

Health Connect

February 2013

Editorial

Dear Readers,
Greetings from GHPL!

The Health insurance industry in India is poised to cross 14500 crore mark this fiscal and contribute to 20% of the non life insurance industry. With health care cost increasing steadily, several insurers have reported a likely hike in the health premium in the near future.

Diabetes leads the charts in being the most commonly discussed disease. It is a silent epidemic and there are always lots of things to discover about this disease. There are now more people living with diabetes in Asia than elsewhere and India is among the list of top five countries in the world with the most diabetes sufferers and unfortunately, earlier considered a disease of the 50+, the age profile of diabetics is consistently coming down. Through this issue we have made an attempt to put across Diabetes more simply.

One reason for cheer is that diabetes which was a taboo word for insurers, is now being given a special treatment with a couple of insurers coming forth and creating exclusive health insurance policies for diabetics which will cover diabetics from day one.

We trust you would find this issue informative and look forward to your feedback.


RKT Krishnan

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Diabetes

Over 10 lakh people in India have lost their lives due to diabetes and diabetes related complications as at the end of the calendar year 2012, an International Diabetes Federation (IDF) report has stated. A recent IDF report has suggested India has 6.13 crore people living with diabetes, second only to China. The saddening point is that nearly 60% of diabetics in India have never been screened or diagnosed due to lack of awareness. Creating awareness about 'Diabetes' is hence the need of the hour.

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Types of Diabetes

Type 1 diabetes (insulin-dependent diabetes): Type 1 diabetes is an auto-immune disease where the body's immune system destroys the insulin-producing beta cells in the pancreas. This is also known as juvenile-onset diabetes. It can appear at any age, although commonly under 40. It is triggered by environmental factors such as viruses, diet or chemicals, in people genetically predisposed.

Treatment: Inject insulin several times a day and follow a careful diet and exercise plan.

Type 2 Diabetes (non-insulin dependent diabetes): Type 2 diabetes is the most common form of diabetes. It is also known as late-onset diabetes and is characterized by insulin resistance and relative insulin deficiency. The disease is strongly genetic in origin but lifestyle factors such as excess weight, inactivity, high blood pressure and poor diet are major risk factors for its development.

Treatment: Dietary changes, exercise and/or tablets might help in the initial stages. Insulin injections may be required later.

Gestational diabetes mellitus (GDM): GDM or carbohydrate intolerance is first diagnosed during pregnancy through an oral glucose tolerance test. Risk factors for GDM include a family history of diabetes, increasing maternal age and obesity.

While the carbohydrate intolerance usually returns to normal after the birth, the mother has a significant risk of developing permanent diabetes while the baby is



At your service

Submit Grievance

GHPL has well defined communication lines to ensure the customer reaches his desired information and is satisfied with the settlement of his claim, issue of card, etc. Though this should help all the customers, it is possible to have situations where a member feels aggrieved.

We have provided a 'Submit Grievance' option on our website to deal with such situations, where the member needs to represent his situation.

This issue's "At your service" focuses on how to 'submit a grievance'. Please Log on to our website www.ghpltpa.com. The left hand side menu has a 'Submit Grievance' link, which will lead to the submit Grievance Form.

The mandatory fields which one needs to enter are - Name, Contact No. Email ID. We have also provided the options for Grievance Category - i.e. if the issue pertains to Policy, Claims, or Others. The member needs to select the appropriate Category and enter the Grievance message in the right hand box.

GHPL team will revert on the issue within next 48 hrs to the Member after due consideration of the issue by the senior team of the company.

Please find below the screen shot for ready reference.

The screenshot shows the Good Health Plan Ltd. website interface. The main navigation bar includes 'Home', 'ANDHRA BANK AROGYADAAN POLICIES ARE SERVICED BY GOOD HEALTH PLAN', and 'GOOD HEALTH PLAN LTD.' The site is identified as a Third Party Health Insurance administrator. A sidebar on the left contains links for 'About Us', 'Our Services', 'Careers', 'List of Network Hospitals', 'Downloadable Formats', and 'Submit Grievance'. The 'Submit Grievance' link is highlighted with a blue arrow. The main content area displays the 'Grievance Form' with the following fields: 'Your Name *', 'Telephone No *', 'Address', 'Organization (if any)', 'GHPL ID', 'Designation', and 'Grievance Category'. The 'Grievance Category' dropdown is open, showing 'Policy issue', 'Claims issue', and 'Others'. A 'Submit' button is located to the right of the form fields. A 'Health for Life' logo is visible in the bottom left corner of the page.

more likely to develop obesity and impaired glucose tolerance and/or diabetes later in life.

Treatment: Self-care and dietary changes are essential in treatment.

Diabetes symptoms

- Frequent Urination
- Disproportionate thirst
- Intense hunger
- Weight gain/ unusual weight loss
- Irritability
- Blurred vision
- Cuts and bruises take longer time to heal
- More skin infections
- Itchy skin
- Gums are red and/or swollen - Gums pull away from teeth
- Frequent gum disease
- Sexual dysfunction among men
- Numbness or tingling, especially in your feet & hands
- Increased fatigue

Causes for Diabetes

- Extra stress can cause diabetic ketoacidosis*
- High blood Pressure
- High-fat diet
- High alcohol intake
- Increased abdominal fatness
- Sedentary life-style
- Genetic links

How to Determine

There are three different tests to determine diabetes:

- The A1C test
- The fasting plasma glucose test (FPG)
- The oral glucose tolerance test (OGTT)

The blood glucose levels measured after these tests determine whether one has a normal metabolism or pre-diabetes or diabetes. If the blood glucose level is abnormal following the FPG, it is termed impaired fasting glucose (IFG); if the blood glucose level is abnormal following the OGTT, it is termed as impaired glucose tolerance (IGT). Both are also known as pre-diabetes.

Complications linked to badly controlled diabetes:

- **Eye** - glaucoma, cataracts, diabetic retinopathy, etc.
- **Foot** - neuropathy, ulcers and sometimes gangrene
- **Skin** - more susceptibility to skin infections and skin disorders
- **Dental disease** - may lead to gingivitis & periodontitis
- **Nephropathy** - uncontrolled blood pressure can lead to kidney disease
- **Kidney damage** - more prone to develop kidney failure
- **Hypertension** - this can raise the risk of kidney disease, eye problems, heart attack and stroke

*It occurs when the body cannot use sugar (glucose) as a fuel source because there is no insulin or not enough insulin. This leads to accumulation of ketone bodies and acidity in the blood.

- **Mental health** - uncontrolled diabetes raises the risk of suffering from depression, anxiety and some other mental disorders
- **Hearing loss** - diabetes patients have a higher risk of developing hearing problems
- **Gum disease** - there is a much higher prevalence of gum disease among diabetes patients
- **Gastro paresis** - the muscles of the stomach stop working properly
- **Ketoacidosis** - a combination of ketosis & acidosis
- **Neuropathy** - a type of nerve damage which can lead to several different problems
- **HHNS (Hyperosmolar Hyperglycemic Nonketotic Syndrome)** - blood glucose levels shoots up too high and there are no ketones present in the blood or urine. It is an emergency condition
- **PAD (peripheral arterial disease)** - symptoms may include pain in the leg / tingling
- **Stroke** - more susceptibility due to diabetes
- **Infections** - more susceptible to infections
- **Healing of wounds** - cuts and lesions take much longer to heal

Preventive measures to control diabetes

- **Maintain a reasonable body weight:** A reasonable body weight helps in efficient use of insulin
- **Regular exercise:** Regular exercise and lots of physical activity helps in preventing diabetes
- **Proper check on what you eat, how you eat and when you eat:** Increased intake of right types of foods such as fruits and vegetable and avoiding food with high level of fat will help in keeping the diabetes under control. Avoid meat and desserts
- **Reduce salt intake**
- **Quit smoking**
- **Regular check-up of blood sugar and cholesterol levels:** This will help in keeping a check and take preventive steps wherever required
- **Take your prescribed medications:** Some people need medication to help control their blood pressure or cholesterol levels which they should do as directed by the physician

Conclusion

Today, reorientation towards the way we look at diabetes control and management is more important than the treatment. The spread of awareness will empower the diabetics to defeat it. The health care system today seems content to prescribe complex lifelong treatment regimens instead of equipping people with the tools they need to effectively manage diabetes. Diabetes is both preventable and curable through stringent lifestyle changes. Efforts need to come in to educate the people about this.

Tips to Handle Diabetes



Diabetes can be managed and handled in various ways. Controlled diet, inclusion of specific vegetables and herbs daily, drinking plenty of water, exercising regularly, avoiding smoking, etc. are some such ways.

Let's have a cursory glance through the natural foods available to control diabetes. One best thing about these is that they have no side effects. Mentioned below are some of the most effective natural foods:

- **Bitter gourd (Karela):** It is considered as the best remedy for diabetes. A tablespoon of bitter gourd juice daily will reduce the blood sugar levels in the blood and urine.
- **Combination of Indian gooseberry (Amla) and Bitter gourd (Karela):** A tablespoon of amla juice mixed with a cup of fresh bitter gourd juice taken daily would enable the pancreas to secrete insulin.
- **Gurmar leaves (Chakkarakolli / Podapatri):** The literal translation would be 'gur' + 'mar' i.e. sugar killer. It is used to regulate glucose levels, boost insulin levels, prevent sugar cravings and promote whole-body cleansing. After chewing gurmar leaves, the tongue is unable to taste sweets.
- **Bilva, Tulsi (Basil) and neem:** Drinking a glass of water with 10 tulsi leaves, 10 neem leaves and 10 bilva Patras early morning empty stomach helps in reducing the sugar levels.
- **Fenugreek (Methi):** Mix and grind fenugreek seeds, turmeric and white pepper. A tablespoon of this powder with a glass of milk twice a day will keep a check on diabetes.
- **Indian Blackberry (Jamun):** The leaves of Jamun have power to control conversion of starch into sugar. It is very effective in preventing and controlling diabetes.
- **Onion:** Due to diuretic and digestive properties, onion works against diabetes.
- **Nayantatra (Periwinkle):** The extract of periwinkle is used as therapeutic for diabetes.
- **Garlic:** It is used to lower blood-sugar levels. It contains zinc and sulphur, which are components of insulin.
- **Sagar gota (Gajjiga / Kalichikai):** Its root is used in curing diabetes.
- **Cinnamon (Dalchini) solution:** Water extracts of cinnamon have been found to promote glucose metabolism and reduce cholesterol.

Diabetics should avoid sugar in any form - rice, potato, banana, cereals & fruits containing high percentage of sugar content; include at least one bitter dish in every meal; Take plenty of green vegetables, black gram, soy, fish etc and drink plenty of water.

