

# Health Connect

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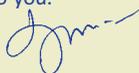
## Editorial

Dear Readers,  
Greetings from GHPL!

Monsoon brings with it cheers, rejuvenation and nostalgic memories of childhood days. But along with monsoon showers, come a surfeit of diseases like flu, viral fever, diarrhoea, gastroenteritis, conjunctivitis, cholera, malaria and dengue. Dengue fever is back this season to haunt the country once again. So, this issue's focus article dwells on 'Dengue fever' which is the most widespread tropical disease after malaria. Dengue-related complications cause about 500,000 hospitalizations annually worldwide and about 2.5 percent of those hospitalized die because of spontaneous bleeding and shock caused by it.

IRDA's guidelines on health insurance standardization is likely to improve the transparency and service standards in the health insurance sector which has been a bone of contention for the past many years. The most important aspect of these guidelines is the standardization of 46 health insurance terms which will certainly reduce ambiguity at the time of claim settlement. Additionally, the new guidelines have also standardized the pre-authorization and claim forms which will reduce hassles for policyholders.

We hope you continue to find the newsletter interesting and informative. We would particularly like to receive your feedback on how we can improve this newsletter over time to increase its value to you.



**RKT Krishnan**  
Editor, Health Connect and  
CEO, Good Health Plan Ltd

## Dengue

### Introduction

Dengue is the most rapidly spreading mosquito-borne viral disease in the world, and an estimated 100 million dengue infections occur annually, with 20,000 deaths per year. It's a flu-like illness that predominantly affects young adults (21 -30 years) and generally the cases are reported in the post-monsoon season. Most of these cases are in tropical areas of the world, with the greatest risk occurring in the Indian subcontinent, Southeast Asia, Southern China, Taiwan, the Pacific Islands, the Caribbean (except Cuba and the Cayman Islands), Mexico, Africa, Central and South America (except Chile, Paraguay, and Argentina). In recent years, transmission of Dengue has increased predominantly in urban and semi-urban areas and has become a major international public health concern.

The dengue viruses are members of the species *Flavivirus* in the family *Flaviviridae*. *Flavivirus* includes the Yellow fever, West Nile, Japanese encephalitis, and Tick-borne encephalitis viruses.

There are four distinct serotypes of the dengue virus (DEN 1, DEN 2, DEN 3 and DEN 4). They are called serotypes because each has different interactions with the antibodies in human blood serum.

### Types of Dengue

**Classical Dengue Fever:** This is also called as simple dengue fever and it does not lead to any complications. The symptoms are exhibited after 5 to 6 days of infection. The rash tends to get healed completely, but there may be a recurring episode of the rash in some cases.

### Symptoms

- Sudden onset of high fever (up to 105°F) with severe chills
- Severe headache (especially in the forehead)
- Severe muscle and joint pain
- Pain behind the eyeballs (especially after eyeball movement or pressing of the eye)
- Extreme weakness in the body
- Loss of appetite
- Nausea

### In this issue

- Dengue
- Tips to Handle Dengue
- *Daadi Maa Kee Potli*  
(from the Grandmother's closet)
- Crossword

## Daadi Maa Kee Potli

(from the Grandmother's closet)



Rainy season brings lot of fun, greenery and cool climate with it. However, it also invites lot of health disorders. Dealing with such illnesses associated with rainy season is not very difficult, you just should be aware of certain quick remedies to cope with such illnesses. Cold and Cough are common illnesses that rear its head during rainy season due to high humidity and fluctuation in temperatures. Here are some **Home Remedies for Cold & Cough**.

**Dry cough:** Soak 10-12 pieces of almonds overnight, peel & grind. Mix this with little butter and sugar & eat twice a day.



**Congestion:** Cut up an onion and place it by your bed at night or Spread out like plaster the dough made from half a cup of plain flour and a table spoon of dry mustard (s.t. allergies) or Inhale steam / Massage with 7-8 drops of eucalyptus or lavender oil to get

rid of congestion.

**Sore Throat:** Gargle with hot water by adding a pinch of salt.

### Common Cold:

– Boil garlic petals in water till it reduces to 1/4<sup>th</sup>; add a pinch of sugar. Drink this twice a day.

– Boil *tulsi* leaves, crushed ginger and black pepper in tea. Drink this twice a day.

– Mix black pepper cloves and dry ginger powder (*soonth*) in equal proportion with honey; eat this 2-3 times a day.

– Add a pinch of turmeric powder to milk and bring it to boil. Drink this before going to sleep.

– In a glass of lukewarm water, dilute the lime juice and add a tsp of honey and drink it.

– A drop or two of sesame oil being rubbed into nostrils will prove to be relieving.

However, it is advised to use this remedy by applying the principles of common sense. Depending on the severity of the condition one MUST approach a medical practitioner. Take Care!!!

- Change of taste in mouth
- Abdominal pain
- Pain in throat
- Typical rash on skin that has a mild flushing appearance

**Dengue Hemorrhagic Fever (DHF):** This is the fatal dengue fever type. It leads to complications in the vascular system leading to excessive bleeding from various parts of the body.

### Symptoms

- Fever of about 105°F
- Bleeding from the nose, gums, blood in stools, bleeding spots on skin causing bluish black spots
- Positive tourniquet<sup>1</sup> test
- Acute joint pain
- Nausea and vomiting
- Low level of blood platelets
- Enlargement of liver
- Rash on chest and limbs
- Blood vessels and lymphatic vessels malfunctioning

**Dengue Shock Fever:** This is commonly seen in children and teenagers and is also one of the most fatal types. The symptoms may progress to massive bleeding, shock, and death. This is called dengue shock syndrome (DSS). The blood pressure becomes dangerously low in case of dengue shock syndrome.

### Symptoms

- High fever up to 104 to 105°F
- Pain behind the eyes
- Severe headache
- Severe joint pain
- Nausea and vomiting
- Restlessness
- Cold skin during high fever
- Internal bleeding from blood vessels
- Dangerously low blood pressure leading to shock

### Causes

Dengue fever is caused by one of 4 different but related viruses. It is spread by the bite of mosquitoes, most commonly the mosquito *Aedes aegypti*. This mosquito usually bites during the day, especially during early morning hours before daybreak and in the late afternoon before dark. The mosquito becomes infected when it bites a person with dengue virus in his blood and further when this mosquito bites a healthy person that person gets infected with the dengue virus. Dengue can't be spread directly from one person to another person.

Having recovered from one virus strain provides lifelong immunity against that particular serotype, but cross-immunity i.e. being infected by a different serotype increases risk of developing severe dengue which can be fatal.

### Complications due to Dengue

- Fluid accumulation in the chest and abdominal cavity leading to depletion of fluid from the

<sup>1</sup>A test of capillary fragility

circulation and decreased blood supply to vital organs

- Organ dysfunction and severe bleeding, typically from the gastrointestinal tract
- Respiratory distress, rapid breathing, fatigue, restlessness
- Severe abdominal pain
- Persistent vomiting or blood in vomit

### Prevention

There is no vaccine to protect against dengue. At present, the only method to control or prevent the transmission of dengue virus is to combat vector mosquitoes through:

- Maintaining personal and community hygiene;
- Getting rid of areas where mosquitoes breed such as standing water in flower pots, containers, birdbaths, cans, etc.
- Preventing mosquitoes from accessing egg-laying habitats;
- Covering, emptying and cleaning of domestic water storage containers on a weekly basis;
- Using of personal household protection such as window screens, long-sleeved clothes, etc.
- Use a mosquito repellent or oil of lemon eucalyptus;
- Use of *Guppy* fish (million fish) that feeds on larvae of mosquitoes;
- Stay away from persons suffering from dengue fever.

### Treatment

There is no specific medicine to treat dengue infection but early detection and access to proper medical care lowers fatality rates below 1%. Adequate rest and plenty of fluids along with medicines prescribed by the doctor would lead to fast recovery. Pain relievers with acetaminophen might help.

One should avoid medicines with acetylsalicylic acid (e.g. aspirin) and non steroidal anti-inflammatory drugs (e.g. Ibuprofen), which could worsen bleeding. If the situation worsens in the first 24 hours, it should be considered as an emergency situation and the patient should be rushed to the hospital immediately, to be checked for complications.

### Conclusion

Experts from around the world say that India's failure to construct an adequate dengue surveillance system has impeded awareness of the illness's vast reach, discouraged efforts to clean up the sources of the disease and slowed the search for a vaccine. The best hope for relief is a vaccine but it is unlikely to be available at least in the next 5 years for public use.

In the given situation, spreading awareness about the disease, inculcating hygiene habits amongst the people and vector control measures would help improve the situation.

## Tips to Handle Dengue

Dengue fever is a severe, flu-like illness that affects infants, young children and adults. Its symptoms include severe headache, pain behind the eyes, muscle and joint pains, nausea, vomiting, swollen glands or rash.



The dengue virus' main effect is on platelet production. Normally, a platelet in our body lasts for about 5 to 10 days and the body replenishes them when required.

This virus destroys the body's capacity to produce new platelets. The platelet count for a normal person varies from 1,50,000 to 2,50,000 per micro litre of blood. On becoming infected, a patient's platelet count starts falling.

With the onslaught of Dengue Fever, looking for remedies for its protection and treatment is quite natural. Protection against Dengue infection is not difficult or complicated. It can be done through simple home remedies. A few of them have been discussed below.

– Papaya leaf juice is a natural & effective cure in dengue fever especially for platelet deficiency. To preserve its strength, the juice should be taken raw, without altering, boiling or any additions.

– Extract of plants such as Vitex negundo - commonly known as nocchi/nirgundi/sindhuvara and extracts of neem contains properties that work against the dengue viruses.



– Pomegranate juice/ Black grape juice should be given to increase the platelet count.

– The leaves of the coriander can be taken in the form of a tonic.

– Fruits rich in vitamin C like amla, oranges are advisable as they help in digestion.

– Drink sufficient water in order to replace fluid loss.

– Kakamachi, Kanchipundu is a Syrup that can expel negative toxins such as those that build up during an attack of dengue from the digestive system. Dosage: 1 Cup a day

– Chyavanprash is an immune booster, blood purifier & increases blood count. Dosage: 2 spoons a day

– Hogweed (Kodi Minnai, Atukumamidi) is used to bring down temperatures.

– Devil's tree (Saptaparna, Daivyappala) is used for the treatment of recurrent fevers in dengue.

– Fenugreek leaves are taken as herbal tea in order to reduce fevers.

– To add to this maintain personal and social hygiene and cleanliness.

One should try these home remedies for a day or two and MUST consult a doctor if the condition persists. Take Care!!!



Good Health Plan Ltd.

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# News bits

## IRDA revises health insurance standardization rules

Source: Business Standard

The definition of Portability has been revised to exclude plans of same insurers. According to the amended health insurance standardization rules by the IRDA, switching from one plan to another of the same insurer has been kept out of the portability definition. Further, the definition of hospital has been amended wherein norms of having atleast 10 in-patient beds in towns (with a population less than 1 million) and 15 in-patient beds in other places have been relaxed. There are several other amendments which IRDA has made to the Health insurance rules.

## A premium relief for diabetes, hypertension patients

Source: The Times of India

New India Assurance has decided to stop charging additional premium for those with diabetes and hypertension under its revised health insurance policy. It has also withdrawn a clause from its policy that excluded cover for ailments caused by tobacco consumption. The reason to include tobacco-related ailments is that, the exclusion was causing hardship to a lot of policyholders and also because it amounted to rejection of claims on account of lifestyle.

## Public sector insurers raise health premiums after six years

Source: Asia Insurance Review

The 4 PSU non-life insurers are raising their health insurance premiums sharply, after having maintained the same rates the last six years. New India Assurance, the country's largest non-life insurer, has increased its medical insurance premiums by 14-37%, depending on the sums insured and age bands. The increases are lower for those in younger age brackets.

## Deposits charged by hospitals in cash-less plans to see a decline

Source: Business Standard

The practice of charging a deposit in cash-less policies by hospitals might see a decline after the new health regulations are implemented from October. With the IRDA's new health norms mentioning a list of 199 items to be excluded from those being payable by insurance companies, sector officials believe the practice of collecting such deposits will come down.

## Maternity cover to get costlier

Source: Business Standard

Maternity covers might see an increase in premium, with IRDA advising companies to design comprehensive covers for this purpose. Henceforth, maternity expenses to include medical treatment expenses traceable to child birth and expenses towards lawful medical termination of pregnancy during the policy period. Insurers said if the mandates by the regulator are followed and products launched under those norms, there could a rise in the cost of such covers by 20-25%.

### CROSS WORD PUZZLE

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### ACROSS

- 1 This is a non-steroidal anti - inflammatory drug which could worsen bleeding (9)
- 5 There is a severe pain in this organ due to dengue fever (7)
- 8 The only method to control or prevent the transmission of dengue virus is to control this (6)
- 9 Dengue is transmitted by the bite of this infected female mosquito (5)
- 11 This is also called as million fish and is used to prevent mosquito breeding (5)
- 12 This feeling leads to vomiting and is a symptom of all types of dengue (6)
- 13 The four distinct types of the dengue virus (DEN 1, DEN 2, DEN 3 and DEN 4) are called as (8)

### DOWN

- 2 This becomes dangerously low in case of dengue shock syndrome (5,8)
- 3 The juice of this leaf is a natural and effective cure in dengue fever (6)
- 4 Dengue viruses are members of this species (10)
- 6 This fruit juice is considered to increase the platelet count (11)
- 7 This is a test of capillary fragility and if the result is positive it is considered to be a symptom of dengue (10)
- 10 To get rid of congestion cut this and place it by your bed at night (5)

Across: (1) Ibuipufen (5) Abdomen (8) vector (9) Aedes (11) Guppy (12) Nausea (13) Serotype Down: (2) blood pressure (3) Papaya (4) flavivirus (6) Pomegranate (7) Tourniquet (10) Onion

### DISCLAIMER

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