



Åtgärder för att förbättra
pristransparensen inom djursjukvården

English summary

Summary

The Swedish Competition Authority has, on behalf of the Government, analysed the lack of price transparency in the veterinary care market for pets and investigated how this affects price formation and cost developments in veterinary care. As part of the assignment, we have also analysed how limited price transparency, through its impact on price formation and market conditions, in turn affects competition in the market. In addition, several analyses have been conducted to examine the underlying causes of the lack of price transparency.

The following presents the Swedish Competition Authority's conclusions, followed by concrete proposals for improvements that could increase price transparency and provide pet owners with better price information before deciding on the care and treatment of their sick or injured animals. Increased price transparency could also improve competition in the market and help curb rising costs for pet owners. As the assignment includes analysing how limited price transparency contributes both directly and indirectly to competition problems, we also describe other factors that drive prices.

Conclusions regarding limited price transparency and its impact on competition and price developments

The Swedish Competition Authority finds that there are significant problems regarding limited price transparency for pet owners within non-prophylactic care, that is, care of sick or injured animals.

Pet owners have limited information about prices before choosing which clinic or animal hospital to visit. Furthermore, they often receive insufficient price information from care providers at the time when they must decide on treatment for their animals. It is also common for additional costs to arise during the course of treatment, for example when further procedures become necessary. In many cases, price information provided is too imprecise, incomplete or difficult to understand.

From the clinics' perspective, veterinarians face challenges in communicating prices to pet owners. This is partly due to the absence of standardised treatments and the professional responsibility borne by individual veterinarians, which means that treatment recommendations may vary. Pricing structures are also often detailed and lack package prices. Taken together, these factors make it frequently difficult for pet owners to compare prices between care providers in advance or to predict the final cost of treatment.

In addition to related to limited price transparency, pet owners have few opportunities to act on the price information that is available. The Swedish Competition Authority concludes that pet owners can only exert to competition pressure on care providers to a limited extent, leaving them with very restricted scope for action. Furthermore, the Swedish Competition Authority notes that consumer protection is

weaker when purchasing veterinary care services than when purchasing other consumer services.

The Swedish Competition Authority concludes that the limited ability of pet owners to exert veterinary care providers to competition, combined with several other factors, means that clinics and animal hospitals compete on price only to a limited extent within non-prophylactic care. Other contributing factors include a lack of alternative clinics in many parts of Sweden, particularly for animals other than dogs and cats, or when emergency care is required. Regarding availability during nights and weekends, we conclude that regional and local on-call monopolies exist in certain areas. We also find that insurance companies, despite financing a large share of the market, have remained largely passive in attempts to restrain price increases.

The Swedish Competition Authority's analysis of price developments within non-prophylactic care for dogs and cats between 2020 and May 2025 shows that prices have increased significantly more than general price developments. Regular prices have increased by around 40 per cent on average since 2020, while emergency prices have increased by up to 50 per cent on average during the same period.

Within prophylactic care, that is, preventive care such as vaccinations, the Swedish Competition Authority considers price transparency to be relatively good. Price information for preventive treatments is frequently available on the websites of clinics and animal hospitals. We also observe that clinics and animal hospitals compete on price within prophylactic care, for example by offering different types of discounts. However, prices for preventive measures have still increased at a faster rate than general price developments.

Based on the problems identified, the Swedish Competition Authority presents the following proposals to improve price transparency in the veterinary care market.

A more detailed description and background to the proposals submitted to the Government are provided in Chapter 8 of the report, which also includes our additional conclusions and recommendations.

National treatment guidelines in veterinary care should be introduced

The Swedish Competition Authority proposes that the Government appoints a commission with veterinary expertise to develop national treatment guidelines in veterinary care, or tasks a special investigator to prepare such guidelines. We consider that there is a need for guidelines for treatments and procedures for common injuries and illnesses, primarily for dogs and cats.

According to our assessment, these guidelines would create better opportunities to compare between different measures and treatments across clinics and animal hospitals. They would also make it easier for clinics and animal hospitals to develop pricing models that include package prices and are easier for veterinarians to communicate to pet owners.

In the longer term, this could lead to more accessible price information for pet owners and thereby strengthen the role of price as a means of competition.

Although national treatment guidelines could improve the conditions for price transparency, the Swedish Competition Authority considers that additional measures are needed in the shorter term to improve price transparency for consumers.

An industry agreement should be developed to improve price information on care providers' websites

The Swedish Competition Authority proposes that the Government instructs the Swedish Consumer Agency, or another appropriate authority, to conclude an industry agreement with veterinary care providers on the publication of price information for commonly occurring procedures and services.

Pet owners need price information in advance when choosing a care provider. To facilitate comparisons before choosing a care provider, we identify a need for improved price information on care providers' websites. We conclude that there are significant shortcomings in how clinics and animal hospitals publish prices or price ranges on their websites, particularly regarding the care and treatment of sick or injured animals.

Measures should also be taken to improve price information provided to pet owners at clinics and animal hospitals

The Swedish Competition Authority further proposes that the Swedish Consumer Agency carries out information initiatives aimed at both pet owners and veterinary care providers. These should cover the requirements set out in, among other things, the Price Information Act and the Marketing Act concerning price information for pet owners. Market participants must take responsibility for providing clear price information.

Our proposal aims to improve the price information available to pet owners before they decide on treatment or care for their animal. Our investigation shows that price information is often insufficient when pet owners seek care for their animals. To ensure that market participants comply more consistently with current legislation, we identify a need for increased knowledge among both pet owners and market participants.

The scope of the Consumer Services Act should be extended

The Swedish Competition Authority proposes that the Government appoints a special investigator to consider extending the applicability of the provisions of the Consumer Services Act concerning performance and materials, the trader's duty to advise against certain measures, additional work, agreed price, reasonable price and approximate price information, as well as price surcharges, to include the treatment of live animals. We also propose examining whether specific provisions concerning

defects in the service and damages in connection with the treatment of live animals should be introduced in the Consumer Services Act or in complementary legislation.

The proposal aims to strengthen consumer protection in veterinary care by extending the scope of the Consumer Services Act. Currently, treatment of live animals is excluded from the Act, leaving consumers in a weaker position when purchasing veterinary care than when purchasing other services.

Clarifying the legal framework and strengthening the rights of pet owners in relation to care providers could improve both price transparency and the position of consumers in individual contractual relationships.

Additional conclusions of the Swedish Competition Authority

For reasons of transparency towards consumers, the Swedish Competition Authority considers that clinics and animal hospitals should clearly disclose their chain affiliation. We therefore encourage market participants to prominently publish information about chain affiliation clearly on their websites and at veterinary facilities. When choosing between two seemingly competing care providers, it is relevant for pet owners to know whether these care providers operate independently or are part of the same corporate group. Similar requirements have been proposed in several other countries and constitute a reasonable baseline of consumer information.

Furthermore, pet owners have a statutory right to obtain their pet's medical records from one care provider and present them to another by requesting a certificate. Information about this right is available on the Swedish Board of Agriculture's website. Nevertheless, during our investigation, issues regarding difficulties in accessing such records have been raised. Care providers should ensure that this possibility is available and inform pet owners about it.