



The cheque is in the mail

What do you do when a client won't honour their bill? **Wayne Ricketts** of VCNZ looks at the tricky business of providing services to 'bad' payers.

"I DON'T CARE how much it costs, just fix it" are words we've all heard, but often the client is unable or doesn't intend to pay. These are difficult situations to deal with. This month I want to discuss two recent cases veterinarians raised with us.

CASE 1

A dog presented with a fracture. The clients previously had an outstanding account written off. Following informed consent being given and an agreement to pay for the repair, the clinic repaired the fracture. Subsequently, a cast rub was detected and treatment was carried out by the clinic at a significantly subsidised cost. The clients paid part of the account but refused to pay the full amount and became threatening and abusive to staff about the treatment provided.

The veterinarian sought our views. They wanted the client to "go away" to prevent any further harassment of staff.

Our advice was that if the outstanding amount was not an issue and the welfare of the dog was assured, the debt could be written off and the clients informed that the clinic would no longer provide a service.

The client relationships section of the Code of Professional Conduct says, "Veterinarians can end their relationship with a client as long as this decision doesn't conflict with any current responsibility that may exist associated with previous consultations. Veterinarians are advised to notify the client in writing of this decision."

An alternative would be to pursue the outstanding debt through a debt collection agency. In this case we (and the clinic) suspected that this wouldn't stop the abuse of staff, and in fact might escalate it.

Remember, though, that in terminating the provision of veterinary services you may still have to subsequently provide after-hours care if the client seeks an emergency service (but only what is necessary to address the animal's welfare) and either they have not established a relationship with another veterinarian or that veterinarian is unavailable.

CASE 2

A British Bulldog, again with a fracture, owned by a young man known to the police who wanted to breed the bitch in the near future. The owner gave informed consent and agreed to pay for the treatment. No deposit was paid (or requested). Suspecting poor client compliance post-operatively, the clinic offered to keep the dog at the clinic during the convalescent period. The owner agreed. The dog made an uneventful recovery, but the owner had paid nothing, despite many requests. The veterinarian also had concerns about the bitch being bred from (likelihood and risks of a caesarian and the welfare of the progeny).

Despite numerous calls to the owner and the owner's father (and messages left) to collect the dog and pay the account, the dog remained uncollected. The veterinarian sought advice from local Animal Control, the police and the SPCA.

Our advice was to contact the owner by telephone one final time (or leave a message), stating that the dog would be referred to either the SPCA or Animal Control unless he made contact within 24 hours. Where patients are effectively abandoned at a clinic and you're unable to locate or contact the owner, your only recourse is to contact the SPCA or Animal Control (if it's a dog) to uplift the animal. Unfortunately (from a payment point of view), the owner is likely to then retrieve their animal, as both Animal Control and the SPCA are legally required to try to locate the owner before rehoming or disposing of animals. Neither agency can collect the outstanding debt on your behalf.

The only options you have left are to pursue the debt through a debt collector or write it off. We are aware of some instances where clinics have persuaded the owner to surrender the animal into their care and then rehomed it. As there is no legal ability for veterinarians to do this, we would advise caution with such an approach, unless there has been an arrangement made with the SPCA or Animal Control.

We also advised that detailed records should be kept, including of all conversations and all attempts at communicating with the owner and his father.

What about breeding from this dog? The animal welfare section of the Code advises that where a client's animal has inherited defects that compromise their welfare or prospective progeny, veterinarians should provide advice about breeding from these animals.

This is going to be a long journey, though. If you have other ways of dealing with cases, we would love to hear them and share them with other veterinarians. 