

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 Claim								
Case Description: A 5-yr-old gelding in ever muscle atrophy. Initial treatment consiste	Total Covered Charges \$3,827.90							
Marquis®. The horse initially seemed to in	Diagnostic Charges \$1,168.00							
symptoms returned. The horse was retest of treamtent with Marquis®. Treatment la	Treatment Charges	\$2,659.90						
AEIG	Company A	Company B						
\$2,500 diagnostic sublimit \$400 Deductible	20% Copay \$500 Deductible	120 day limit for t \$300 Deduc						
Covered Diagnostics \$768.00 Covered Treatments \$2,659.90	Covered Diagnostics \$534.40 Covered Treatments \$2,127.92	Covered Diagnostics Covered Treatments	\$148.00 \$1,000.00					
Total Paid \$\frac{\$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)







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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

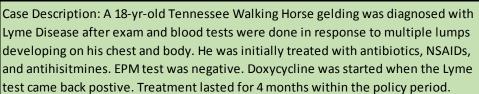


Lyme Disease



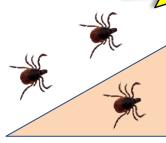
Lyme Disease is a bacterial disease spread by ticks. Clinical signs can vary and sometimes be hard to pinpoint, involving multiple systems. **Treatment** is typically the antibiotics Doxycycline or Tetracycline.

Lyme Disease Claim



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Total Covered Charges	\$2,500.00
Diagnostic Charges	\$580.00
Treatment Charges	\$1,920.00

test came back postive. Treatment lasted f	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 Treatments \$1,920.00	Covered Diagnostics \$64.00 Covered Treatments \$1,536.00	Covered Diagnostics \$126.00 Covered Treatments \$1,920.00		
Total Paid \$2,100.00	Total Paid \$1,600.00	Total Paid \$2,046.00		



Lyme Disease

- Lameness
- Arthritis
- Swollen joints
- Stiff Joints
- **Symptoms**
- 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
- 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:

- Ѣ Thyro-L® (Levothyroxine)
- **™** Metformin
- ★ Chromium and Magnesium supplements

Cushing's Disease Claim							
Case Description: A 16-yr-old warmblood warmbl	Total Covered Charges	\$1,599.70					
diagnosis, medication in the form of Prasce	Diagnostic Charges	\$525.00					
twice to determine proper dosage of medi the 90-day extension period.	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% diagnostio 90 day extensio \$500 deduct	n period				
Covered Diagnostics \$125.00 Covered Treatments \$1,074.70	Covered Diagnostics \$0.00 Covered Treatments \$258.85	Covered Diagnostics Covered Treatments	\$17.50 \$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.

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Laminitis Claim									
Case Description: A 14 yr-old Thoroughbre	Total Covered Charges	\$1,588.98							
diagnose and treat an acute case of laminit	Diagnostic Charges	\$446.48							
	The condition stabilized but the horse was eventually euthanized due to an acute reocurrence of laminitis causing the right front coffin bone to drop through the foot.								
AEIG	Company A	Company B							
\$2,500 diagnostic sublimit \$400 Deductible	\$500 Deductible	20% Copay \$500 Deductible							
Covered Diagnostics \$46.48 Covered Treatments \$1,142.50	Covered Diagnostics \$0.00 Covered Treatments \$1,088.98	Covered Diagnostics Covered Treatments	\$0.00 \$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

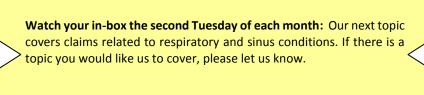
- Diet modification
- Maintain a healthy weight
- Corrective trimming/shoeing
- Treat underlying condition
- Deep digital flexor tenotomy
- Severe or chronic cases may lead to euthanasia





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								
Case Description: An 8-yr-old dressage gel- with a diagnosis of mild laminitis secondar	Total Covered Charges	\$3,558.83						
Hind-end lameness and a neurologic exam consisted of exams, radiographs, and lab to included diet adjustments for the EMS, pe	Diagnostic Charges	\$1,165.00						
EPM medication, Marquis®. This was hand exercise, we are combining them and appl	ed as 2 claims but for the sake of this	Treatment Charges	\$2,393.83					
AEIG	Company A	Company B						
\$2,500 diagnostic sublimit \$400 deductible	20% copay \$500 deductible	30% diagnostic copy \$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 Covered Treatments	\$535.50 \$2,393.83					
Total Paid \$3,158.83	Total Paid \$2,447.06	Total Paid	\$2,929.33					



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- Prices and coverage descriptions in the illustrations and comparisons are based on the respective carrier's filed rating and filings with various state insurance departments as of March 1, 2018.
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