



---

# How to Be the Best Health Advocate for Your Horse

---

Wendy Hauser, DVM

AVP, Veterinary Relations, Crum & Forster Pet Insurance Group™

**Your horse plays many different roles in your life, from cherished companion to a source of enjoyment and maybe even an important working partner.** As a horse owner, you have a responsibility to advocate for the wellbeing of your horse. One of the most overlooked roles an owner plays is as a medical advocate for their horse. What are some ways to become an excellent steward of your horse's health?

## EDUCATE YOURSELF

One of the best ways to take great care of your horse is to partner with your veterinarian by asking lots of questions. Most veterinarians view themselves as teachers and enjoy educating clients. When an owner receives the information needed to understand the veterinary care recommendation, they are

empowered to make decisions they feel are beneficial for their horse. The veterinarian can work, in partnership, with the informed client to design treatment plans that meet the best interests of the horse and the owner. These conversations should be part of every veterinary visit.

Other ways to learn and stay up-to-date about

equine health related concerns and husbandry are to read current, reliable information, both digital and print. One of my favorite resources for horse owners is the American Association of Equine Practitioners [horse owner site](#).

Additionally, your veterinarian will be able to recommend books and other trusted digital sources. Non-profit organizations, educational institutions and government agencies are also good places to find current information. These can be identified by websites that end in '.org', '.edu' and '.gov' and include information from county extension services and veterinary colleges.

## **UNDERSTAND THE DIFFERENCE BETWEEN 'COST' AND 'PRICE'**

As an informed owner, it is important to understand the difference between 'price' and 'cost'. The 'price of care' is the transaction of a fee for a service. The 'cost of care' actually looks at the impact of a declined recommendation or treatment on the health and well-being of the horse.

To be an outstanding advocate for your horse, you must understand how the veterinary recommendation will benefit both you and your horse, as well the possible consequences of refusing recommended care.

If the benefit of the recommendation isn't clear, as an advocate you should ask for more information. Some ways to do this include asking the following questions:

- 1. How will this diagnostic test change how we treat my horse?**
- 2. What type of information will you get from this test/procedure? What can it tell us?**

- 3. What are the options for treating this disease?**
- 4. When tackling this problem with other horses, what has worked best?**
- 5. Why is this recommendation important to the health of my horse?**
- 6. How will preventive care (vaccinations, teeth floating, etc.) help keep my horse healthy?**
- 7. What else should I know to make the best decision for my horse?**

## **HOW TO ADVOCATE FOR A TREATMENT PLAN THAT MAKES SENSE**

There are several aspects to consider in deciding the appropriate course of treatment for illnesses and injuries. Being the best advocate for your horse means that you take the following factors into consideration:

### **1. What does the information tell you?**

While it can be tempting to listen to your intuition, the best decisions are grounded by facts. You and your veterinarian should be able to carefully evaluate the information available (clinical signs, diagnostics) and together weigh the pros and cons of each option. If you don't understand something, ask your veterinarian for an additional explanation. Without a clear understanding of the information, you will not be able to effectively advocate for your horse.

### **2. Does the treatment plan make sense?**

Treatment plans need to make sense medically, for the owner and for the horse.



- **Do you understand the reason** behind the recommendations?
- **As an owner, are you able to adhere to the plan?** Can you give medications on time and provide the necessary nursing care?
- **Are you physically able to provide the needed care?** For example, my 89 year old father would not have been able to soak a horse's foot for 15 minutes.
- **Will your horse tolerate the needed treatments?** Just like humans, some horses are better patients than others. Will your horse become distressed if it must be confined to a stall 24 hours a day? Will it willingly tolerate the course of therapy needed?

### 3. What is your horse's job?

Will your horse be able to resume its prior lifestyle, or will the injury/illness require that it be retired? If you have a working horse whose joy is derived from working cattle or competitive endurance riding, how will it adjust to being left behind? What modifications will you need to make to help your horse adjust to a new lifestyle?

### 4. What can you afford?

As an advocate for your horse, you will be asked to make health decisions that impact your finances. It is best to understand your financial options before care is needed.

Ask your veterinarian about programs, such as wellness plans, to help you provide preventive care for your horse. These programs are often comprised of a bundle of preventive care services with the cost divided into monthly payments.



Identify what should be done by the veterinarian, like physical examinations with vaccinations and teeth floating, and what care can you reasonably provide yourself, such as routine deworming.

While the cost of preventive care is predictable, accidents and illnesses occur randomly, leaving horse owners financially unprepared to provide necessary care. It is helpful to know in advance if your veterinarian offers a financing option for unexpected expenses.

Equine health insurance is another way that horse owners can be prepared for future veterinary care expenses. It helps allow horse owners to focus on providing optimal medical care for the horse, rather than focusing on the cost of care.

For more information about affordable equine health insurance programs\* that provide coverage for accidents, illness and colic, please visit [ProtectYourHorse.com](https://ProtectYourHorse.com).



**You are the ‘expert’ in the life of your horse; no one knows your equine buddy the way you do.** By educating yourself about the care and keeping of your horse, and partnering with your veterinarian, you have the peace of mind in knowing that you are prepared to be an excellent medical advocate for your horse.

***Wendy Hauser, DVM** is AVP, Veterinary Relations, Crum & Forster Pet Insurance Group. An Oklahoma native, she grew up on a small horse ranch and actively showed Quarter Horses in both AQHA and 4-H events. She has practiced for 30+ years as an associate, practice owner and relief veterinarian.*



U0621-HC01-ARTICLE-EQ

\*Not available in every state

The ASPCA® is not an insurer and is not engaged in the business of insurance. Products are underwritten by United States Fire Insurance Company (NAIC #21113, Morristown, NJ), produced and administered by [C&F Insurance Agency, Inc.](https://CandFInsuranceAgency.com) (NPN #3974227), a Crum & Forster company. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company.