



# Health Connect

August 2012

## Editorial

Greetings from GHPL!

The monsoons have been playing truant; with floods in some part of the country and deficit rainfall being declared in most of the other parts. However, this being the monsoon season, we thought it most appropriate to put forth the health related issues, which invariably comes along as a spoilsport during this season!

The health insurance industry has been witnessing a few drastic changes with the finance ministry coming up with stern directives to the PSUs. Increased pricing, lesser discounts, and stiffer terms will soon follow and we have already begun to witness changes in the monitoring of group health policies.

We hope you find this newsletter useful, informative and enjoyable and look forward to receiving your feedback.

**RKT Krishnan**

Editor, Health Connect and  
Director, Good Health Plan Ltd

## Monsoon Healthcare

**The first drops of rain** always bring a smile on our faces and fond memories of childhood days. The smell of wet ground, the damp grass, muddy puddles under our feet and impromptu holidays from school makes us want to dance with wanton joy. But with all the joyous moments, the rainy season also brings with it humid weather, flooded roads, mosquitoes and a surfeit of diseases. With a little care and forethought you can enjoy this beautiful season and keep yourself safe from illnesses.

### Common illnesses

This is the time when contagious diseases are on the rise. Gastroenteritis, Typhoid, Cholera, Diarrhoea, Hepatitis A, Malaria, conjunctivitis, jaundice & viral fever are the most common.

Monsoon especially spells trouble for those whose immunity is weak. Actually, the virus becomes hyperactive during the rainy season due to high humidity level and frequent change in temperature. Even bacteria multiply at a very fast rate during this season. Ensure that you and your family are not in close contact with someone who is suffering from a viral infection. Children are especially vulnerable to weather changes and infections, so keep them at home for a few days if you know that their playmates are suffering from an illness.

### Diet- Food & Water

Diseases that are spread during monsoon are basically water borne and hence you need to be particularly careful with the water you drink. Contamination of drinking water is rampant during rainy season primarily due to seepage. Other reasons could be the flowing of garbage or other contaminants in the storage tanks along with the rain water. To remain healthy ensure the following:

- Make sure you drink boiled / purified water only.
- Do not add ice while taking beverages from outside.
- Avoid juices, buttermilk, lemon juice, golas, kulfis, etc. from street vendors.



Contd...#2

# At your service

## Employee - Web Login

Good Health (GHPL) offers the facility for accessing the policy details by the Corporate Employee through the Online Portal. This feature is designed keeping in view the availability of information to the member pertaining to their Group Health Policies, thus enabling them to be updated on a real time basis. The member can view various policy details like coverage, Sum Insured eligibility, Claims information like Query Letter, Settlement Letter, etc. Moreover, the details pertaining to the Cashless Approval requests can also be viewed.

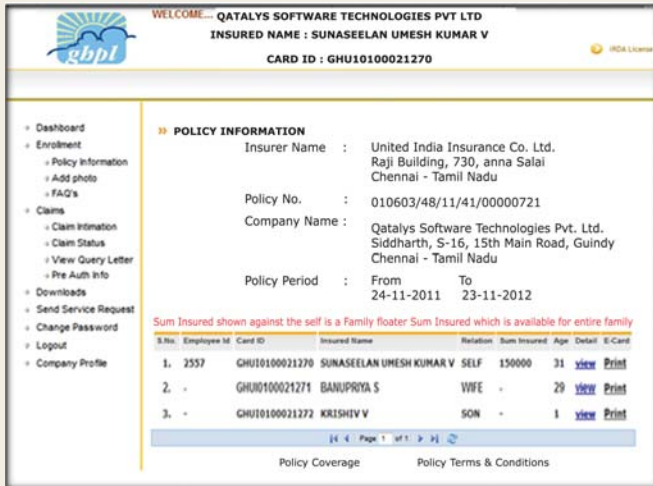
In the same Login, there is a facility embedded to raise a Service Request for any issue that requires to be looked into by GHPL. It is addressed within next 24 hrs and the resolution is viewable in the same Login by the Employee.

The above facility can be accessed by Login in to our website www.ghpltpa.com . The member is furnished a Unique User ID along with the Password by GHPL to log into the portal with a provision of changing the Password in the same Login.

The web services portal of GHPL serves to place the information in the hands of the member, providing a significant amount of transparency in the operation.

Similar facility is provided to Group administrators of group medical insurance policies - these could be Corporate or local HR heads in a company, intermediaries or insurers. We shall be covering the facilities in their web services in our next News letter.

Please find below the screen shot of our Logins.



## News bits

### Mediclaim refusals continue

Source: The Times of India

Getting cashless benefit at a city hospital remains a nightmare even after the Preferred Provider Network (PPN) scheme was rolled out five months back. PPN is aimed at standardizing rates for various medical treatments following high claims ratio in this segment. Four PSU general insurance companies - National Insurance Co (NIC), Oriental Insurance Company (OIC), New India Assurance and United India Insurance - rolled out the PPN from January 15. The four PSU insurers command over 60% market share in medical insurance.



## Monsoon Healthcare... contd... # 1

As per Ayurveda, monsoon is the time when the humidity levels are high in the atmosphere and the capability of our body's digestive system is at its lowest. So, to improve the digestive fire, easily digestible and light food should be taken. Some do's and don'ts for the monsoon season are:

- Avoid fried & spicy food.
- Avoid raw food, which have been pre-cut or peeled and kept in the open.
- Wash all fruits and vegetables thoroughly, particularly leafy vegetables and cauliflower, which not only contain larvae and worms, but also collect dirt from the streets.
- Make sure to eat steamed rather than raw vegetables to allow micro-organisms to get killed while cooking.
- Frequent brownouts, a common occurrence during monsoons can spoil food in the refrigerator easily, exposing it to bacteria. As far as possible, ensure that you eat fresh food; prepare it in small quantities so that you do not need to store it in the refrigerator for very long. Food stored in the refrigerator needs to be heated thoroughly before eating.
- Have lots of hot, home-cooked foods like soups, curries, freshly cooked vegetables. Keep sipping lukewarm water between meals.
- Cook vegetables in a very less quantity of oil and flavour your dishes with garlic, pepper, ginger, asafoetida, cumin, turmeric and coriander as these herbs help increase the palatability of the foods and even make them more digestible.

## Personal Hygiene and cleanliness during the monsoon season

- Wash your hands properly with a medicated soap before eating or handling food. Regular hand wash with a mild sanitizer also serves the purpose.

### Some Tips to prevent Gastroenteritis

- Hand washing, especially before eating and after any close association with an infected person
- Prompt disinfection of contaminated surfaces
- Do not eat undercooked foods, especially meats
- Do not eat or drink raw foods or untreated water
- Thoroughly wash any produce before eating

### Monsoon Healthcare... contd... # 2

- Try and stay away from people with a known cough or sneezing. Try to cover your own mouth and nose when others in close proximity cough or sneeze. Follow the same when you are not well so that you don't spread the infection to others.
- Protect yourself from waterborne or mosquito-related diseases that are common during the rainy season by not letting water clog around your house. Standing water is a breeding place for mosquitoes that cause malaria, dengue etc. If you have indoor plants, ensure that there is no water logging and change water in the flower vases every day.
- It is best to wear loose cotton /synthetic clothes during monsoon. Dampness can lead to skin problems and athlete's foot. Avoid wearing wet shoes. Do not forget to completely dry your feet so as to prevent fungal infections.

Monsoon is a refreshing season that spells magic on the planet earth. A few sensible precautions and a little extra care can make this season an extremely enjoyable time of the year!



## Gastroenteritis

Gastroenteritis is a condition that causes irritation and inflammation of the gastrointestinal tract involving both the stomach and intestines.

The most common symptoms are

- Diarrhoea
- Abdominal pain, cramps & bloating
- Nausea, and vomiting
- Fever or chills

Gastroenteritis is diagnosed based on symptoms, a complete medical history followed by a physical examination. The duration, frequency, and description of the patient's bowel movements and if they experience vomiting are also relevant and these questions are usually asked by a physician during the examination. In case of simple gastroenteritis, no specific diagnostic tests are required.

### Gastroenteritis Causes

Gastroenteritis has many causes.

- Viral Infection;
- Bacteria;
- Parasites;
- Uncovered, undercooked, stale / oily food;

Viruses and bacteria are very contagious and can spread through contaminated food or water. Gastroenteritis caused by viruses may last one to two days. However, some bacterial cases can continue for a longer period of time. If the symptoms persist for a prolonged period of time, the health care practitioner may consider blood and stool tests to determine the cause of the vomiting and diarrhoea.

The severity of infectious gastroenteritis depends on the immune system's ability to resist the infection. Electrolytes (these include essential elements of sodium and potassium) may be lost as the affected individual vomits and experiences diarrhoea. Generally people recover easily from a short episode of vomiting and diarrhoea by proper intake of fluids and diet. But in case of infants and elderly people, sometimes it becomes quite difficult. If there is a heavy loss of bodily fluid along with gastroenteritis it may lead to dehydration; and if the fluids are not restored on time and timely treatment is not resorted to, it may be life-threatening.

### Gastroenteritis Treatment

The treatment of gastroenteritis is aimed at hydration and home remedies that aim at replacing the fluid loss. Generally in gastroenteritis there is heavy loss of fluids from the body and hence replacing the fluid is most essential. Dehydration can also intensify the symptoms of nausea and vomiting. The critical step is replacing fluids when the affected individual is nauseous. Electrolyte solutions available in the chemist shop can be used as an oral re-hydration solution (ORS-as it is commonly known) when diarrhoea first occurs. Small frequent offerings of clear fluids, sometimes only a mouthful at a time, may be enough to replenish the body's fluid stores and prevent an admission to the hospital for intravenous (IV) fluid administration.

However, if the patient cannot take fluids by mouth because of vomiting, he may be hospitalized & be given an intravenous therapy.

### Gastroenteritis Follow-up

After an infection or irritation of the digestive tract, the person may not be able to eat a regular diet. Some people may be unable to tolerate dairy products for several weeks after the disease has run its course. The diet should be advanced slowly from bland non-dairy soups and grain products to a solid meal. Due to this illness, there is a heavy loss of energy levels in the body of the patient, thus making him very weak. Proper rest and balanced diet would lead to a fast recovery.

## News bits

### Premium for group health cover may rise by 50%

Source: *The Economic Times*

Premiums on group health insurance could rise by up to 50% as the finance ministry has told all public sector insurance companies to stop giving discounts on such policies. The instruction issued by the department of financial services to the chairman and managing directors of the four government insurers talks about the strategy to be strictly adopted with immediate effect. It seeks to stop providing discounts on any policy where combined ratio, or the cost of a policy to the insurer, is more than 100%.

### IRDA widens health insurance net

Source: *Business Standard*

In the draft guidelines on health insurance announced by Insurance Regulatory and Development Authority of India (IRDA) in May, the definition of health insurance was widened. According to the draft norms, travel, personal accident and critical illness covers would fall under the health insurance segment. "Health insurance business means the effecting of insurance contracts which provide for sickness benefits or medical, surgical or hospital expense benefits, travel health insurance and personal accident cover," said the guidelines issued by IRDA. Presently, personal accident and critical illness covers come under miscellaneous business.

### India: Govt's free generic drug policy to redefine health insurance

Source: *Asia Insurance Review*

The Indian government's new rural healthcare initiatives, which include the provision of free generic drugs to public hospitals, are set to offer insurers new avenues of growth in healthcare insurance. The recent government decision to provide free generic drugs to government hospitals at a cost of INR298.2 billion (US\$5.4 billion) could be a game-changer for health insurance in India. While insurers suffer a high claim ratio in urban centres of over 100%, the cost of health insurance in rural centres is expected to fall with the new regulation.

### India's health insurance market to grow five times to US\$7.6 bln by 2015

Source: *Asian Insurance Review*

The health insurance market in India is expected to grow five times to cover 10% of the population by 2015, according to a recent survey. The study also reveals that the industry will grow from US\$1.6 billion in 2010 to US\$7.6 billion in 2015. These statistics are from a recent survey conducted by economic consulting firm Nathan India, a subsidiary of a US-based Nathan Associates and i-Trust Financial Advisors.



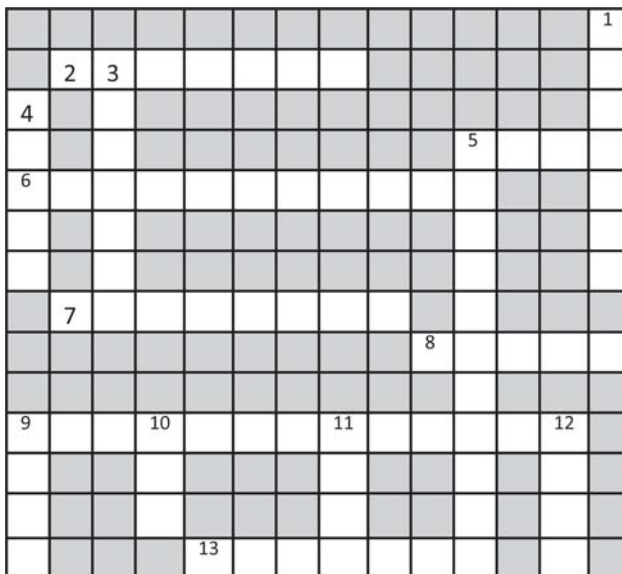
Good Health Plan Ltd.

### CONTACT US

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## CROSS WORD PUZZLE



**Across:** 2-Malaria, 5-Disc, 6-Electrolyte, 7-Caffeine, 8-Wrists, 9-Carbohydrates, 13-Protein. **Down:** 1-Vaccine, 3-Anaemia, 4-Enema, 5-Dehydration, 9-Cyst, 10-BMI, 11-Diet, 12-Salt.

### ACROSS

- 2 A disease caused by mosquito (7)
- 5 a prolapse of this causes back pain (4)
- 6 This solution available in chemist shop can be used as ORS (11)
- 7 found in coffee beans and tea leaves (8)
- 8 common place to feel your pulse (5)
- 9 this source of energy is obtained from whole grains (13)
- 13 builds and repairs body tissues (7)

### DOWN

- 1 a preparation when administered improves immunity to a disease (7)
- 3 this condition represents a decrease of haemoglobin (7)
- 4 introducing liquids through rectum to clear the intestinal tract (5)
- 5 not enough water in the body (11)
- 9 it's a sac of air, liquid or semi-solids that can form in the body (4)
- 10 calculations that estimates body fat (3)
- 11 the usual food and drink of a person (4)
- 12 high consumption of this can increase your BP (4)

## DISCLAIMER

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