporting comes available, and could drive occupancy and administrative expenses 6% higher in 2022. Taking into account the contribution these expenses have on the average companion animal hospital; the overall impact is a 10% increase in the total cost of running a veterinary hospital in 2022. Veterinary fees need to go up in step with these higher expenses to allow veterinarians to offer competitive wages to both DVM and non-DVM staff, cover the cost of running a veterinary hospital and continue to provide high quality care to their patients.

9

## Preamble In 2022 Fee Guide

### Projected Inflationary Increases in Expenses for 2022

|                     |       |
|---------------------|-------|
| • DVM Wages         | + 15% |
| • Non-DVM Wages     | + 12% |
| • Medications / Lab | + 9%  |
| • Occupancy         | + 6%  |
| • Administrative    | + 6%  |
| • Overall Change    | + 10% |



10

## Take Away

- You must raise your fees **at least** 10% to cover expenses in 2022
- 2023 was Copy/Paste of 2022
  - Inflation running hot
  - Demand for veterinarians high
  - Supply of veterinarians low

11

## SBCV 2023 Fee Guide – the Math

| <b>BC 2022 Survey Highlights</b> |             |             |               |
|----------------------------------|-------------|-------------|---------------|
|                                  | <b>2021</b> | <b>2022</b> | <b>Change</b> |
| Active Clients per FTE           | 981         | 910         | -7%           |
| New Clients per FTE              | 259         | 296         | 14%           |
| Average Revenue per Client       | 806         | 815         | 1%            |
| Average Revenue per Transaction  | 155         | 169         | 9%            |
| Revenue Breakdown                |             |             |               |
| Professional                     | 62%         | 63%         | 1%            |
| Pharmacy Sales                   | 13%         | 11%         | -2%           |
| Diet Sales                       | 23%         | 22%         | -1%           |
|                                  |             |             |               |
| Gross Revenue per FTE            | 763,098     | 793,632     | 4%            |
| Expenses                         | 505,409     | 542,615     | 7%            |
| Net Income                       | 257,689     | 251,017     | -3%           |

12

## Changes in Revenues

- Demand for services at all time high
- Shortage of DVMs
  - Existing DVMs requesting fewer hours
- Shortage of staff
  - Existing staff absences higher
- Pandemic hangover affecting production
  - Appointment times running high
  - Appointments per day down 25%
- SBCV veterinarians increasing fees in response to demand

13

## SBCV Fees

|  | 2021 Average<br>Fee | 2022 Average<br>Fee | Change |
|--|---------------------|---------------------|--------|
| Duration of examination (mins)                   | 28                  | 31                  | 11%    |
| Consultation (complete physical exam)            | 81.21               | 91.58               | 13%    |
| Canine distemper and rabies                      | 121.35              | 146.21              | 20%    |
| Feline distemper and rabies                      | 130.49              | 147.29              | 13%    |
| Canine spay (all inclusive fee)                  | 384.49              | 508.04              | 32%    |
| Canine neuter (all inclusive fee)                | 327.45              | 443.96              | 36%    |
| Feline spay (all inclusive fee)                  | 285.71              | 388.85              | 36%    |
| Feline neuter (all inclusive fee)                | 169.83              | 269.95              | 59%    |
| X-ray fee for set-up / 2 plates                  | 221.70              | 252.91              | 14%    |
| CBC (includes differential - not collection)     | 84.95               | 85.76               | 1%     |
| Heartworm test                                   | 95.50               | 83.51               | -13%   |
| Blood collection fee                             | 30.21               | 32.50               | 8%     |
| Complete urinalysis                              | 65.68               | 71.70               | 9%     |
| Anaesthetic (induction and 30 minutes of gas)    | 270.40              | 301.22              | 11%    |
| General nerve block (one site)                   | 48.40               | 53.62               | 11%    |
| Surgery rate per 10 minutes                      | 114.74              | 121.40              | 6%     |
| Dentistry (exam, prophylaxis, hosp, anaesthesia) | 639.13              | 715.67              | 12%    |
| Cystocentesis                                    | 39.68               | 43.06               | 9%     |
| IV catheterization (set up and 24 hours)         | 164.98              | 196.31              | 19%    |
| Euthanasia (DVM / staff time, catheter, meds)    | 158.38              | 165.86              | 5%     |
| Hospitalization (half day for 30lb dog)          | 45.34               | 56.68               |        |
| Dispensing Fee                                   | 13.96               | 15.50               | 11%    |
| Pet Food Markup (cost x)                         | 1.44                | 1.45                | 1%     |
| Pharmacy Markup (cost x)                         | 1.99                | 1.96                | -2%    |
| Laboratory Markup (cost x)                       | 2.05                | 2.07                | 1%     |
| Fee Index (100 = Fee Guide)                      | 81                  | 98                  | 17%    |

14





## One Fee Guide – Three Audiences

- Three audiences for your fee guide
  - Clients - easiest to deal with?
  - Non-DVM staff
  - DVMs
- You must have an appropriate message (value proposition) for all audiences
- What messages can we give our staff to soften the blow?

17

## SBCV Model

| BCVMA Small Animal Fee Guide |             |             |               |               |                 |  |
|------------------------------|-------------|-------------|---------------|---------------|-----------------|--|
|                              | 2022        | 2023        | Change        |               |                 |  |
| Professional Gross           | 473,121     | 511,558     | 8.1%          |               |                 |  |
| Sales Gross                  | 289,977     | 303,606     | 4.7%          |               |                 |  |
| Total Gross                  | 763,098     | 815,164     | 6.8%          |               |                 |  |
| Professional Expense         | 179,150     | 188,108     | 5.0%          |               |                 |  |
| Tech Expense                 | 152,620     | 167,882     | 10.0%         |               |                 |  |
| Sales Expense                | 173,639     | 181,800     | 4.7%          |               |                 |  |
| Total Expense                | 505,409     | 537,790     | 6.4%          |               |                 |  |
| Professional Net             | 141,351     | 155,569     | 10.1%         |               |                 |  |
| Sales Net                    | 116,338     | 121,806     | 4.7%          |               |                 |  |
| Total Net                    | 257,689     | 277,375     | 7.6%          |               |                 |  |
| Section                      | Old Revenue | New Revenue | 2022 Increase | 2023 Increase | Actual Increase |  |
| Exams                        | 59,587      | 63,464      | 7.0%          | 6.5%          | 6.5%            |  |
| Diagnostic Imaging           | 10,769      | 11,304      | 6.0%          | 5.0%          | 5.0%            |  |
| Lab                          | 37,342      | 40,174      | 8.5%          | 8.0%          | 7.6%            |  |
| Vaccinations                 | 183,228     | 194,888     | 15.1%         | 6.0%          | 6.4%            |  |
| Anaesthetic                  | 15,722      | 16,978      | 6.0%          | 8.0%          | 8.0%            |  |
| Surgery                      | 15,582      | 16,363      | 10.0%         | 5.0%          | 5.0%            |  |
| Elective Surgery             | 78,302      | 89,936      | 6.0%          | 15.0%         | 14.9%           |  |
| Dentistry                    | 9,213       | 10,025      | 10.0%         | 15.0%         | 8.8%            |  |
| Prof Serv.                   | 32,284      | 34,547      | 6.0%          | 7.0%          | 7.0%            |  |
| Fluid Therapy                | 6,960       | 7,796       | 6.0%          | 12.0%         | 12.0%           |  |
| Euthanasia                   | 5,702       | 5,987       | 10.0%         | 5.0%          | 5.0%            |  |
| Boarding                     | 5,760       | 6,281       | 6.1%          | 9.0%          | 9.0%            |  |
| Hospital                     | 12,673      | 13,814      | 10.0%         | 9.0%          | 9.0%            |  |
| Total                        | 473,123     | 511,558     | 10.1%         |               | 8.1%            |  |

18

## SBCV Fee GUIDE

- It is only a guide.
  - You can charge above, below or the guide
- Value Proposition: How Do You Envision Your Practice
  - *Mercedes Dealer*      Higher Fees / Fewer Clients
  - *Honda Dealer*        Mid Range Fees / Average # Clients
  - *Used Car Dealer*      Lower Fees / More Clients
- There is no wrong way to practice
- Veterinary Website tab – “low cost veterinary clinics near us”

19

## Easy Solution – Difficult to Execute

- Veterinarians too shy to present fees
  - “Feel dirty”
  - “Don’t want the client to think we are just sales people”
  - “Client doesn’t care... do they?”
- If this is you, get someone else to do it.

20

## Threshold Pricing

- \$100 is a conspicuous “threshold”
- \$99 feels more than \$1 from \$100
- If a fee is \$93 and needs to go up 10%, it will go above the \$100 threshold to \$102.30.
- Given the audience(s), it may be better to hold the fee to \$99.30 and make up the \$3 somewhere else.

21

## Who is affected by threshold prices

- Shoppable Fees
  - Reception staff
  - Doctors
  - Pet Owners
- NonShoppable Fees
  - Doctors
  - Staff
  - Pet Owners

22

## Threshold Audiences

- Sample Collection Fees
- Technical Procedures
- Euthansia Fees
  
- The Exam Fee

23

## The Exam Fee

24

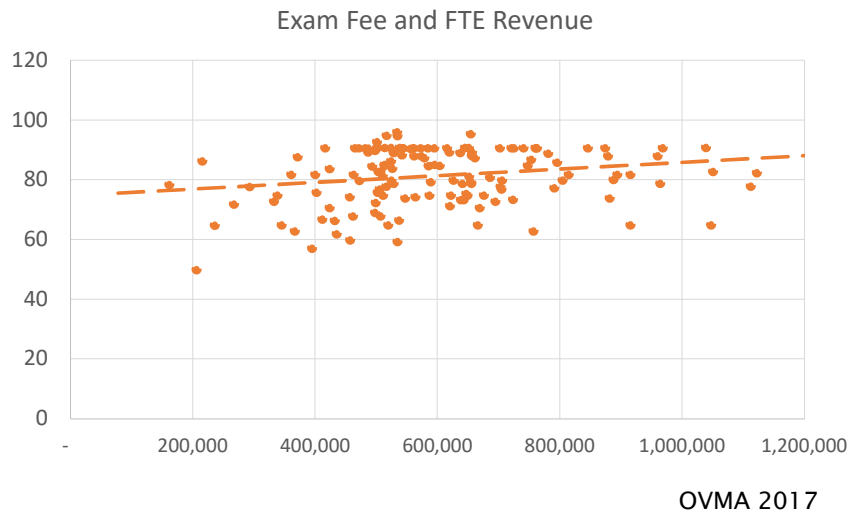
## SBCV Exam Fee

- Actual cost to provide an exam (30 mins)
  - \$\$198.67
- Exam Fee
 

| Fee Guide | Average |
|-----------|---------|
| \$119.50  | \$90.44 |
- 26% charging more than \$100

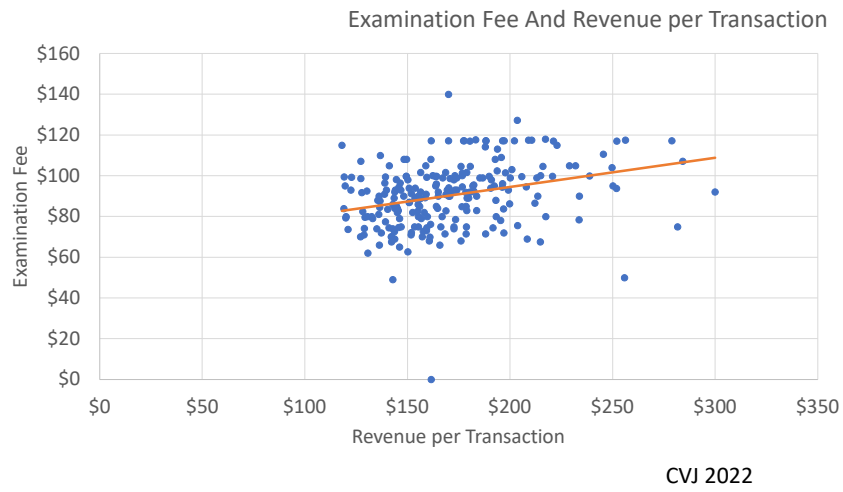
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## Exam Fees Are Not Shoppable



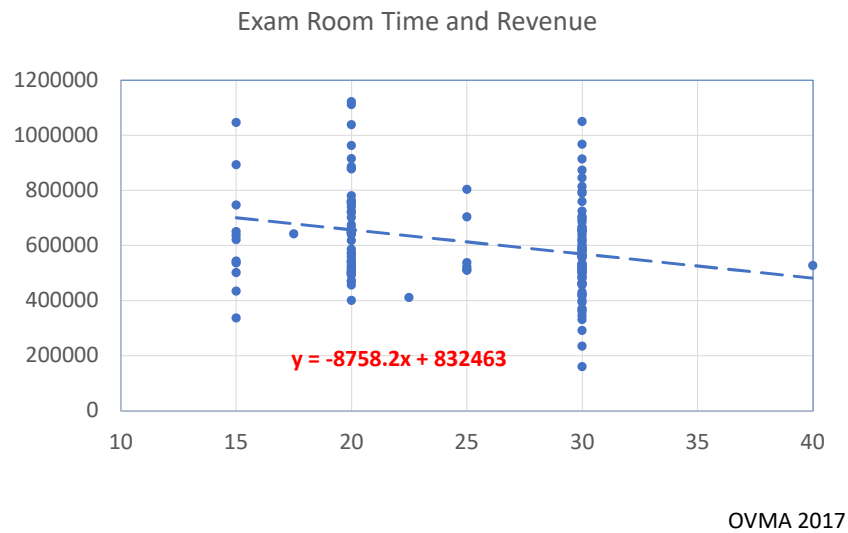
26

### Exam Fees Are Not Shoppable



27

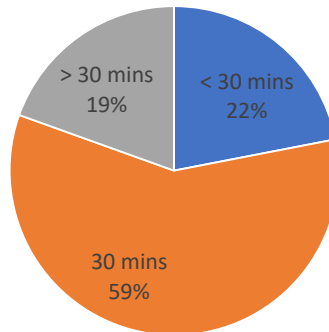
### Time in the Exam Room



28

## How Long Are You Taking

SBCV Average Exam Time



29

## Argument for Cresting \$100

- “We all spend way too much time trying to convince @#\$%^ clients what they need to do for their pet.”
- Raise your exam fee to \$100
  - Sets realistic expectations for shopper calling around trying to get services for his sick pet
  - Weeds out the people who won't do anything anyway

30

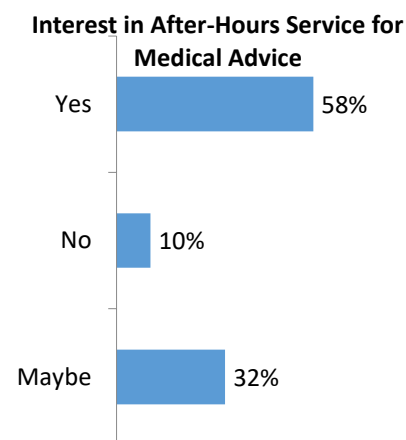
## Exam Fees

- Recall Exam
  - Percent of Complete Exam Fee 67%
- New Client Exam Deposit
  - Refundable if cancelled in time
- Same Day Emergency Fee +50%
  - Cost to cover cost of paying overtime because now staff have to stay late to finish their chores

31

## • Majority of Pet Owners are Interested in After-Hours Telehealth Service

- 2022 OVMA Pet Owners Survey



32



## Telemedicine Fees

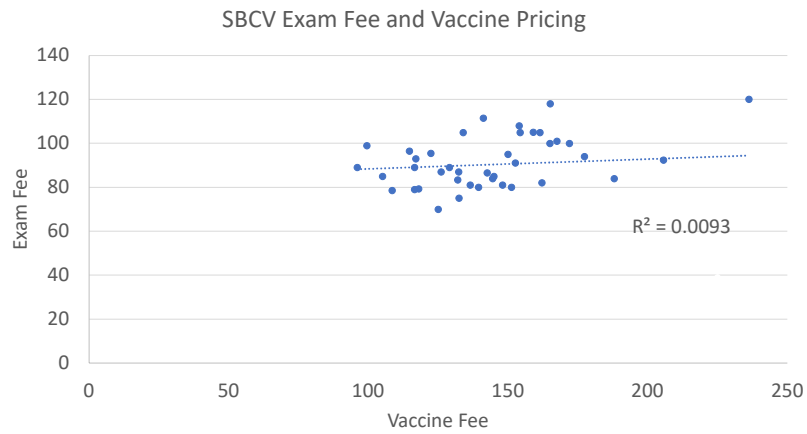
- The same
- Exam Fee 119.50
- Telemedicine Exam Fee 119.50
  
- Recheck Fee 80.30
- Telemedicine Recheck Exam 80.30
  
- Offer it as an option

33

## Vaccine Fees

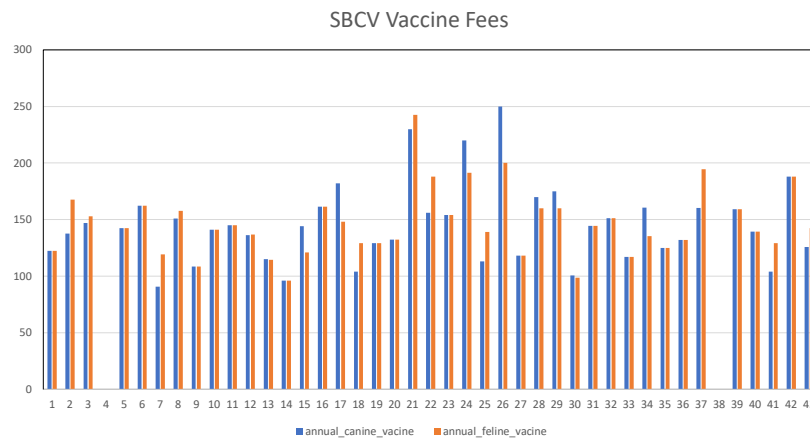
34

### Exam Fee Does Not Influence Vaccine Fee



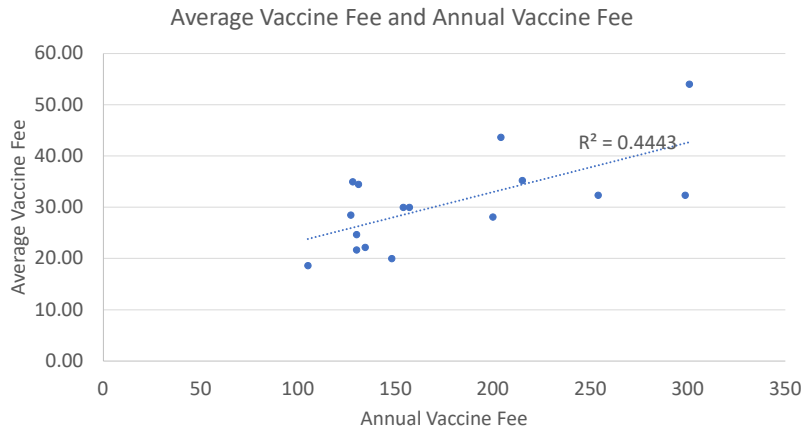
35

### Does Species Influence Exam Fee?



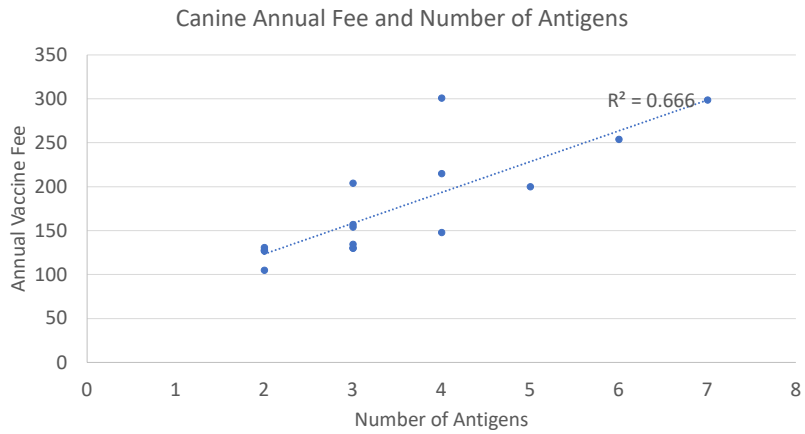
36

### Annual Fee and Individual Vaccine US Data



37

### Number of Antigens Influences Annual Fee



38

## One Fee For All Vaccines

- Vaccine Protocols from Six Hospitals
  - Rabies, DHPPC
  - Rabies, Bordetella, Lepto, Lyme, DA2PP
  - DA2PPL4 Lepto/Lyme
  - Rabies (1 year), DAP (3 year), Bordetella
  - Rabies (3 year), DAP (1 year), Bordetella
  - Rabies, DA2PPU, Lepto
  - Rabies, DHPP, Bordetella

39

## Vaccine Fees – Too Many Cooks

- What does the receptionist quote?
- What does the DVM prescribe?
- What does the client pay?
- Do these match?
  
- What is the cost?
  - Exam + \$20 - \$50 of antigen
  - Exam + no vaccines

40

## Harmonized Vaccine Fees

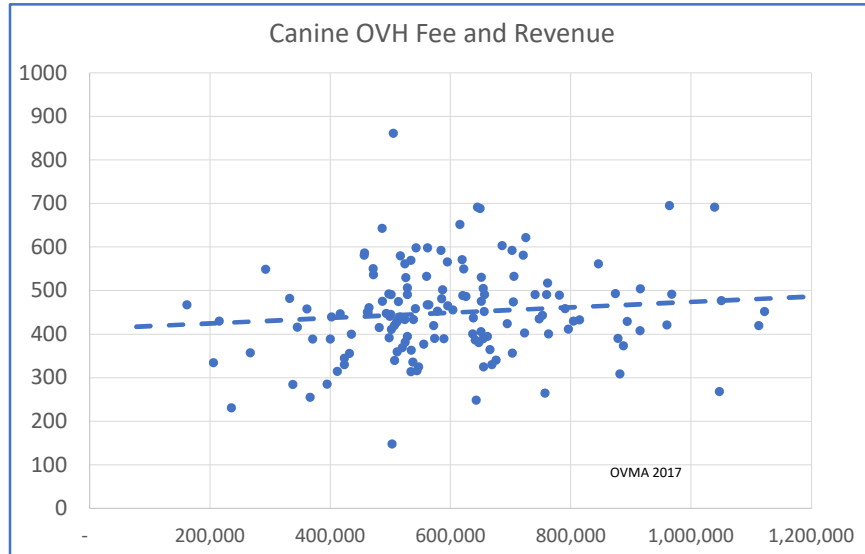
- Charge Everyone the Same Fee
  - What you lose from one you gain from another
- Use most popular vaccine combination
  - Exam + core + non-core
  - or
  - Exam + core + 3 non-core + canine influenza
- Total vaccine revenue / number of vaccine exams

41

## Elective Surgery Fees

42

## Elective Surgery Fees and Income



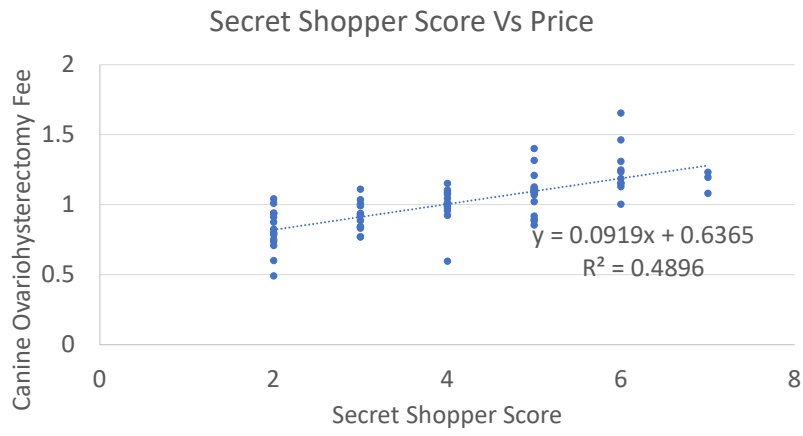
43

## Quoting Elective Surgery

- Quoting with Pre-op Blood
  - 25% of hospitals include pre-op blood with quote
  - 29% higher than average fee
- IV Fluids
  - 20% of hospitals do not include with quote
  - 21% lower than average fee

44

### Lower Fee or Higher Value – CVJ Study



45

Dentistry

46





Fee  
Guide  
Example

| Scenario  |  |           |               |                |
|---|--|-----------|---------------|----------------|
| Canine Dental Prophy with Carnassial Extraction that takes 30 minutes to remove via sectioning. 40 Kg. in weight. Antibiotic and pain control injections are given. |  |           |               |                |
| Procedure Code  | Description  | Unit Cost | Units         | Price          |
| <b>STAGE 1</b>  |  |           |               |                |
| 1805  | hospitalization - part day (boarding + monitoring)                                 | 79.20     | 1.00          | 79.20          |
| 1051  | blood collection   | 40.20     | 1.00          | 40.20          |
| 1207  | preanaesthetic blood profile with CBC  | I.C.      | 1.00          | I.C.           |
| 1350  | anaesthetic induction plus 10 minutes of maintenance                               | 221.50    | 1.00          | 221.50         |
| 1380  | IV fluids during anaesthetic   | 134.00    | 1.00          | 134.00         |
| 1356  | anaesthesia fee (includes monitoring and agent - per 10 min)                       | 72.00     | 4.00          | 288.00         |
| 1601  | dental examination   | 77.60     | 1.00          | 77.60          |
| 1603  | dental prophylaxis / polish - technician performed (grade iii/iv)                  | 152.50    | 1.00          | 152.50         |
| 1608  | dental x-ray   | 67.30     | 1.00          | 67.30          |
| 1609  | dental x-ray (additional)  | 33.00     | 5.00          | 165.00         |
| 1604  | fluoride gel application   | 17.50     | 1.00          | 17.50          |
|   | <b>Subtotal</b>  |           |               | <b>1242.80</b> |
| <b>STAGE 2</b>  |  |           |               |                |
| 1650  | dental nerve block   | 59.20     | 1.00          | 59.20          |
| 1785  | injection-intramuscular/subcutaneous (first)<br>preoperative pain medication       | 36.50     | 1.00          | 36.50          |
| 1356  | anaesthesia fee (monitoring & agent - per 10 min) - for extractio                  | 72.00     | 3.00          | 216.00         |
| 1635  | extractions per 10 minutes   | 150.20    | 3.00          | 450.60         |
| 1786  | injection-intramuscular/subcutaneous (additional)<br>postoperative pain medication | 16.60     | 1.00          | 16.60          |
| 1732  | dispensing fee (per prescription)  | 24.50     | 1.00          | 24.50          |
|   | <b>Subtotal</b>  |           |               | <b>803.40</b>  |
|   | *plus medications with mark-up   |           | <b>Total*</b> | <b>2046.20</b> |

49

While we are talking dentistry...

- Wellness and Dentistry Real Life Story
  - Use dentistry to sell wellness
    - Split bill over 12 months
- 25 dentals pre-wellness
- 65 dentals post wellness
  - 52 from wellness plan including dentistry

50

## While we are talking wellness plans

- Wellness and Elective Real Life Story
- Elective Surgery Falling for Years
- Using Elective to sell Wellness
- 51 Neuters
  - 34 on wellness plan including neuter
- 45 Spays
  - 34 on wellness plan including spay

51

## Wellness Hospitals Have a Vibe

- Real Life Wellness Practice
  - Waiting room has a vibe
  - “Clients are not nervous about their bill any more”
- 50% of clients are on wellness plans
  - “Even when they are slammed, the staff sell wellness plans because they know it makes their life better”

52

## Professional Services

Procedures that can be done by a technician

53

## Professional Procedures

- |                    | Fee Guide | Average |
|--------------------|-----------|---------|
| • Blood Collection | 37.60     | 32.50   |
| • Cystocentesis    | 54.60     | 43.06   |
| • Dispensing Fee   | 22.90     | 15.50   |
- Charge more for professional procedures to bridge the gap on Certified Technician Wages

54

## Ultrasound Guided Cystocentesis

- New Grad “had” to use ultrasound for cysto
  - Charge \$75 for cystocentesis with complimentary bladder screen
- Revenue started increasing
  - More adept with ultrasound
  - Starting finding bladder stones
    - Selling more diets
    - More treatment
    - Increased Rx
- SBCV Fee Guide cystocentesis \$36.20 (add on)
  - Charge \$36.20 extra for US guided cystocentesis
  - Make US cystocentesis standard operating procedure
  - Will pay for ultrasound

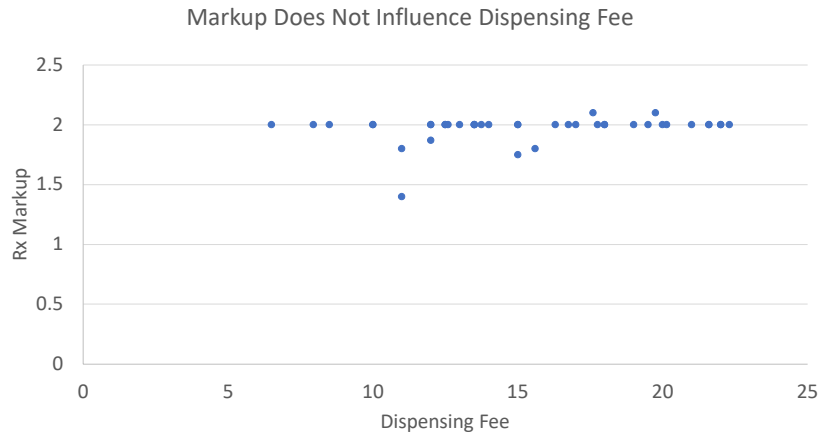
55

## Markups

- Drug Markups
  - How much are we losing to internet sales
- Lab Markups
  - Is there a ceiling

56

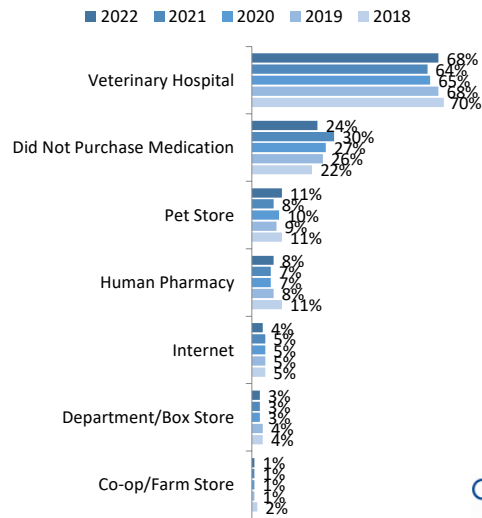
## Relationship Between Dispensing Fee and Rx Markup



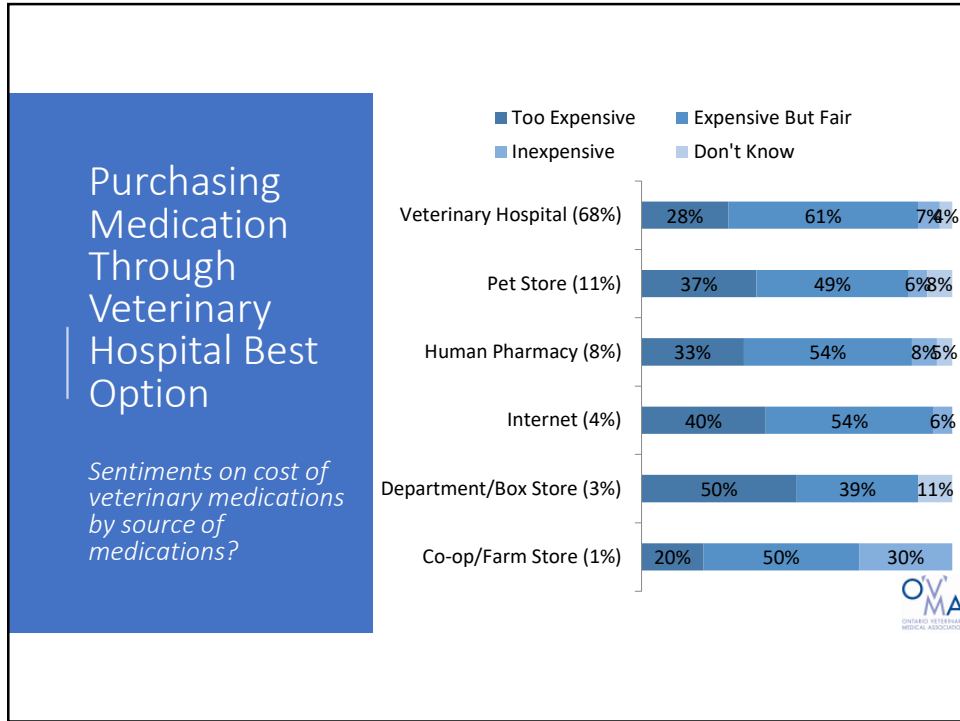
57

## Veterinarian beats out Rx.com

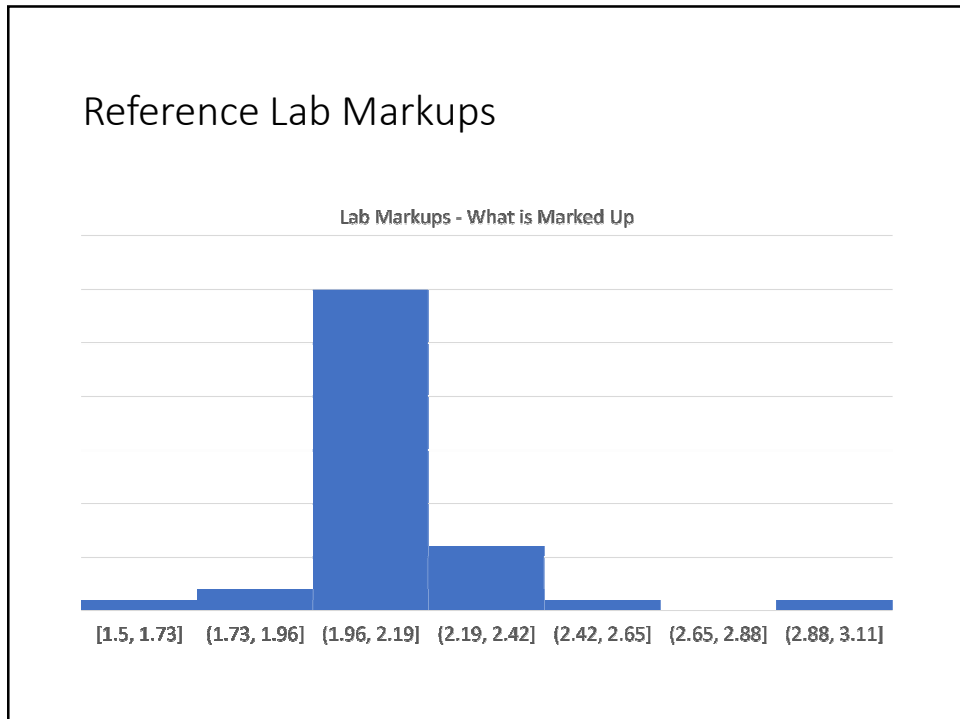
Where did you purchase medication for your pet?



58



59



60

## Reduced Markups

- 2 x Markup
  - Revenue \$1,000,000
  - Rx Revenue 250,000
  - COGS 125,000
  - Rx Net Income 125,000
  
- 1.5 x Markup
  - Revenue 187,000
  - COGS 125,000
  - Rx Net Income 62,000
  - 100% increase in sales required to earn \$125,000

61

## Increased Markups

- 2 x Markup
  - Revenue \$1,000,000
  - Rx Revenue 250,000
  - COGS 125,000
  - Rx Net Income 125,000
  
- 2.5 x Markup
  - Revenue 312,500
  - COGS 125,000
  - Rx Net Income 187,500
  - Increased markup could sustain 33% loss in sales

62

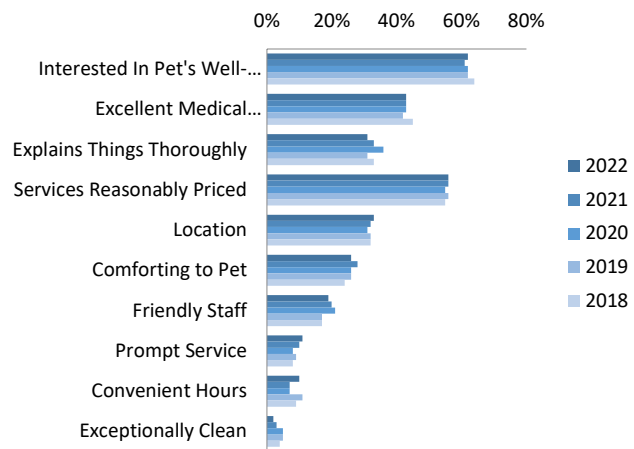
## Pet Owner's Attitudes Regarding Cost of Care

- Annual Pet Owner's Survey
  - Veterinary Fees
  - Spending
  - Value of Services
  - Insurance
  - Wellness Plans

63

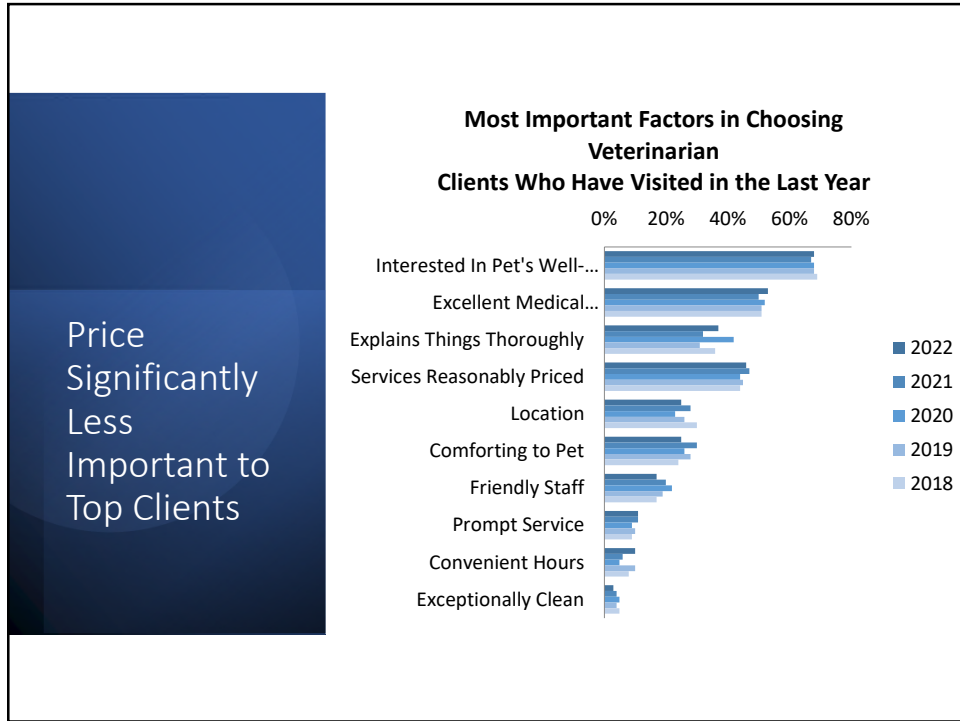
Price Declining  
in Importance

### Most Important Factor in Choosing a Veterinarian

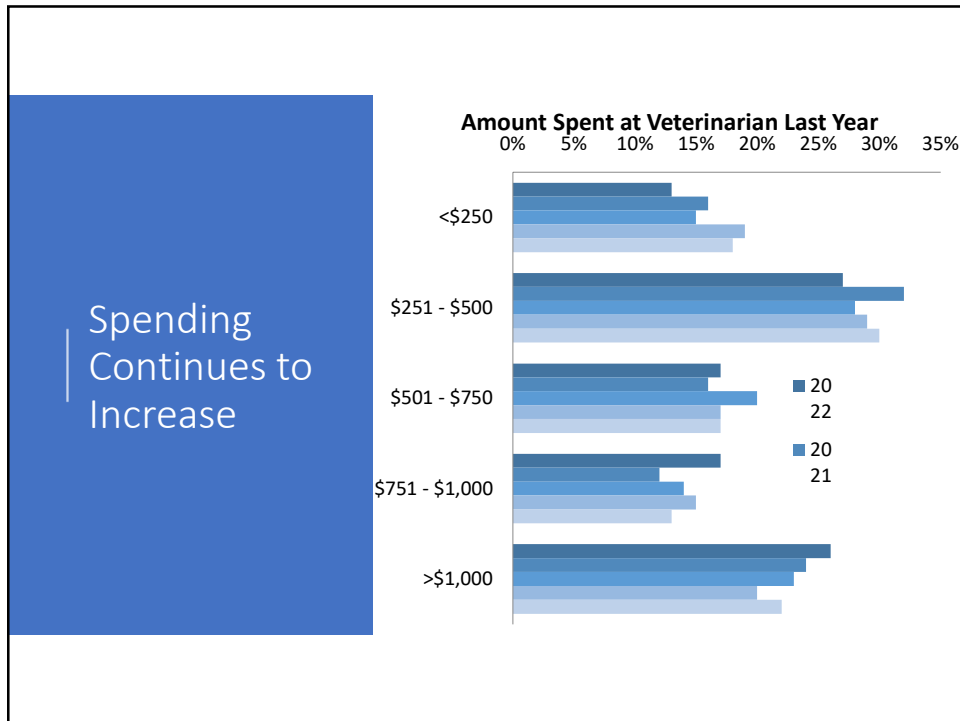


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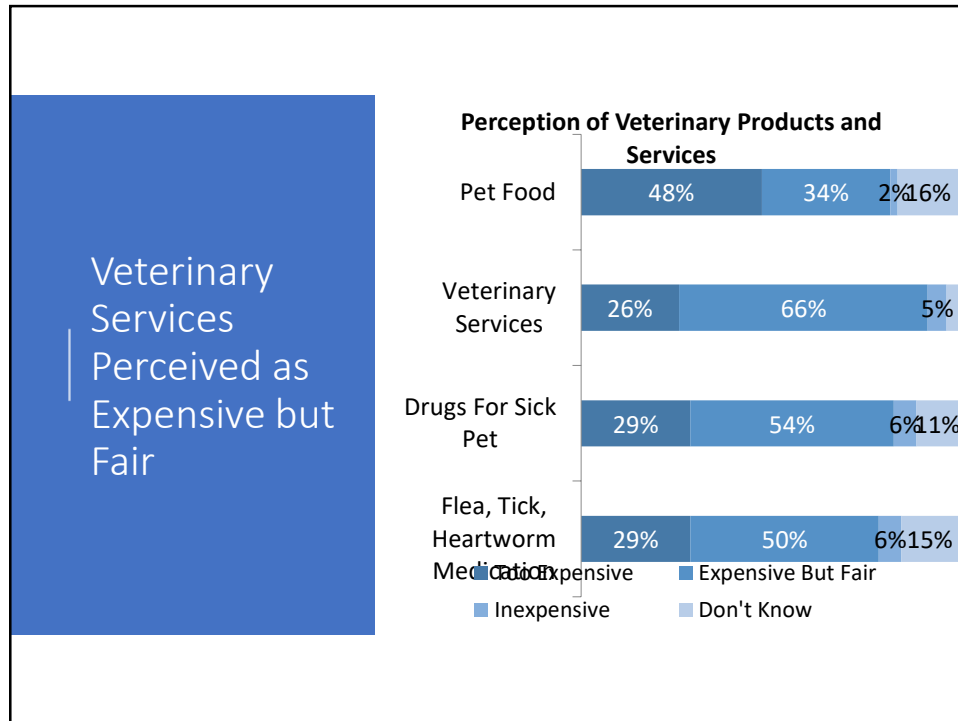




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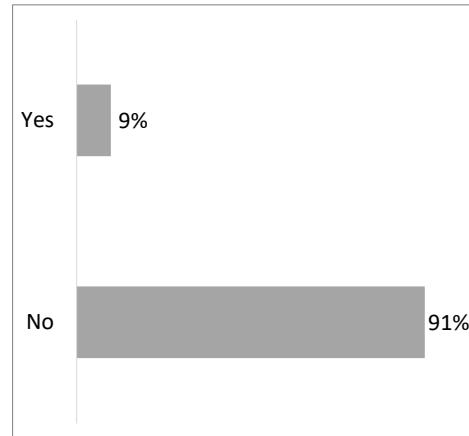
67

## Insurance Makes Veterinary Care Less Expensive

- Historically pet insurance saw 1% to 1.5% penetration.
  - Removed from Pet Owner Survey
- COVID Millennial Pet Parents
  - *“When a millennial couple comes in with a COVID puppy, I expect them to have insurance.”*

68

Do You  
Currently  
Have Pet  
Insurance?

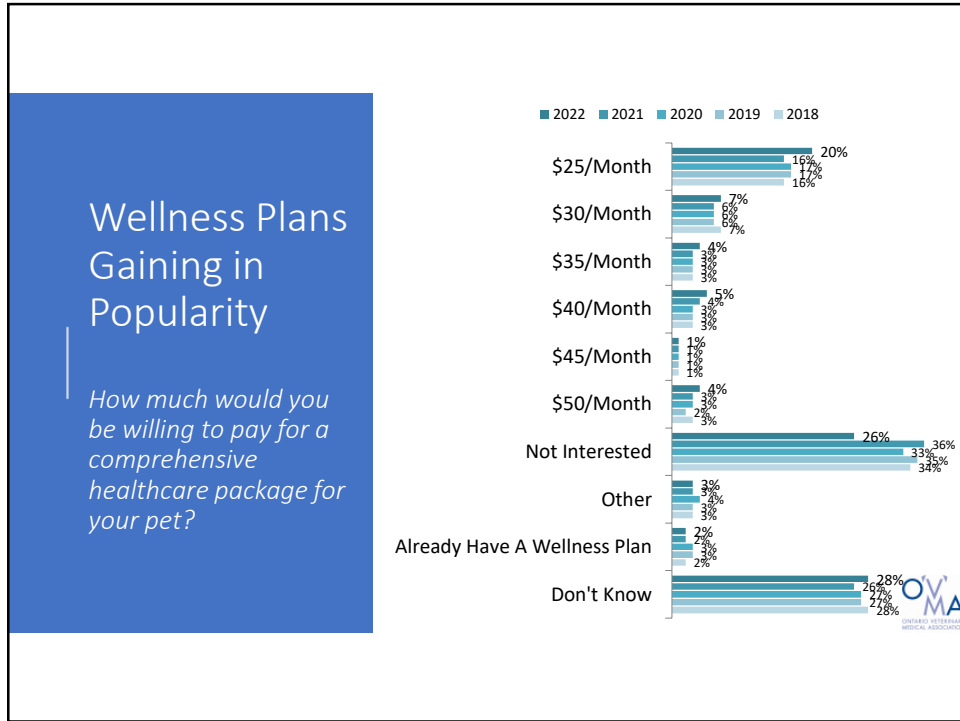


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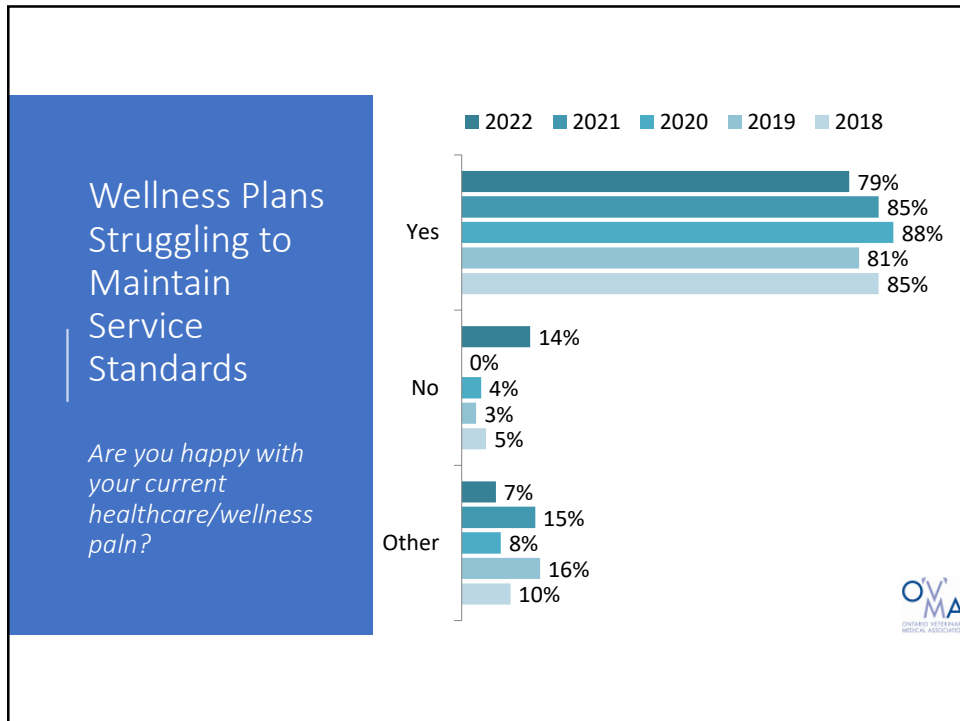
## Wellness Plans Offer Predictable Costs

- *I don't have \$720 on me but 60 per month is not a problem*
- Wellness plans are a colossal pain in the admin
  - Increases spending per client
  - Increases compliance
- Worth the effort

70



71



72

## How to Talk to Your Clients About Fees

73

### Perception of Value for Veterinary Care

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Veterinarian / Non-DVM Staff</li></ul>                         | <ul style="list-style-type: none"><li>• Pet Owner Client</li></ul>                          |
| <ul style="list-style-type: none"><li>• Time involved</li><li>• Cost of equipment / supplies</li></ul> | <ul style="list-style-type: none"><li>• Overall health</li><li>• Wellbeing of pet</li></ul> |
| <ul style="list-style-type: none"><li>• What <u>we did</u> to your pet</li></ul>                       | <ul style="list-style-type: none"><li>• What <u>will that do</u> for my pet</li></ul>       |
| <ul style="list-style-type: none"><li>• Bloodwork costs \$175</li></ul>                                | <ul style="list-style-type: none"><li>• Health profile to check kidneys</li></ul>           |
| <ul style="list-style-type: none"><li>• Result should not affect price</li></ul>                       | <ul style="list-style-type: none"><li>• Value is based on outcome</li></ul>                 |

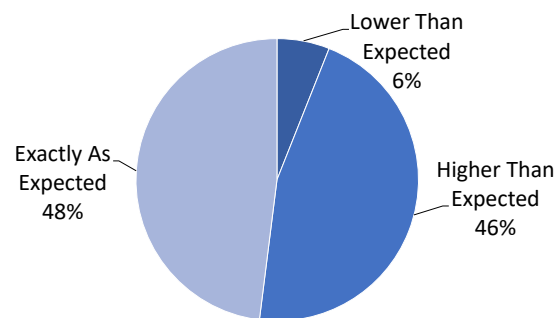
74

## Explaining Value

- Most veterinarians and staff do not talk about cost of value
  - Failure to discuss the cost of veterinary care upfront can contribute to client suspicion and mistrust (JAVMA 2007)
  
- When they do, they do it wrong

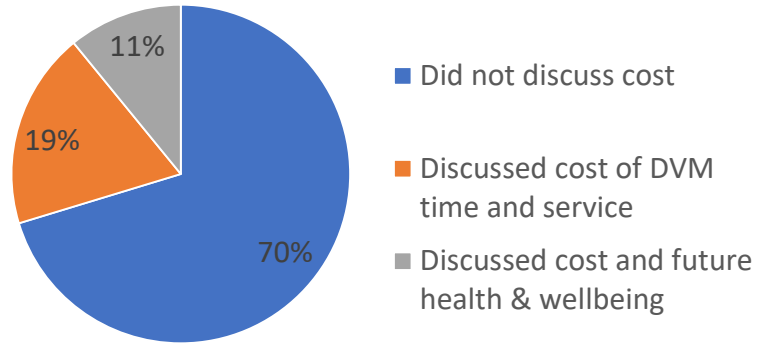
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At the end of  
your  
appointment,  
the final bill  
is:



76

## OVC Veterinary-Client-Patient Interactions



77

## Effective Communication Techniques

- Written estimate
  - Critical for client – builds trust
  - Shows what you are going to do and what is costs
  - OVC researchers found an estimate falls short of showing value
  - In addition to the estimate, someone (DVM or Certified Technician) explains the value of the time and services in relation to the patients future health and wellbeing
- A written estimate is not enough

78

## Communication Skills 101

- Empathize with client
  - Find out client's
    - Cost awareness
    - Financial situation
    - Beliefs regarding cost of care
  - Verbalize your understanding back to the client
- *"I can see that you are concerned about the cost of the dental surgery. Lets take a few minutes and look at some options available to us."*

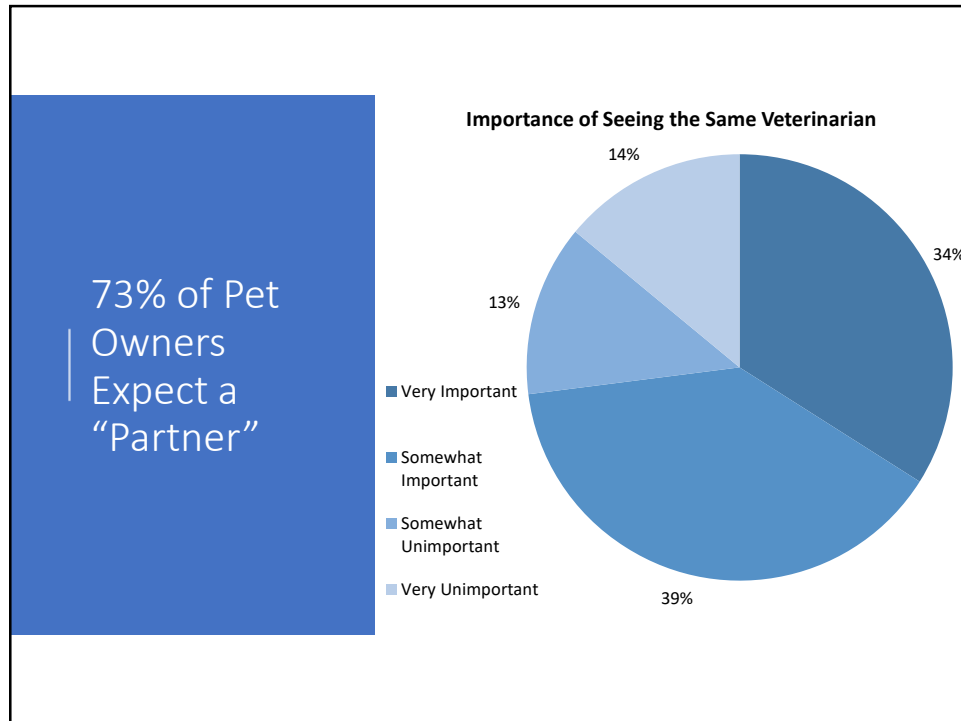
79

## Communication Skills 101

- Partnership Statements
  - "Us", "let's", "we" suggest a partnership in the health and wellbeing of the pet
  - Not responsibility for cost of patient's care
  - Prevents the client from feeling alone when the costs seem unmanageable
  - Suggests willingness to find a manageable solution for pet
- *"That is more than you paid last year. Let's go through the estimate together and see what additional services Buddy is getting this year. We might be able to come up with a way to manage this unexpected expense."*

80





81

## Communication Skills 101

- “I wish...” statements
  - Allows you to enter a client’s world when they need help
  - Shows you acknowledge the emotional impact of the financial situation
- “I wish there was a less expensive option but given Buddy’s condition we need to take x-rays to find out what is going on.”

82

## How to Talk to Clients About Fees Checklist

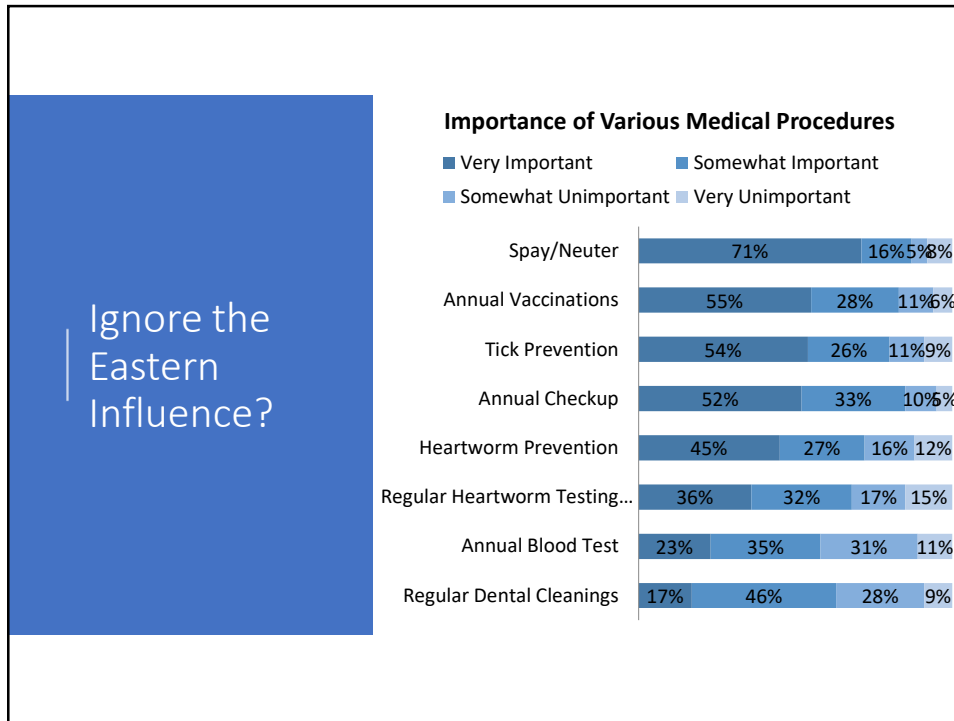
- Give them the estimate before treatment
  - Don't stop
- Discuss the estimate
  - Future health and wellbeing
- Empathize
  - Cost awareness
  - Financial situation
  - Beliefs of the cost of care
  - Verbalize cost finances and beliefs back to client
- Use partnership statements / "I wish..." statements

83

## Can We Drive "Beliefs of the Cost of Care"

- If pet owner's believe the procedure is important the value is higher and the price is less important

84



85

## Talking About Overall Health and Wellbeing

- Dental cleaning
- Vaccines
- Annual Vaccines
- Nutrition plan
  
- Staff meeting topic
  - How are conveying the value of \_\_\_\_\_

86

## Explanation on the Value of Elective Surgery

- Future health and wellbeing
  - *"I know my elective surgeries are a lot more expensive but we think it's important to perform a cardiac pre-Op ECG screen and pre-Op blood testing before the surgery to make sure the pet is safe for anaesthesia.*
  - *We also use more expensive drugs but these are better at controlling pain and are safer for the pet."*

87

## Time to Share

- Explanation on the value of a procedure from a client's perspective
  - Future health and wellbeing

88