



Health Connect

February 2012

Inaugural Issue

Editorial

Dear Readers,

Greetings from GHPL!

We've been planning this newsletter since some time now and it is heartening to finally see the first issue rolling out. The timing could not be more perfect as the merger of I-Care with GHPL is underway heading to a paradigm shift in customer service.

We look to coming up every quarter with pertinent health related issues which will be of interest to you.

With more and more people today recognizing the advantages of alternative medicine over the mainstream medicines, we thought it appropriate to begin with an article on it! In today's world with time being the rarest of all commodities, we believe that the best way to ensure quality health is to be in control of your own health and wellness program.

We look forward to your feedback and suggestions.

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Editor, Health Connect and CEO, Good Health Plan Ltd.

Alternative Healthcare

Alternative medicine is any healing practice, "that does not fall within the realm of conventional medicine." Alternative medical providers accept that within us is a natural ability to heal, an inherent recuperative power that is key to all healing. Methods of alternative medicine may base themselves on traditional medicine, folk knowledge, spiritual beliefs or newly conceived approaches to healing. Alternative therapist would perhaps like to use medications which bolster immune system rather than use an antibiotic to just suppress infection. Primary goal of alternative medicine is to stimulate body's natural healing response and to let nature take its course. In fact, the World Health Organization estimates that between 65 and 80 percent of the world's population (about 3 billion people) rely on traditional ('alternative') medicine as their primary form of health care. A study conducted by the Harvard Medical School has shown that complementary and alternative medicine has become a permanent part of medicine. More people are today combining conventional medicine and alternative treatments in their search for better health and wellness. In this article, we discuss briefly some of the alternative techniques of healthcare that are commonly used.

Ayurveda

Ayurveda is a system of traditional medicine native to India and is regarded as the "Science of Life". Ayu means life and Veda means knowledge or science. Ayurvedic system of medication is based on many centuries of experience in medical practice handed down through generations. Ayurvedic medicine originated in early civilizations of India some 3000-5000 years ago making Ayurvedic medicine the oldest surviving healing system in the world. Ayurveda sees a strong connection between mind and body. Ayurveda treats not just the ailment but the whole person and emphasizes prevention of disease to avoid the need for cure. Ayurveda is based on a system of Tridosha which classifies all individual constitutions of people, according to whether they are Vata (air),



Kapha (phlegm) or Pitta (bile) type. Each person has a unique blend of the three doshas, known as the person's prakriti, which is why Ayurvedic treatment is always individualized. In Ayurveda, disease is viewed as a state of imbalance in one or more of a person's doshas, and an Ayurvedic physician strives to adjust and balance them, using a variety of techniques. Ayurveda therefore helps maintain health in a person by using these principles of nature to bring the individual back into equilibrium.

Homeopathy

Principle of treating "like with like" dates back to Hippocrates but in its current form, homeopathy has been widely used worldwide for more than 200 years. Homeopathy is a system of medicine which involves treating the individual with highly diluted substances with the aim of triggering the body's natural system of healing. The homeopathic doctor studies the patient's characteristics and accordingly, selects the suitable remedies from among the homeopathic medicines. The remedies are then administered in a particular sequence. Homeopathy does not treat superficially by just driving away the symptoms but heals the patient from within.

Homeopathic medicines are prepared by specialist pharmacies using a careful process of dilution. Homeopathy has a unique approach of the method of preparation of the drugs in which the end result will contain only the 'dynamic curative power' of the drug substance, devoid of any original crude substance. By a special mode of preparation called 'potentization', over 2500 homeopathic medicines are prepared from sources such as vegetables, animal,

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At your service

At GHPL, our goal is not just to maintain the quality of the services we provide, but to continually improve. With every issue of our newsletter, we are pleased to present a service feature that would prove useful to our members. This issue highlights the "Live Chat" facility exclusively available to GHPL customers.

Live chat

Live Chat - Live chat is one of the communication modes introduced in the TPA industry by GHPL/I-Care with an objective to provide easy access to information wherever the customer is. The chat window is operated by our customer service executives to provide information on

- Enrolment / card no, method to print electronic cards
- Status of claims
- Status of cashless authorisations
- Information that will be helpful for hospitalisation or claim filing

The facility is presently available to our corporate customers and the member should provide some basic details such as name and ID that is required to be validated before the information is provided.

Live Chat window is available on our websites www.ghpltpa.com and www.icaretpa.com. Please find the snapshot of the window available on GHPL website attached herewith.

The top screenshot shows a web browser window titled "Customer Support Messenger - Mozilla Firefox" with the URL "http://messenger.providesupport.com/messenger/icare.html". The page content includes a welcome message, a "Fields marked with * are required" note, and a form with the following fields: "Please select the request type:" (with radio buttons for Enrolment, Claims, Others and checkboxes for Online!), "Your Name:", "Your TPA Card No./Emp ID No.", "Your Company Name", "Your Email ID/Phone No.", and "Your Question:". A "Start Chat" button is at the bottom.

The bottom screenshot shows a chat window titled "Customer Support Messenger - Windows Internet Explorer" with the same URL. It displays a chat history where a customer named Amir Khan asks about services. The operator CRM responds with a list of services: "Good Morning", "Good Morning. I am writing to ask what services can I avail using web chat?", "We will provide status of claims", "Cashless request information", "Reimbursement and cash less procedures", and "Web login procedures...". The customer replies "Thank you for the information". A "Send" button is visible at the bottom right.



Alternative Healthcare... contd... # 1

minerals, chemicals, etc. Hence homeopathic remedies with its ultra minute dose are considered non-toxic, absolutely harmless and bring about safe cure.

Yoga

Yoga is a physical, mental, and spiritual discipline, originating in ancient India. The word "yoga" comes from the Sanskrit word yuj, which means "yoke or union." It is believed that this describes the union between the mind and the body. The goal of yoga, or of the person practicing yoga, is the attainment of a state of perfect spiritual insight and tranquility while meditating on the Superpower. The goals of yoga are varied and range from improving health to achieving moksha.

The various styles of yoga used for health purposes typically combine physical postures, breathing techniques and meditation or relaxation. Yoga is intended to increase relaxation and balance the mind, body and the spirit. People use yoga as part of a general health regimen and also for a variety of health conditions. There is a growing evidence to suggest that yoga works to enhance stress-coping mechanisms and mind-body awareness.

Acupuncture

Acupuncture is a method of encouraging the body to promote natural healing and to improve functioning. It is done by inserting needles at acupuncture points. Acupoints are tiny areas on the skin that contain relatively concentrated levels of nerve endings, lymphatics and blood vessels. Acupoints can be readily identified by their lower electrical resistance and are usually located in small palpable depressions detectable by trained acupuncturists. According to principles of traditional Chinese medicine, body has vital energy called "chi" or "qi" that flows along invisible lines of energy flow called meridians which are like rivers flowing through the body to irrigate and nourish tissues. If flow of qi is blocked at any point on a meridian, it's thought to be cause of ailments and lead to disease anywhere along the meridian. Modern scientific explanation is that needling acupuncture points stimulates nervous system to release chemicals in muscles, spinal cord and brain. Acupuncture is useful in resolving physical problems related to tension, stress and emotional conditions.

Acupressure

Acupressure is often called acupuncture without needles. Acupressure involves application of manual pressure usually with the fingertips to specific points on body. There are thought to be at least 14 meridians connecting our organs with other parts of our body. Acupuncture and acupressure points lie on those meridians. That's why a practitioner may apply pressure to an acupoint in the foot to relieve a headache which unblocks the obstruction and restores flow. Some theorize that pressure may promote release of natural pain-relieving chemicals in body, called endorphins in quelling pain.

Reiki

Reiki is a Japanese technique for stress reduction and relaxation that also promotes healing. It is administered by "laying on hands" and is based on the idea that an unseen "life force energy" flows through us and is what causes us to be alive. If one's "life force energy" is low, then we are more likely to get sick or feel stressed and if it is high, we are more capable of being happy and healthy. The word Reiki is made of two Japanese words - Rei which means "God's Wisdom or the Higher Power" and Ki which is "life force energy". So Reiki is actually "spiritually guided life force energy." Reiki treats the person including body, emotions, mind and spirit creating beneficial effects that include relaxation and feelings of peace, security and wellbeing. Reiki is considered a simple, natural and safe method of spiritual healing and self-improvement. It also works in conjunction with other medical or therapeutic techniques to relieve side effects and promote recovery.

Pranic healing

Pranic healing is a no-touch healing system that utilizes prana to balance, harmonize and transform the body's energy processes. Prana is a Sanskrit word that means life-force. It is based on the fundamental principles that the body is a self-repairing living entity that possesses the ability to heal itself and that the healing process is accelerated by increasing this life force that is readily available from the sun, air and ground to address physical & emotional imbalances.

Physical contact is not required because the practitioner is working on the bioplasmic or energy body and not directly on the physical body. The reason Pranic Healing works on the energy body is that physical ailments first appear as energetic disruptions in the aura before manifesting as problems in the physical body.

Unani

Unani Medicine also spelled Yunani Medicine means "Greek Medicine", and is a form of traditional medicine widely practiced in South Asia. In India, the Arabs introduced the Unani system of medicine and soon it caught the attention of the masses. Fundamental principle of the unani system recognizes that disease is a natural process and symptoms of a disease are body's reaction to disease and the primary function of the Unani physician is to aid the natural forces of the body. Unani medicine is based on the theory-which presupposes presence of four humors - Dum (blood), Balgham (phlegm), Safra (yellow bile)and Sauda (black bile). The temperaments (mizaj) of people are expressed according to the amount of each of these four humors prevalent in the human body respectively.

To maintain a healthy balance, there is a power of self preservation and a weakening of this power causes imbalance in the humoral composition which causes disease. The Unani physician prescribes a medicine, which helps the body to regain this power and thereby restore the humoral balance. Correct diet and digestion is integral to this system.

Conclusion

The surge of interest in complementary and alternative medicine at the end of the 20th century and beginning of the 21st century is apparent from the increased use of alternative healthcare therapies by patients. The advantages of using alternative medicine are being recognized more and more today by health care professionals and one of the major advantages is the approach to whole body healing and treatment of the underlying causes of diseases and conditions. While conventional medicine is still preferred in the treatment of trauma and emergencies; for other ailments and their side-effects alternative medicines are considered keeping in mind their holistic approach.

Good Health Tip: Consume plenty of water

Almost 75% of the human body is water. Blood is 83% water. Muscles are 75% water. The brain is 95% water. Lungs are 90% water. Every part of your body is made up of cells and they are filled with a water solution of proteins, lipids, amino acids and other elements. Not drinking enough water is similar to watering a plant once a week. The plant will survive, but at what expense? Water is vital to life and it is cooling, soothing, refreshing, healing and detoxifying. Water's relationship to our energy is fairly straightforward - the distribution of vitamins, minerals, oxygen and other vital substances in our body is carried out entirely via "liquid pathways". All these mechanisms work best when we're well hydrated and they decline as we dry out.

Brain cells that have a healthy amount of drinking water have the ability to put out fresh, oxygen-laden blood more readily and the brain stays fresh and alert. Even a modest drop in drinking water levels can force your brain's performance level to drop as much as 20 to 30 percent. Muscle cells with a good supply of drinking water are able to work longer without tiring.

The main toxin in our body is blood urea nitrogen, a water-soluble waste that is able to pass through the kidneys to be excreted in the urine. Kidneys do an amazing job of cleansing the body of toxins as long as intake of fluids is adequate. Adequate hydration keeps things flowing along your gastrointestinal tract and prevents constipation. When the body is dehydrated it creates large amounts of histamine, which can cause allergies, asthma, inflamed joints and back ache.

There are so many aches and pains that most people attribute to being old, sick or tired, when in all actuality, it's probably just a case of dehydration. Those nagging headaches we often get, that most people shrug off as part of life can also just be a case of dehydration. What about those painful joints that we complain about? Water works as a lubricant – the two opposing surfaces will glide freely and minimize friction damage, causing less pain. The amount of water a person needs varies depending on his or her weight, activity level and climate.

Water is one of those rare free resources that have so much of health benefits and there is no reason why you should let yourself dehydrate. So start your day with a glass of fresh drinking water; it is the best way to start a day.

Common health benefits of drinking water

- ▶ Weight loss as it contains no calories
- ▶ Maintains Ph balance of the body
- ▶ Healthy Heart
- ▶ Healthy kidneys as it reduces strain
- ▶ Healthy Skin
- ▶ Pain relief
- ▶ Removes toxins
- ▶ Improves metabolism
- ▶ Prevents cancer
- ▶ Restores energy
- ▶ Regulates body temperature
- ▶ Nutrient transport
- ▶ Keeping infections at bay

The Correct timing to Drink Water will maximize its effectiveness to the Human Body:

- ▶ Two Glass of Water, 30 min before "Meal" will help digestion and less overeating or say Nil Overeating.
- ▶ One Glass after you "Wake Up" help active internal organs.
- ▶ One Glass before you "Sleep" will help avoid Stroke of Heart Attack at Midnight.
- ▶ One Glass after taking "Bath" helps lower blood pressure.

News bits

I-Care Health Management, TPA Services merges with Good Health Plan

Source: Business Line

I-Care Health Management and TPA Services Pvt Ltd has merged with Good Health Plan Ltd, an eight-year-old third party administrator company for health insurers. The merged entities, which are based out of Hyderabad, will continue to be called as Good Health Plan in view of its brand strength.

TPA plans by health insurers hit roadblock

Source: Business Standard

Plans to set up a third party administrator (TPA) for managing health insurance claims by the four public sector insurance players appear to have hit a road block with the companies unable to locate a strategic partner.

Apollo Munich's health plan works beyond limit

Source: Mydigital FC

Apollo Munich Health Insurance has launched a new mediclaim policy that will pay claims even after you have exhausted the sum insured limit for the year. The scheme called 'Optima Restore' reinstates the basic sum insured in case a customer exhausts the amount up to which he can file for hospitalization claims in a policy year.

Health insurance plans at pharmacies soon

Source: Business Standard

Soon, you would be able to buy a health insurance plan from a neighbourhood pharmacy, or be advised on such a plan by your general physician. Cigna TTK Health, the most recent entrant in the Indian health insurance space, plans to set up an innovative distribution network through which simple health insurance products would be sold over the counter.



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Age barrier for health policies may go

Source: Business Standard

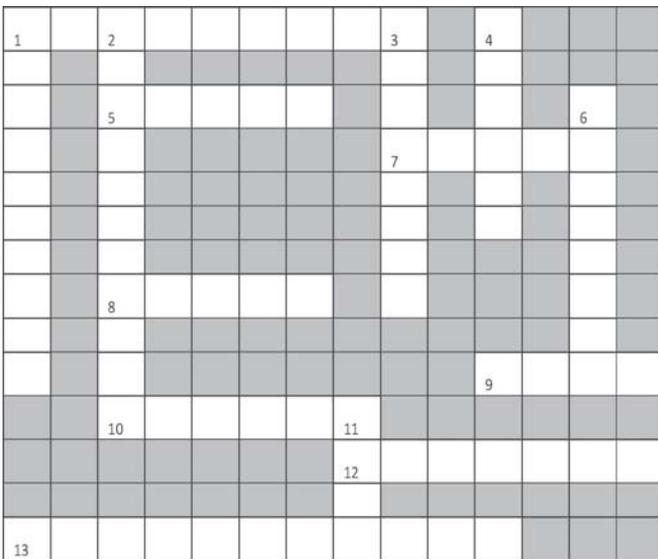
The Insurance Regulatory and Development Authority (Irda) is looking to do away with the age limit for purchasing insurance policies. Even as the proposal is still at a nascent stage, the regulator is in the process of clearing products targeted at senior citizens.

Irda to bring in rules for health insurance settlement claims

Source: Financial Chronicle

After allowing portability under health insurance in 2011, insurance regulator Irda is soon coming up with a separate health insurance claims settlement regulation. This would address issues arising out of claims not honoured by the insurers in a time bound manner. Presently there is no separate provision for the health insurance claim settlement.

CROSS WORD PUZZLE



ACROSS

- 1 Breathing exercises (9)
- 5 Traditional healing system prevalent in the Middle East, India, Pakistan (5)
- 7 Taking rest or becoming less tense (5)
- 8 That which is poisonous to health (5)
- 9 The customary amount and kind of food and drink taken by a person from day to day(4)
- 10 The capacity of a physical system to do daily work (6)
- 12 Foods grown without pesticides and chemical fertilizers (7)
- 13 A system of therapy that relies on natural remedies (11)

DOWN

- 1 Taking steps in order to avoid illness (10)
- 2 Treats patients by insertion of thin needles in body (11)
- 3 Traditional system of medicine native to India (8)
- 4 Condition of a person's mind, body and spirit, usually meaning to be free from illness or disease (6)
- 6 Bodily activity that enhances and maintains physical fitness and wellness (8)
- 11 Ancient procedure of exercise (4)

ACROSS: 1- PRANAYAMA, 5 - UNANI, 7-RELAX, 8-TOXIN, 9-DIET, 10- ENERGY, 12-ORGANIC, 13- NATUROPATHY
DOWN: 1- PREVENTION, 2-ACUPUNCTURE, 3-AYURVEDA, 4-HEALTH, 6-EXERCISE, 11-YOGA

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