

## **VETS MARKET INVESTIGATION**

### **Summary of roundtable discussion to consider the pet owner perspective held via MS Teams on 1 October 2024**

#### **Introduction**

1. The following is a summary of points raised in a discussion with representatives of organisations that represent or help consumers of veterinary services, including consumers that need assistance dogs. The purpose of the roundtable was to discuss the consumer perspective with a particular focus on potentially vulnerable consumers or consumers with disabilities.
2. In advance of the roundtable discussion, the Project Director, Lucy Eyre, outlined the key stages in the investigation, the evidence we were collecting and the key issues under consideration.
3. The roundtable discussion focused on the following issues:
  - Trends in veterinary care
  - Customer vulnerabilities and challenges in making decisions
  - Contextualised care and treatments offered
  - Transparency of information
  - Pet insurance
  - Veterinary medicines

#### **Trends in veterinary care**

4. One attendee noted the increase in technology within veterinary practices: while initially positive in enabling animals to receive treatment they could not access previously, a more recent and negative impact was the focus on expensive testing, rather than personalised, animal welfare-centred care. Another attendee talked about how the sector had changed over time from 30 years ago when vets might not have had facilities on site to treat some

conditions to a 'mid-phase' when a lot more equipment was available at first opinion vet practices, to the point now where there appeared to be a lot of keenness for referrals and very expensive tests. The attendee referred to the pressure on the pet owner who might not know whether those tests were required at a particular time.

## **Customer vulnerabilities and challenges in making decisions**

5. One attendee talked about the difficulty of making decisions about veterinary care particularly if you were an individual who relied on your pet for sight or support in hearing. Attendees also talked about how hard it could be to discuss finances, as well as the emotional toll of making decisions about veterinary care. Another attendee noted that people do not ask questions when they are anxious, and said that pet owners are nervous and that might not understand the conditions that are being explained to them.
6. Attendees also talked about how important it was to have emergency veterinary care near to where they lived, particularly if the animal was a guide dog or other assistance animal. Attendees also referred to the importance of continuity of care (including out-of-hours), which they felt had decreased. One attendee noted that their independent vet provided a greater continuity of care as it was easier to see the same person every time they visited the vet, while noting that prices may not be significantly different from corporate vets (meaning lower) as in some ways independent practices had 'caught up'.
7. Attendees said that it was much more important for those with assistance dogs that contextualised care was provided, given these owners' reliance on the animals. Attendees agreed that, although these animals are pets, they are also crucial in allowing individuals a more independent lifestyle.
8. One attendee referred to the widely reported increase in pet owners giving up their pets because they could no longer afford to keep them, partly due to the increasing cost of veterinary fees. One attendee representing an organisation with a number of rescue centres said they had seen some animals that had been brought in that were clearly very unwell and should have been seen by a vet much earlier, and that it was important people were educated on both the costs of pet ownership and the potential benefits of seeking care for an illness earlier.

## **Contextualised care and treatments offered**

9. One attendee said that vets were being driven by process and being asked to complete a treatment plan because a dog had a particular condition but that this was not in the best interests of that individual animal. Attendees said that

they had seen vets who insisted on running tests that had already been done and that they could tell it was not what the vet wanted to do but that it was how the vet was being asked to work by their employer.

10. Another attendee said that it felt as though vets were trying to find a solution, or a way to make this better but that sometimes that was not possible and the necessary honest conversations were not always happening. Another expressed the view that some processes in large corporate groups were resulting in clients being charged more money for unnecessary additional services. It was also suggested that the turnover of veterinary staff could be a contributing factor. One attendee said that they had seen increased referrals for the dogs linked to their charity.
11. Attendees agreed on the need for greater clarity on what the range of options might be, especially in the context of assistance dogs where the animal is not only a pet but also considered a 'lifeline'. One attendee suggested that euthanasia was not discussed as an option as much as it was in the past and that they felt vets were less enabled to have these conversations with pet owners than in the past. Attendees said there was a need to explain the expected difference in what the outcome of the treatment might be as the difference in costs otherwise, there may be guilt associated with choosing a more pragmatic option (even if the clinical outcome would have been similar in practice).
12. Attendees also shared the view that it was important for vets to proactively explore with owners whether options that involved more basic care, or euthanasia, would be in the best interest of the animal. One attendee said that owners might also be influenced by representations of complex operations in television programmes, which could be distorting expectations.

## **Transparency of information**

13. One attendee said that their organisation's research showed that, while many consumers trust their vet and receive a great service, there were issues impacting pet owners' ability to make good choices: for example, a lack of transparency in pricing meant some people found it difficult to shop around for a vet practice; consumers who would prefer to use an independent vet did not often know they were actually using a vet owned by a large corporate group.
14. Attendees felt that it was relatively easy to find out information about basic treatments but that it was really difficult to get a figure for what a 'work up' might cost as it depended on what was found and which tests or treatments were recommended. One attendee said that there was a regional variance in

pricing and differences between vet practices even when they were all under the same large corporate group.

## **Pet insurance**

15. Attendees agreed that pet insurance was very expensive and that often the annual cap for how much could be claimed was far too low (£3,000-£5,000) and could be 'wiped out' by one large vet bill. Higher caps were available but the monthly premiums then became unaffordable to most people. One attendee said that often pet insurance could include a lot of exceptions and that they had found that sometimes insurance companies would try very hard not to pay out.
16. One attendee noted few insurers offered policies covering assistance dogs.

## **Veterinary medicines**

17. An attendee expressed concern about the impact of 'white labelling' (ie where an existing medicine is produced under a large corporate group's brand and sold exclusively via the FOPs of that large corporate group), and in particular how that could affect the ability of pet owners to obtain the medicine online.
18. This attendee also noted that, where vet practices have a restricted list of medicines they can supply or preferences for certain products, changes to that list can create problems for animals who are already 'settled' on a particular medication. For example, dogs should not be moved off medications because a vet did not have the clinical freedom to supply a certain medication or to dispense that medication.

## **Appendix: List of organisations represented at the discussion**

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