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Autumn Changes

With cooler months approaching, now is a great time for veterinary practices to discuss products and services to benefit aging pets

> TVC Co-Op Owner Darcy Smith, DVM

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CAUTION: Federal (U.S.A.) law restricts this drug to use by or on the order of a licensed veterinarian. DOSAGE: Not for use in puppies less than 3 weeks of age or weighing less than 2 lbs. CONTRAINDICATIONS: Do not use in pregnant animals.



Drontal[®]**Plus**

(praziquantel/pyrantel pamoate/febantel)

*Based on label comparisons.

MTEL

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The Ins and Outs of Health Insurance

By Rich Morris, Chief Educational and Communications Officer

In today's marketplace, offering health insurance has become essential for small businesses in order to attract and maintain a good workforce. With unemployment low and the workforce dynamics challenging for businesses, more and more employees are demanding it. Even companies such as Starbucks and Walmart offer insurance to employees.

In the veterinary space, corporate veterinary groups take advantage of their size and employee pools to lock in good rates. The fact is, they are going to offer insurance so that anybody who works for the corporation – whether it's a veterinarian, technician, receptionist – can get it.

Currently, associations and groups can offer insurance, but until insurance companies recognize them the way they do large corporations, you will be able to find the same product or better through your local insurance broker. It's worth comparing to make sure what you are getting is the best for your situation.

> In the future, TVC hopes to have a health insurance program in place that will benefit all Co-Op Owners with both great care and savings. The reason we haven't rolled out a program to date is because we don't want to provide health insurance where some may find savings, but others may not.

Part of the challenge is how the insurance market has been structured, with large corporations benefiting the most. In 2017, President Trump signed an Executive Order to provide health care to smaller groups such as associations, local rotary clubs, and cooperatives. However, the Executive Order didn't mandate that insurance companies offer plans to those groups. A group like TVC has to be looked at as a company, and offer insurance similar to the way a larger corporation would offer it. TVC has vet to find an insurance company that will offer insurance under that mandate. And even then, states would have to sign off on it, because we still have insurance controlled through the state legislation process.

Politics aside, in order for health care to work in this country, we need small companies to have the same ability to offer health care the way larger ones do.

Options

Until then, we encourage TVC Co-Op Owners to explore their options. For



instance, you may already be part of a group or association with insurance. Make sure that an insurance broker couldn't offer the same policy at the same or lower price in a way that fits you better. Currently, associations and groups can offer insurance, but until insurance companies recognize them the way they do large corporations, you will be able to find the same product or better through your local insurance broker. It's worth comparing to make sure what you are getting is the best for your situation.

And, offering insurance for your employees may not be as expensive as you might think. You don't have to pay 100% of the insurance. Rather, you can offer insurance to employees and cover 25% to 50% depending on your state's mandate. The employee would pay for the rest using pre-tax money through payroll deduction. You don't have to pay FICA; it's tax deductible for your business, and the employee doesn't have to go on the ACA market to pay for a policy after taxes. Likely after tax, you will only be paying about 20% to 45% of the insurance cost for your employees and offering a great benefit they need.

PEOs have their pros and cons, but we believe the pros outweigh the cons in today's competitive world. In short, you must allow the PEO to do your payroll, benefits, workers' comp, and compliance. Technically you are "renting your employees" from the PEO.

Another option is a Professional Employer Organization (PEO), which TVC uses for its office staff. A PEO is an outsourced solution for HR, payroll, benefits, workers' comp, and compliance. It's a way of forming a group and getting corporate rates. TVC has been thinking of offering a PEO program on its platform with a discount for being a TVC member. PEOs have their pros and cons, but we believe the pros outweigh the cons in today's competitive world. In short, you must allow the PEO to do your payroll, benefits, workers' comp, and compliance. Technically you are "renting your employees" from the PEO. This is a needed distinction, so the insurance company sees the employees as a "Corporate Group". The reality is that they are

still your employees that you can hire and fire at will like you do now. However, you must use a certain list of the PEO's services to comply with getting health insurance for you and your staff. In the case of TVC, we paid more for our payroll, but way less for our health insurance for TVC employees. In the end, it was a big savings and in the long term, except for converting to this PEO, it has been less hassle letting the PEO take care of everything, allowing TVC to focus on you, our TVC Co-Op Owners.

If any TVC Co-Op Owner wants more information on whether a PEO would be a fit for their business, feel free to email me at <u>rich.morris@tvc.coop</u>. We are looking for TVC members that want to try out a PEO to identify if we should offer this to all TVC Co-op Owners.



This Month at the Veterinary Cooperative

TVC News

TVC Q219 Survey results are in: Pressure from Chewy.com customers requesting prescriptions from TVC Co-Op Owners is increasing rapidly. TVC Co-Op Owners who participate in our survey are delivered the results as soon as we get them. For those of you who haven't taken the survey, this quarter we're supplying all TVC Co-Op Owners a sample of what we prepare every quarter. Inside we have actionable information that helps you run your practice. Along with the sample, we've also included one of the TVC Tools created to combat sales from the veterinary practice to eCommerce. <u>Check out the results here</u>. Please take the survey as often as you can to get full access to the insights learned. The TVC University Live Webinar "Money & Medicine: Your Clinic as a Business" is now available on-demand on TVC University! The August 20 TVC University Live Webinar "Money & Medicine: Your Clinic as a Business" sponsored by <u>Merck Animal Health</u> was one of the most highly attended webinars in TVC history. We experienced technical issues due to this unprecedented interest, and were not able to accommodate everyone. We have rectified the problem and look forward to being able to host programs of a caliber such as this, for any TVC Co-op Owner who would like to attend. If you would like to see what you may have missed, the recording is available <u>here</u> under "E-courses" on the TVC University webpage. We will walk you through how to sell vaccines to clients that don't currently buy them.

TVC University Live CE Webinars

V E T S O U R C E

<u>Register</u>

The Million Dollar Technician: How to Be One, How to Grow One September 17 | 1 PM (CST)

Join **Vetsource** for a 1-hour RACE-approved live webinar. Attendees will earn **1 CE credit** and be entered in the drawing for a chance to win a **\$50 gift card or EKO Stethoscope**!

Abstract: Veterinary technicians are the most under-utilized source of revenue in practice today. It's time to start leveraging, engaging, and supporting them to increase pet owner compliance, grow practice revenue, and expand doctor capacity for seeing appointments. In this session, we will explain what a "Million Dollar Technician" does so differently from other techs, lay out the operational systems required to support this behavior, and provide exam room communication approaches that work.

Learning outcomes:

- Describe how a veterinary practice can fully leverage licensed technicians' functions from both the pet owner and veterinarian perspectives.
- Explain operational systems required to support technicians working autonomously. These systems include: scripting for front desk staff to communicate instructions and expectations to pet owners, laboratory operations for efficiently processing in-house laboratory practices, and metric tracking to monitor progress and performance.
- Teach in-depth communication strategies for building trust, managing client expectations, presenting recommendations efficiently and effectively, and foreshadowing communications that are expected to come from the veterinarian.



9 OUT OF 10 PET OWNERS PREFER BRAVECTO OVER OTHER PRODUCTS.*



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*Lavan RP, Armstrong R, Normile D, Zhang D, Tunceli K (2017) Results from a U.S. Dog Owner Survey on the Treatment Satisfaction and Preference for Fluralaner against Flea and Tick Infestations. J Vet Sci Technol 8: 439. doi: 10.4262/2157-7579.1000439

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MERCK Animal Health



TVC University Live CE Webinars



Register

One Voice, One Message

October 8 | 9 AM & 1 PM (CST)

Join Merck Animal Health at the October CE Live Online webinar, for a 1-hour RACE-approved presentation. Attendees will earn 1 CE credit.

Abstract: TBA

VETSOURCE[™]

Home Delivery, it's Not Just for Pet Owners!

October 22 | 9 AM & 1 PM (CST)

Register

Join Vetsource for a webinar on home delivery. Attendees will be entered into a drawing for a chance to win a \$50 gift card or an EKO Stethoscope!

Abstract: Your teams can work smarter, not harder thanks to Home Delivery! Please join TVC and Vetsource for an interactive webinar around common operational pain points in practices and how Vetsource Home Delivery help. Through interactive dialog we will pinpoint everyday obstacles practices are experiencing and then discuss possible solution utilizing Vetsource Home Delivery including how to:

- Get ahead of the outside pharmacy requests using ScriptShare technology
- Maximize your inventory utilizing Vetsource's virtual shelf, accessible from ScriptRight on your favorite web-enabled device. Orders can be placed in less than 45 seconds!
- Keep tabs on your Vetsource Home Delivery business at a glance, including compliance stats and automatic reorder rates.



Register

8

TVC East: 2019 TVC CE Conference & Trade Show September 22 | Atlanta, GA

Free CE with TVC!

Join TVC and TVC Vendor partners at our annual Free one-day CE Conference and Trade Show in Atlanta, GA. We will be offering a variety of RACE-approved lectures sponsored by TVC vendor partners, each worth 1 CE credit. There will also be trade show giveaways and a mini Treasure Hunt. The show is FREE to TVC Co-op Owners!

Trade Show: TVC is expecting about 25 of our vendor partners to participate in the TVC East Trade Show. In between lectures you will have time to learn more about TVC offerings, rebates, and discount programs, as well as talk directly to our vendor partners about their products and programs that can help you practice better medicine and increase your profitability. Also, take part in the mini Treasure Hunt and enter raffles to win great giveaways!

We hope you'll join us at this great event!



The dogs have spoken.

Heartworm infection is on the rise¹ and many dogs are going unprotected.

Give your clients the bacon-flavored parasite protection they need, with: SENTINEL® SPECTRUM® Chews (milbemycin oxime/lufenuron/praziguantel) (ivermectin/pyrantel pamoate/praziguantel)

IVERHART MAX® Soft Chew

sentinel

To order both tasty options for your clinic, contact your Virbac representative at 1-844-4-VIRBAC (1-844-484-7222).

Important Safety Information for SENTINEL® SPECTRUM® Chews (milbemycin oxime/lufenuron/praziguantel): Dogs should be tested for heartworm infection prior to use. Mild hypersensitivity reactions have been noted in some dogs carrying a high number of circulating microfilariae. Treatment with fewer than 6 monthly doses after the last exposure to mosquitoes may not provide complete heartworm prevention. For complete product information, refer to the product insert. To obtain a product insert, contact Veterinary Technical Product Support at 1-800-338-3659, or visit us.virbac.com.

Important Safety Information for IVERHART MAX® Soft Chew (ivermectin/pyrantel pamoate/praziguantel): All dogs should be tested for existing heartworm infection before starting treatment with IVERHART MAX Soft Chew. Use with caution in sick, debilitated, or underweight dogs weighing less than 10 lb. Gastrointestinal and neurological signs, such as convulsions, have been reported following the use of ivermectin products. For complete product information, refer to the product insert. To obtain a product insert, contact Veterinary Technical Product Support at 1-800-338-3659, or visit us.virbac.com.



Reference: 1. AHS announces findings of new heartworm incidence survey. American Heartworm Society website. https://heartwormsociety. © 2019 Virbac Corporation. All Rights Reserved. SENTINEL, SPECTRUM, and IVERHART MAX are registered trademarks of Virbac Corporation. 5/19 28038



TVC University Live CE Webinars



<u>Register</u>

TVC West: 2019 Wild West Vet Show October 23 - 26 | Reno, NV

Wild West Vet Show is a great place to expand your knowledge and grow your network. TVC will be sponsoring a fantastic lineup of speakers and lecture topics you won't want to miss out on. **TVC Co-op Owners can receive 10% off of their registration with promo code: WWTVC19.**

<u>Click here</u> for more information on the conference.

Promotions

Bayer: Earn up to \$1,080 in consumer rebates with purchases of Advantage Multi[®]! <u>Click here for details</u>

Hill's: See GI Issues in a New Light: 10% off your initial order! <u>Click here for details</u>

Hill's: Take advantage of Hill's Seasons Toppings Promotions and earn free pet food and coupons. Each hospital is limited to participation in two Disease Categories! <u>Click here for details</u>

Hill's: Exclusive Employee Offer! Save 30% off a one-time VIP Market Order! <u>Click here for details</u>

Hill's: Earn TVC PurrrchasePoints[™] for every dollar you put through a vet sponsored home delivery channel like VetSource or Hills to Home! Now extended through December 31, 2019! <u>Click here for details</u>

Label Value: Get \$25 off your first Custom Label order, plus your 8% TVC discount! <u>Click here for details</u>

Merck: CONVERSION PROMO: Through the end of 2019, Nobivac[®] BOGO for new users up to 500 doses free! Clinics must show on qualification list. Contact your Merck rep for details! <u>Click here for details</u>

Microsoft: Save up to \$300 on select Microsoft Surface devices! <u>Click here for details</u>

MWI: TVC and MWI's Fall Kick-Off Program continues through September 30. Clinics that grow cumulative purchases 12% (small animal vaccines minimum \$1000, small animal products minimum \$5000) earn MWI account credit. <u>Click here for details</u>

MWI: Earn MWI Animal Health account credits with this tiered promotion on VetOne VetriJec needles and syringes! Valid August 1 - Sept 30, 2019. Mix and match, available on cumulative purchases made during the promotion period. <u>Click here for details</u>

PetLink (Datamars): Current User Promo: Buy 75 microchips, get 25 FREE! <u>Click here for details</u> **PetLink (Datamars):** New User Special through December 31, 2019: Buy 50 Petlink SLIM chips, get 10 FREE or get a FREE Petlink Compact Max Scanner! <u>Click here for details</u>

Securos Surgical: Now through September 30, TVC clinics can buy a Securos Surgical Vet Tech Pack at the discounted price of \$45 and choose a FREE instrument pouch in one of five colors! <u>Click here for details</u>

Securos Surgical: BOGO on newly designed premium quality products: Scalpel Blades (100 count/box) and Disposal Scalpels with Handle (10 count/box). No limit on order, no other discounts or offers combined. Mix and match within product type, valid August 1 - October 31, 2019. <u>Click here for details</u>

Stratford Rx: Introducing Labellab: Get a deluxe set of 5 Stratford products custom-labeled with your clinic's brand for \$9.99! <u>Click here for details</u>

VetOne: Enjoy this special VetriShield Plus and VetriShield Max Promotion, now through September 30. Minimum purchase \$500, with qualifying purchases earning MWI account credit. Bonus OstiMax chewables and delayed-billing also available, call your MWI rep to learn more! <u>Click here for details</u>

Vetoquinol: NEW PRODUCT: Flexprofen Beef-flavored chewable carprofen comparable to Rimadyl. Buy 3, Get 1 Free! Now extended through October 31, 2019! <u>Click here for details</u>

Vetoquinol: Buy 3, Get 1 Free on gallon shampoo & conditioners through September 30! <u>Click here for details</u>

Vetsource: Sign-up for "Pet Mail" Communications and receive a \$50 Statement Credit! <u>Click here for details</u>

Vetsource + Hill's: Save on GI Biome and W/D when you place orders with Vetsource! <u>Click here for details</u>

Virbac: For qualified clinics, get buy one get one free plus additional rebates! Now available through any distributor! <u>Click here for details</u>

Let's face it, pilling cats isn't for everyone.

Fortunately, there's Profender[®] – a broad-spectrum, topical dewormer for cats.



Profender[®] offers a purge deworming of tapeworms, roundworms and hookworms. All in **one single**, easy-to-apply topical application.[†]

- No pilling necessary
- No water chasers
- No messy yellow paste
- No painful injections



Hookworms

Federal law (U.S.A.) restricts this drug to use by or on the order of a licensed veterinarian. Children should not contact application site for twenty-four (24) hours.



For the treatment and control of hookworm, roundworm, and tapeworm infections in cats and kittens that are at least 8 weeks of age and weigh at least 2.2 pounds (1 kg).

Brief Summary: Before using PROFENDER Topical Solution, please consult the product insert, a summary of which follows:

CAUTION:

Federal law (U.S.A.) restricts this drug to use by or on the order of a licensed veterinarian. Product Description:

PROFENDER Topical Solution is a ready-to-use solution, packaged in single unit dosing applicator tubes for topical treatment of cats. Emodepside, a semi-synthetic molecule is a cyclic depsipeptide. Praziquantel is an isoquinoline cestocide.

INDICATIONS:

PROFENDER Topical Solution is indicated for the treatment and control of hookworm infections caused by Ancylostoma tubaeforme (adults, immature adults, and fourth stage larvae), roundworm infections caused by *Toxocara* cati (adults and fourth stage larvae), and tapeworm infections caused by *Dipylidium caninum* (adults) and *Taenia taeniaeformis* (adults) in cats.

HUMAN WARNINGS:

Not for human use. Keep out of reach of children.

To prevent accidental ingestion of the product, children should not come in contact with the application site for twenty-four (24) hours while the product is being absorbed. Pregnant women, or women who may become pregnant, should avoid direct contact with, or wear disposable gloves when applying, this product. Studies performed in rats and rabbits suggest that emodepside may interfere with fetal development in those species.

may interfere with fetal development in those species. PROFENDER Topical Solution may be irritating to skin and eyes. Reactions such as facial, tongue and hand swelling have been reported in humans in rare instances. Avoid contact with the application area while it is wet and wash hands thoroughly with soap and warm water after handling. People with known hypersensitivity to butythydroxyanisole, emodepside or praziguantel should administer the product with caution. If the product accidental ingestion or if skin or eye irritation occurs, call a poison control center or physician for treatment advice. For customer service or to obtain product information, including the MSDS, call 1-800-633-3796. For medical emergencies or to report an adverse reaction, call 1-800-422-9874.

PRECAUTIONS:

Safe use of this product has not been evaluated in cats less than 8 weeks of age or weighing less than 2.2 lbs (1 kg), in cats used for breeding, during pregnancy or in lactating queens. The effectiveness of this product when used before bathing has not been evaluated. Use with caution in sick or debilitated cats. Oral ingestion or exposure should be avoided. Use with

profender.

caution in heartworm positive cats.

ADVERSE REACTIONS:

In a controlled, double-masked field safety study in which owners administered PROFENDER To pical Solution, the most measormed say see in minor own 5 administration of the common adverse included licking, excessive grooming, scratching treatment site, salivation, lethargy, alopecia, agitation/ nervousness and vomiting.

POST APPROVAL

POST APPROVAL: The following adverse events are based-on post-approval adverse drug experience reporting. Not all adverse events are reported to FDA CVM. It is not always possible to reliably estimate the adverse event frequency or establish a casual relationship to product exposure using this data. The following adverse events are listed in decreasing order of reporting frequency in cats: Application site reaction (hair loss, dermatilis, pyoderma, edema, and erythema), hypersalivation, lethargy/depression, vomiting, ataxia, anorexia, trembling/tvitkching, diatrea, mydriasis, fever, hyperactivity/inervousness. In some cases, death has been reported as an outcome of the adverse events listed. For a complete listing of adverse reactions for Profender Topical Solution reported to the CVM see: http://www.fda.gov/ADEreports.

The listing includes Adverse Events reported to CVM for products, such as Profender, that contain the combined active ingredients emodepside and praziquantel. Listings by active ingredient may represent more than one brand name.

ANIMAL SAFETY: In a field study, PROFENDER Topical Solution was used in cats receiving other frequently used products including: analgesics, anti-fungals, non-steroidal anti-inflammatories, anthelminitics, antimicrobials, flea and tick products, seatives, anesthetics, cardiac medications, anxiolytics, hormonal treatments, steroids, otic and ophthalmic preparations, and vaccines.

normonal relatinents, sterous, ouc and opinitamine preparations, and vaccines. <u>General Safety Study in Kittens</u>: PROFENDER Topical Solution was topically applied at 0X (vehicle control), 1X, 3X and 5X the maximum dose to 48 healthy 8-week-old kittens every two weeks for six doses. One 5X kitten experienced salivation and tremors and another 5X kitten experienced salivation on the day of dosing. A third 5X kitten experienced tremors the day after dosing. Three cats vomited within 24 hours of dosing, one each in vehicle control, 3X and 5X groups.

Profender is protected by the following U.S. Patents: 5 514 773 and other patents pending.

Made in Germany NADA 141-275, Approved by FDA

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Autumn Changes

With cooler months approaching, now is a great time for veterinary practices to discuss products and services to benefit aging pets

By Graham Garrison

As the weather cools and the color of the leaves begins to turn shades of orange and red, Darcy Smith, DVM, and the staff at Angel Ridge Veterinary Service (Crescent, Oklahoma) use the changing seasons as an opportunity to discuss good medicine and healthy living for aging dogs. "In winter and the cooler months, you see more of the effects of arthritis," Dr. Smith said.

Nutraceuticals play a big role in proper care and prevention for the older pet population. The key is to get pet parents on board early, Dr. Smith said. "We probably have more discussions about nutraceuticals with clients leading up to and during the wintertime than any other time of the year. The hope is, come winter they're already on it and it's working, so they're not playing catch up."

When speaking about nutraceuticals with clients, Dr. Smith and the staff at Angel Ridge Veterinary Service emphasize the benefits for the pet. Not only do nutraceuticals help pets feel better, but the long-term effects are positive as well. Nutraceuticals won't harm the pet's liver or kidneys. "It's going to help their pet long term," said Dr. Smith. "It will help them to have a more comfortable life."

Dr. Smith said they see about 30 clients a week that are either on nutraceuticals or could benefit from being on them. Dr. Smith anticipates the numbers increasing as the dog population gets older. The nutraceutical of choice is <u>Vetoquinol's</u> Flexadin Advanced Chews. Dr. Smith said it's an easy recommendation to make – she has a dog on the nutraceutical, so it's both a personal and professional recommendation.

"It helps with dogs that are arthritic," she said. "It helps them move around better, and it's a soft chew, so it's pretty palatable." Dr. Smith said for new patients, they will usually recommend they try Flexadin first for at least 30 days. Depending on how they respond to the Flexadin, if need be they can add NSAIDs to the treatment plan, she said. "If they're in really bad shape, we'll put them on NSAIDs at the same time as Flexadin, and then maybe taper the NSAIDs off as we go so they're not on it as much," she said. "When the Flexadin starts to take full effect, hopefully they won't need as much of the NSAIDs."

Whereas the NSAIDs are preferably a short-term treatment option, Flexadin will be part of their overall care for the long-term. "Once I put



them on it, I pretty much tell them, they'll be on it for the duration of the pet's life," Dr. Smith said.

Small town atmosphere

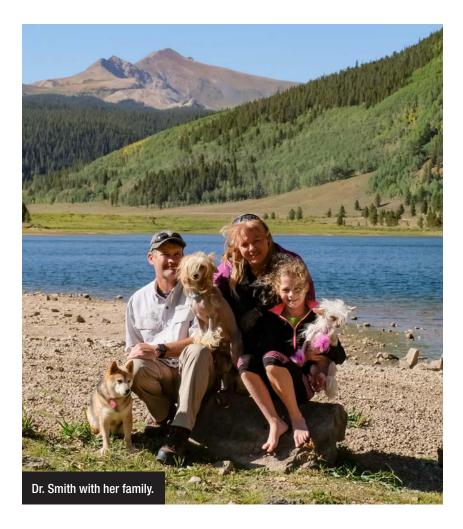
Angel Ridge Veterinary Service's mission is to provide the best diagnostic care available. Whatever the stage of life of a pet, Dr. Smith and team members aim to provide care custom-tailored to the animal's needs. In addition to ordinary primary veterinary services, the facility is also well equipped to help pets with serious illnesses and difficult problems. Angel Ridge is mixed-animal practice with a state-of-the-art facility utilizing the latest in technology, such as small animal digital radiography, equine/ cattle digital radiology, equine dental equipment, EKG monitor, blood pressure monitor, gas anesthesia with anesthesia monitoring, hematology analyzer, chemistry analyzer and more.

By using the latest technology with a personalized touch, Dr. Smith and Angel Ridge Veterinary Service have worked hard to build a loyal client base. "We're a small clinic in a small town," Dr. Smith said. "Our town has somewhere around 1,000 people. So we're able to offer the small town atmosphere."

That small town atmosphere has proven appealing to pet owners in Crescent and the surrounding communities. Dr. Smith said a large portion of her clients travel from nearby metropolitan areas for their pets to receive care.

"A lot of them say they're tired of the big city clinics. People don't know them. We can offer personalized service. We know all our clients." <u>Vetoquinol's</u> Flexadin Advanced Chews with UC-II [®] for cats and dogs is an innovative supplement that supports healthy joints and flexibility. Flexadin Advanced features UC-II [®], an undenatured type II collagen derived from chicken cartilage sternum. It is different from traditional supplements that contain glucosamine and chondroitin, in that it's only one chew per day for any dog or cat and works differently to target the pet's immune system. Features include:

- > Supports healthy joints and flexibility
- Formulated with UC-II [®]
- Works differently than glucosamine and chondroitin products by targeting the dog or cat's immune system
- > Only 1 chew per day, regardless of pet's bodyweight or size
- Highly palatable soft chew, readily accepted by 94% of dogs and 74% of cats, according to a study





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Zylkene[®] is the only veterinary supplement formulated with alpha-casozepine, a natural ingredient derived from bovine hydrolyzed milk protein with calming properties to help relax cats and dogs. Perfect to use before or during stressful situations, including:



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450 mg	#443962
75 mg	#424083
225 mg	#424084
450 mg	#424085
75 mg	#443963
225 mg	#443964
450 mg	#443965
	225 mg 450 mg 75 mg 225 mg 450 mg 75 mg 225 mg



Three Reasons Why Pet Insurance Should Matter to You

Wendy Hauser, DVM, AVP, Veterinary Relations, Crum & Forster Pet Insurance Group



The topic of pet health insurance has been front and center in 2018, with no less than 17 articles printed in mainstream veterinary publications in addition to articles in the *New York Times, Washington Post* and *US News*, among others. Why has there been so much focus on pet health insurance?

Pet health insurance is not a new offering, having been available worldwide since the early 1900s. According to the North American Pet Health Insurance Association (NAPHIA) Lassie, of TV fame, received the first US pet health insurance policy in 1982. Since that time, the U.S. pet health insurance industry has evolved and today offers a variety of plans that truly meet the needs of the pet owner. Concurrently, veterinary medicine continues to transform. The American Pet Products Association reports that in 2017, pet owners spent \$17.07 billion on veterinary care for pets. As

our ability to offer more progressive treatments to our patients has advanced, so has the need to provide a mechanism for clients to afford these life altering therapies.

This has created a disconnect for our animal health care teams. They have the tools and knowledge to help patients to realize longer, better qualities lives. Due to economic limitations, clients often have to choose less than optimal recommendations, leading to feelings of stress and distress in veterinary team members. Morale suffers, and the hospital culture deteriorates. This leads to lower team member engagement and higher rates of absenteeism and turnover.

From the perspective of the pet owner, the financial inability to provide the recommended care for their beloved companions leads to anxiety and feelings that they have failed their pet. Some clients become angry, directing their frustrations at the animal health care team. This leads to a fracturing of bonds between the client and the hospital. In a 2019 study conducted by the Veterinary Hospital Managers Association (VHMA), new patient numbers have declined almost monthly in the last 3 years. Given this trend, it is even more important that we maintain relationships with our current clients.

Pet health insurance is a tool that will allow hospitals to enhance workplace culture, strengthen client bonds and increase hospital financial performance. Learn why it is worth the time and focus of hospital leadership to incorporate this valuable service as part of your hospital offerings.

Hospital Culture

Culture is the most often overlooked aspect of veterinary hospital operations in many hospitals. This has not been a priority for management for reasons ranging from non-recognition of the impact of culture on all hospital functions to not understanding how to implement a healthy organizational culture. Recent research by Kipperman (JAVMA, April 2017) has uncovered high levels of professional burnout in veterinary teams, with 91% of respondents reporting the perception of burnout among their peers as moderate to substantial, and 49% disclosed that they were moderately to substantially affected. The primary driver of professional burnout was identified as client economic limitations.

In a recently published JAVMA study (January 15, 2018 by Vande Griek), client issues were identified as a major source of animal health care team stress within veterinary hospitals, with the primary contributor within this category classified as 'clients unwilling or unable to pay'.

The role of 'moral distress' was recently examined in a 2018 study by Moses in J Vet Intern Med. Moral distress is defined as an emotional conflict between what is being requested of the individual and that person's deeply held personal standards, or morals, in veterinary professional burnout. This internal struggle often produces "painful feelings, psychological disequilibrium, or both resulting from barriers to performing actions consistent with one's own moral compass". In this study, "73% of respondents stated that not being able to do the right thing for a patient caused their staff moderate to severe stress, and 78% replied that it caused them moderate to severe distress".

Educating clients about the benefits of pet health insurance is a positive step that hospital leadership can take in minimizing the significant and negative impact of client economic limitations.

Client Bonds

In 2008, a foundational study published in JAVMA by Lue evaluated the relationship between the owner-pet bond and the veterinarian-pet owner bond. They found owners that had stronger bonds with their pets "were more likely to seek higher levels of veterinary care for their pets, were less sensitive to the price of veterinary care, and were more willing to follow the recommendations of veterinarians, compared with other owners." pact their pet's health, the outcome is higher adherence.

Pet owners indicated in a 2016 study conducted by NAPHIA that they purchased pet health insurance for emotional, not financial reasons. Their decision to buy insurance directly relates to the bond they feel with their pets. Pet owner rationale for obtaining pet health insurance include it "is helpful to pet owners, shows you love your pet and shows you are a responsible pet owner."

Furthermore, owners of insured pets state that the three most important factors in obtaining coverage

Pet health insurance is a tool that will allow hospitals to enhance workplace culture, strengthen client bonds and increase hospital financial performance.

The author found that "owners with strong owner-pet bonds took their pets to veterinarians 40% more often than owners with weak ownerpet bonds." The bond between a veterinarian and the pet owner is built upon "the veterinarian's communication skills, interaction with pets, and ability to educate the owner about his or her pets' needs." Research by both Lue (JAVMA 2008) and Coe (JAVMA, 2009) found that when veterinarians and their teams communicate with their clients about how to take care of their pets and explain recommendations and treatments in terms of how those choices can imincluded "a sense of security, it is recommended by my veterinarian and recommended by veterinary staff". This survey demonstrates that clients value a clinical endorsement that pet health insurance is helpful to both the pet and pet owner. How does your animal health care team communicate the value of pet health insurance to clients?

By examining and implementing ways to reinforce client bonds in our practice, such as making pet health insurance a clinical recommendation, we have the opportunity to create a practice culture that meets the needs of our clients, patients and animal health care teams.

Hospital Revenue

The 2016 NAPHIA study examined how pet health insurance impacts hospital revenues by comparing the amount clients spend on insured patients versus non-insured patients. It was found that owners of insured dogs spent 29% more annually than owners of non-insured dogs. The increase in outlay for insured cats was even more dramatic, with an 81% increase in annual spending noted. The increase in services received by insured pets was not limited to only those covered by insurance, but also included increased preventive care services and products. According to ASPCA® Pet Health Insurance internal data, APHI customers with preventive care coverage spend over 4.5 times as much on their pet's veterinary care per year than pet parents in general.

A recent study reported in the 2018 AVMA Report on the Market for Veterinary Services examined if "having pet care insurance lowers pet owners burden of health care bills." Key areas investigated included the impact of having pet health insurance on the number of patient visits and amount of client spend, owner behavior in seeking veterinary care more quickly for ill or injured pets and if insurance empowered owners to approve/accept more expensive care recommendations. Outcomes of the study support the finding that "people with pet health care insurance spend a significantly higher amount on their pet care than owners without pet health insurance."

Conclusion

I know of no other service that has more potential to positively impact culture, client bonding, patient health and hospital revenue than pet health insurance. ASPCA® Pet Health Insurance is a recommended supplier of The Veterinary Cooperative (TVC). To learn more about the ASPCA Pet Health Insurance opt-in program, please call 877-738-2677, or review the details on your TVC member portal.

The cost to the veterinary hospital to introduce pet health insurance is measured not in dollars, but in training and focus. It seems a small investment to make to experience such long-term gains. What are you waiting for?

ASPCA Pet Health Insurance is underwritten by the United States Fire Insurance Company, produced and administered by C&F Insurance Agency, Inc. The ASPCA® is not an insurer and is not engaged in the business of insurance.



Drontal[®] Plus

(praziguantel/pyrantel pamoate/febantel) Tablets

Broad Spectrum Anthelmintic for Dogs and

Drontal[®] Plus

(praziquantel/pyrantel pamoate/febantel) Taste Tabs®

Broad Spectrum Chewable Anthelmintic Tablets for Dogs

BRIEF SUMMARY: Before using Drontal® Plus, please consult the product insert, a summary of which follows:

CAUTION: Federal (U.S.A.) law restricts this drug to use by or on the order of a licensed veterinarian

DOSAGE: NOT FOR USE IN PUPPIES LESS THAN 3 WEEKS OF AGE OR DOGS WEIGHING LESS THAN 2 LBS.

INDICATIONS: Drontal® Plus (praziquantel/pyrantel pamoate/febantel) Broad Spectrum Anthelminitic Tablets and Drontal® Plus (praziquantel/pyrantel pamoate/febantel) Taste Tabs® Broad Spectrum Chewable Anthelminitic Tablets are indicated for removal of Tapeworms (*Dipylicium caninum*, Taenia pisiformis, Echinococcus granulosus, and removal and control of Echinococcus multilocularis) and for removal of Hookworms (Ancylostoma caninum, Uncinaria stenocephala), Ascarids (Toxocara canis, Toxascaris leonina), and Whipworms (Trichuris vulpis) in dogs.

CONTRAINDICATIONS: DO NOT USE IN PREGNANT ANIMALS. Dogs treated with elevated levels (6 consecutive days with 3 times the labeled dosage rate) of the combination of febantel and praziquantel in early pregnancy demonstrated an increased incidence of abortion and fetal abnormalities.² The effects of Drontal® Plus Anthelmintic Tablets on pregnant animals have not been determined.

There are no known contraindications against the use of praziquantel or pyrantel pamoate in dogs.

PRECAUTIONS: Strict hygienic precautions should be taken when handling dogs or feces suspected of harboring *E. multilocularis*. Infected dogs treated for the first time with Drontal® Plus and Drontal® Plus Taste Tabs® Tablets and dogs treated at intervals greater than 28 days may shed eggs in the feces after treatment. The animal should be held in the clinic during this interval and all feces should be incinerated or autoclaved. If these procedures are not possible, the eggs can be destroyed by soaking the feces in a sodium hypochlorite (bleach) solution of 3.75% or greater.¹ All areas where the animal was maintained or in contact with should be thoroughly cleaned with sodium hypochlorite and allowed to dry completely before reuse.

WARNING: KEEP OUT OF REACH OF CHILDREN.

ADVERSE REACTIONS: None of the 103 dogs treated with Drontal® Plus Anthelminitic Tablets in the clinical field studies exhibited drug-related side effects. Of the 40 dogs treated with Drontal Plus Taste Tabs[®] Tablets in laboratory studies, two dogs exhibited vomiting, one puppy exhibited bloody/muccid stool and one puppy exhibited watery/profuse stool.

For customer service or to obtain product information, including Material Safety Data Sheet, call 1-800-633-3796. For medical emergencies or to report adverse reactions, call 1-800-422-9874.

REFERENCES:

- ¹ Craig PS and McPharson CNL 1988. Sodium Hypochlorite as an Ovicide for Echinococcus. Ann Trop Med. and Parasit. 82(2): 211-213.
- ² Freedom of Information Summary (FOI) NADA 133-953 Vercom Paste (febantel and praziguantel).

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Revised AVMA policy urges pet insurance education

The American Veterinary Medical Association House of Delegates approved a policy change elevating pet health insurance from simply being endorsed by the AVMA to being recognized as a financial resource deserving of client education, Today's Veterinary Business (also published by NAVC) reports. The resolution specifically recommends that doctors "proactively educate" clients — a phrase some members of the approval committee felt went too far. But one stakeholder said the word "proactive" is important, because it can include something as simple as asking clients about their pet insurance, opening the door for conversation. The House of Delegates also approved minor changes to other policies and asked the Council on Veterinary Services to review a resolution declaring sexual harassment a "serious issue" in the veterinary profession.

Big players get in on \$9B U.S. pet medication market, report shows

Walmart, Chewy and Petco have all entered the growing online prescription space, which last year accounted for 15% of the \$9 billion pet medication market, according to a new Packaged Facts report. Online sales will continue to increase, but other changes, like Walmart's and Petco's expansions of their in-store clinics, will also help build the pet medication market. Traditional veterinary clinics are also becoming more active, "the overall upshot being increased access to pet medications for consumers and a heightened focus on pet health in general," Packaged Facts' <u>announcement</u> says. As many veterinarians also set up their own online pharmacies, those outlets, along with the big players — which will likely soon include Amazon — will bring fierce competition.

Which dogs are most likely to be afraid of the veterinarian?

The most important factor in determining whether a dog would be afraid of a veterinarian was the dog's breed, a new study shows. Researchers at the University of Adelaide in Australia found that toy dogs (as defined by the Australian National Kennel Council) showed the highest levels of fear of veterinarians, followed by mixed breeds and hounds. Utility dogs (like Doberman pinschers) showed the least fear. Lifestyle also appears to affect fear levels, Psychology Today reports: Dogs used for breeding and showing, as well as dogs with a working background, showed the lowest levels of fear, whereas companion dogs with no history of formal working roles were most likely to be fearful.

New Jersey becomes 6th state to ban pet leasing

New Jersey has outlawed the leasing of most dogs and cats, NJ reports. Sponsors of the bill, signed August 9 by New Jersey Governor Phil Murphy, say the state is the sixth state to ban the practice, in which pet owners make monthly payments to own expensive pets. It's often a scam used by some pet stores. Other states that ban the practice are California, Indiana, Nevada, New York and Washington. Animals trained as K-9 and guide dogs are exempt under the law, which levels a \$10,000 fine for a first offense and \$30,000 for each subsequent one. According to one sponsor of the legislation, pet leasing "facilitates the sale of puppy mill dogs and encourages unhealthy breeding practices." The law takes effect immediately but doesn't apply to past leases. Another new law makes it a third-degree crime to own, buy, sell or manufacture animal fighting paraphernalia in New Jersey.



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