



American Equine Insurance Group | **AEIG is Simply the Best!**

EPM, Lyme Disease, Metabolic Conditions, Laminitis

At AEIG, you get coverage written by horse people, for horse people. We believe that we offer the most comprehensive and complete coverage for your horse's unexpected medical needs.

But don't take our word for it. Follow along with our monthly comparison series to see how AEIG stacks up to our competitors. Our case studies use actual paid claims and a \$10,000 limit of medical/surgical coverage to compare how different companies cover the same health condition.

We hope to spotlight some of the important details in the fine print of insurance policies that owners should consider. We want you to feel comfortable in the decision you make when choosing an insurance policy for your equine partners.

🐾 Sometimes, a horse may appear to be lame but is actually exhibiting a symptom of an underlying systemic condition. Laminitis, EPM, Lyme Disease or a Metabolic Condition may be at the root of these uncomfortable situations.

AEIG Coverage Highlights

\$2,500 Diagnostic Sublimit

→ No Treatment Sublimit ←

No Copays

EPM

EPM Claim

Case Description: A 5-yr-old gelding in eventing training presented with hind-end muscle atrophy. Initial treatment consisted of rest and the EPM medication Marquis®. The horse initially seemed to improve but a few months later the symptoms returned. The horse was retested for EPM and underwent 2 more months of treatment with Marquis®. Treatment lasted about 8 months.

Total Covered Charges	\$3,827.90
Diagnostic Charges	\$1,168.00
Treatment Charges	\$2,659.90

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 Deductible	20% Copay \$500 Deductible	120 day limit for treatment \$300 Deductible
Covered Diagnostics \$768.00 Covered Treatments \$2,659.90	Covered Diagnostics \$534.40 Covered Treatments \$2,127.92	Covered Diagnostics \$148.00 Covered Treatments \$1,000.00
Total Paid \$3,427.90	Total Paid \$2,662.32	Total Paid \$1,148.00

Equine Protozoal Myeloencephalitis (EPM) is a protozoal disease that causes inflammation of the brain and/or spinal cord leading to various degrees of neurological deficits. Horses contract EPM by ingesting feed or water contaminated with opossum feces. Raccoons, skunks, and armadillos are intermediary hosts. The protozoal parasites responsible for the disease are *Sarcocystis neurona* or *Neospora hughessi*. Relapse can occur in up to 28% of horses months or even years after treatment.

Medications:

- Marquis® (Ponazuril)
- Protazil® (Diclazuril)
- Rebalance® (Pyrimethamine and Sulfadiazine)



Common Symptoms:

- Uncoordinated movement
- Lameness or gait abnormalities
- Stiffness
- Weakness
- Muscle Atrophy



Common Symptoms:

- Paralysis of facial muscles
- Loss of or heightened sensation
- Difficulty swallowing
- Collapse
- Head tilt, splay footed

Lyme Disease

Lyme Disease is a bacterial disease spread by ticks. Clinical signs can vary and sometimes be hard to pinpoint, involving multiple systems. **Treatment** is typically the antibiotics Doxycycline or Tetracycline.

Lyme Disease Claim					
Case Description: A 18-yr-old Tennessee Walking Horse gelding was diagnosed with Lyme Disease after exam and blood tests were done in response to multiple lumps developing on his chest and body. He was initially treated with antibiotics, NSAIDs, and antihistamines. EPM test was negative. Doxycycline was started when the Lyme test came back positive. Treatment lasted for 4 months within the policy period.				Total Covered Charges	\$2,500.00
				Diagnostic Charges	\$580.00
				Treatment Charges	\$1,920.00
AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 Deductible		20% Copay \$500 Deductible		30% diagnostic copay \$400 Deductible	
Covered Diagnostics	\$180.00	Covered Diagnostics	\$64.00	Covered Diagnostics	\$126.00
Covered Treatments	\$1,920.00	Covered Treatments	\$1,536.00	Covered Treatments	\$1,920.00
Total Paid	\$2,100.00	Total Paid	\$1,600.00	Total Paid	\$2,046.00

Lyme Disease

- Symptoms**
- Lameness
 - Arthritis
 - Swollen joints
 - Stiff Joints
 - Lethargy
 - Sore Back
 - Uveitis
 - Neurologic disease
 - Dermatitis
 - Weight Loss
 - Behavioral changes

Metabolic Conditions

Metabolic Disorders are due to abnormal endocrine function. They have similar symptoms and management goals but require specific testing to determine proper diagnosis and treatment. For this piece, we will concentrate on the often-confused Cushing's Disease and Equine Metabolic Syndrome.

Cushing's Disease



Symptoms of Cushing's Disease (PPID):

- ✦ Abnormally long and wavy coat
- ✦ Lethargy
- ✦ Loss of Muscle Mass, especially along top-line
- ✦ Laminitis
- ✦ Increased appetite, drinking, and urination
- ✦ Delayed wound healing
- ✦ Potbellied appearance
- ✦ Excessive sweating

Medications:

- ✦ Prascend® (Pergolide)

Equine Metabolic Syndrome



Symptoms of Equine Metabolic Syndrome:

- ✦ Insulin Resistance
- ✦ Overweight
- ✦ Fat deposits on crest and tail head
- ✦ Laminitis
- ✦ Increased appetite
- ✦ Infertility

Medications:

- ✦ Thyro-L® (Levothyroxine)
- ✦ Metformin
- ✦ Chromium and Magnesium supplements

Cushing's Disease Claim

Case Description: A 16-yr-old warmblood was diagnosed with Cushing's Disease two months into the policy period. Charges included the exam and testing for initial diagnosis, medication in the form of Prascend® (Pergolide tablets), and retesting twice to determine proper dosage of medication. Invoices were submitted through the 90-day extension period.

Total Covered Charges	\$1,599.70
Diagnostic Charges	\$525.00
Treatment Charges	\$1,074.70

AEIG	Company A	Company B
\$2,500 diagnostic sublimit 90 day extension period \$400 deductible	120 day treatment limit \$300 deductible	30% diagnostic copay 90 day extension period \$500 deductible
Covered Diagnostics \$125.00 Covered Treatments \$1,074.70	Covered Diagnostics \$0.00 Covered Treatments \$258.85	Covered Diagnostics \$17.50 Covered Treatments \$1,074.70
Total Paid \$1,199.70	Total Paid \$258.85	Total Paid \$1,092.20

Laminitis/Founder

The terms laminitis and founder are often used interchangeably. However, they have slightly different meaning. Laminitis is inflammation of the tissue (laminae) that bonds the hoof wall to the coffin bone. Failure of this tissue combined with other forces in the foot can lead to the displacement of the coffin bone. Once the coffin bone has rotated or sinks, the horse is considered to have foundered.



Laminitis Claim

Case Description: A 14 yr-old Thoroughbred was hospitalized for nearly 2 weeks to diagnose and treat an acute case of laminitis. Test results showed Cushing's Disease. Treatment consisted of Pergolide, DMSO, Banamine, and hoof wrapping/support. The condition stabilized but the horse was eventually euthanized due to an acute recurrence of laminitis causing the right front coffin bone to drop through the foot.		Total Covered Charges	\$1,588.98		
		Diagnostic Charges	\$446.48		
		Treatment Charges	\$1,142.50		
AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 Deductible		\$500 Deductible		20% Copay \$500 Deductible	
Covered Diagnostics	\$46.48	Covered Diagnostics	\$0.00	Covered Diagnostics	\$0.00
Covered Treatments	\$1,142.50	Covered Treatments	\$1,088.98	Covered Treatments	\$871.18
Total Paid	\$1,188.98	Total Paid	\$1,088.98	Total Paid	\$871.18

Causes

- > Cushing's Disease (PPID)
- > High Insulin Levels (EMS)
- > Overweight
- > Too much grass or grain
- > Secondary to infection
- > Secondary to medication
- > Concussion
- > Excess weight bearing due to injury to another leg
- > Stress
- > Retained placenta in mares
- > Black walnut in shavings

Symptoms

- > Lameness
- > Increased digital pulse
- > Heat in hoof
- > Stance that removes weight from affected feet
- > Reluctance to move or "walking on eggshells"

Treatment

- > Veterinary emergency
- > Anti-inflammatories (NSAIDs)
- > DMSO
- > Hoof support

Management

- > Diet modification
- > Maintain a healthy weight
- > Corrective trimming/shoeing
- > Treat underlying condition
- > Deep digital flexor tenotomy
- > Severe or chronic cases may lead to euthanasia



🐾 As if one of these conditions wasn't bad enough, sometimes they come in sets. Metabolic disorders can cause laminitis and EPM tends to highlight other underlying conditions. Because the symptoms are so similar, we often see testing and sometimes treatment for multiple conditions at the same time.

EPM, Laminitis, & Equine Metabolic Syndrome

<p>Case Description: An 8-yr-old dressage gelding was examined for acute lameness with a diagnosis of mild laminitis secondary to Equine Metabolic Syndrome (EMS). Hind-end lameness and a neurologic exam lead to testing for EPM. Diagnostics consisted of exams, radiographs, and lab testing for EMS and EPM. Treatment included diet adjustments for the EMS, pentoxifylline tablets for laminitis, and the EPM medication, Marquis®. This was handled as 2 claims but for the sake of this exercise, we are combining them and applying one deductible.</p>	Total Covered Charges	\$3,558.83	
	Diagnostic Charges	\$1,165.00	
	Treatment Charges	\$2,393.83	
AEIG	Company A		Company B
\$2,500 diagnostic sublimit \$400 deductible	20% copay \$500 deductible		30% diagnostic copay \$3,000 diagnostic sublimit \$400 deductible
Covered Diagnostics \$765.00 Covered Treatments \$2,393.83	Covered Diagnostics \$532.00 Covered Treatments \$1,915.06	Covered Diagnostics \$535.50 Covered Treatments \$2,393.83	
Total Paid	Total Paid	Total Paid	
\$3,158.83	\$2,447.06	\$2,929.33	

Watch your in-box the second Tuesday of each month: Our next topic covers claims related to respiratory and sinus conditions. If there is a topic you would like us to cover, please let us know.

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