

Health Connect

May 2012

Editorial

Greetings from GHPL!

The inaugural issue of Health Connect was received with great amount of enthusiasm and I am humbled by the positive responses expressed by most of you.

There's lots to look forward to in Summers. Vacations, travel, mangoes and much more!

But along with these, the scorching heat and the power cuts arrive too. Aptly, in this issue, we bring forth an article on Sunstroke along with preventive tips. Also featured is an article on Renal disorders which is now getting more common and is beginning to affect the younger generation too.

Medical care and the health care is complex and administration can only be optimized by technology driven solutions for accuracy and maintaining timelines to meet the business demands. We at GHPL are striving towards exceeding customer expectation and are building up on our technology to support you. This issue focusses on electronic cards that provide the power in your hands.

As usual we value and welcome your suggestions.



RKT Krishnan
Editor, Health Connect and
Director, Good Health Plan Ltd

Renal Failure

The kidneys are the body's natural filters which perform the critical task of processing approximately 200 quarts of fluid in the bloodstream every 24 hours. The kidneys are located in the abdomen toward the back, normally one on each side of the spine.

Renal failure or kidney failure describes a medical condition in which the kidneys fail to adequately filter toxins and waste products from the blood that results in loss of normal kidney function. The two forms of renal failure are acute (acute kidney injury) and chronic (chronic kidney disease).

Biochemically, renal failure is typically detected by an elevated serum creatinine level. Problems frequently encountered in kidney malfunction include abnormal fluid levels in the body, deranged acid levels, abnormal levels of potassium, calcium, phosphate and (in the longer term) anemia as well as delayed healing in broken bones. Depending on the cause, hematuria (blood loss in the urine) and proteinuria (protein loss in the urine) may occur.

Acute renal failure has an abrupt onset and is potentially reversible. Chronic failure progresses slowly over at least three months and can lead to permanent renal failure.

Symptoms of kidney disorder / failure

Kidney disease is called a 'silent disease' as there are often few symptoms. Some signs and symptoms include:

- Change in frequency and quantity of urine passed, especially at night
- Blood in the urine
- Foaming urine
- Puffiness around the eyes and ankles (oedema) due to fluid build up
- Pain in the back (under the lower ribs, where the kidneys are located)
- Pain or burning sensation when passing urine
- Head aches

When the kidneys begin to fail, there is a build-up of waste products and extra fluid in the blood as well as other problems, gradually leading to:

- Tiredness, inability to concentrate



Contd...#2

At your service

Online Availability of “E Cards”

This is a unique feature offered by GHPL, whereby Member can download their E Cards from our website during Emergency. This Card along with Photo ID Proof of the Patient can be used to avail cashless facility at any of our Empanelled Network Hospitals. The facility is presently available to our corporate customers.

The information required to access this facility is the GHPL ID No of the Insured member.

Log on to our website www.ghpltpa.com. Click on the “E Card” option available at the bottom of the page.

The Member needs to enter the Corporate Code which is specific to the Corporate before downloading the card. After entering the Code, the GHPL Card ID of the Member is required to be given to access the E Card.

Please find the snapshot of the “E Card” from GHPL website attached herewith.

“E Card” Screenshot

The image shows a screenshot of a digital E-Card from Good Health Plan Ltd. The card includes the following information:

- Member Details:** Dhip Kumar Kelam, Age 31, E-ID: 1004242, Opusure Global Consulting Pvt Ltd, GHPL ID: GHU02100007019, Valid From: 24-11-2011.
- Contact Information:** Talk To Us: 1860 425 3232, Fax Us: 1860 425 3242, Toll Free: 1860 425 3232, Web Access: www.ghpltpa.com.
- Company Address:** GOOD HEALTH PLAN LTD., Plot 8 85, Rajarajeshwari Hills, Postbag-66, Hyderabad-500 082, Andhra Pradesh, India.
- Disclaimer:** The issue of this card does not guarantee cashless hospitalisation. This card is for identification purpose only. Card has to be presented to the Network Service Provider at the time of admission seeking the service. The authorization from GHPL is a must for availing cashless hospitalisation of Network Service Provider. The insurance cover will be provided in accordance with the policy terms and conditions. For more details please refer the guide book provided.
- Buttons:** Print, Close, Logout, ExportFamily-CardToPDF.

News bits

Medical benefits becoming more limited for employees

Source: Asia Insurance Review

Medical and hospitalisation benefits in Indian companies are getting tighter as several employers reduce their overheads in a slower economy, resulting in employees having to bear a part of their medical expenses instead of enjoying full coverage. An analysis of medical benefits by Towers Watson shows 66% of Indian companies made changes in their medical benefits in the past two years.



Renal Failure... contd... # 1

- Generally feeling unwell
- Loss of appetite
- Weight loss
- Nausea and vomiting
- Shortness of breath

Chronic Renal failure

Chronic kidney disease (CKD) slowly gets worse over time. Having chronic kidney disease means that for some time the kidneys have not been working the way they should and this has caused wastes to build up in the body.

Each kidney has about a million tiny filters, called nephrons. If nephrons are damaged, they stop working. For a while, healthy nephrons can take on the extra work. But if the damage continues, more and more nephrons shut down. After a certain point, the nephrons that are left cannot filter blood well enough to keep a person healthy. One way to measure how well the kidneys are working is to figure out the glomerular filtration rate (GFR). The GFR is usually calculated using results from blood creatinine test. Then the stage of kidney disease is figured out using the GFR. There are five stages of kidney disease, from kidney damage with normal GFR to kidney failure.

In the early stages, there may be no symptoms. The loss of function usually takes months or years to occur. It may be so slow that symptoms do not occur until kidney function is less than one-tenth of normal.

The most common causes of chronic renal failure are related to:

- poorly controlled diabetes,
- poorly controlled high blood pressure, and
- chronic glomerulonephritis.

Less common causes of chronic renal failure include:

- polycystic kidney disease,
- reflux nephropathy,
- kidney stones, and
- prostate disease.

Treatment

Once kidney failure is present, the goal is to prevent further deterioration of renal function. If ignored, the

kidneys will progress to complete failure, but if underlying illnesses are addressed and treated aggressively, kidney function can be preserved, though not always improved.

Diet is an important consideration for those with impaired kidney function. Since the kidneys cannot easily remove excess water, salt, or potassium, these may need to be consumed in limited quantities.

If the kidneys fail completely, the only treatment options available may be dialysis or a kidney transplant.

Acute Renal failure (ARF)

Acute kidney failure is the sudden loss of the kidneys' ability to perform their main function of eliminating excess fluid and salts as well as waste material from the blood. Acute kidney failure develops rapidly over a few hours or a few days. Acute kidney failure is most common in people who are already hospitalized, particularly in critically ill people. Acute kidney failure can be fatal and requires intensive treatment. However, acute kidney failure may be reversible.

The causes of ARF include:

- Pre-renal factors (factors that are primarily outside the kidney and before the blood reaches the kidney) that interfere with renal perfusion (for example: fluid and electrolyte depletion, hemorrhage, severe septic infections, cardiac or liver failure, heat stroke, fluid depletion due to burns).
- Post-renal factors (factors primarily outside the kidneys after the blood leaves the kidneys) that cause obstruction (for example: enlarged prostate, renal calculi (kidney stones), tumors of the bladder or pelvis).
- Renal factors (factors within the kidney) that impair the renal function directly and include those affecting the filtering function of the kidney, those affecting the blood supply within the kidney, and those affecting the kidney tissue that handles salt and water processing.

Treatment

In ARF, general treatment measures include avoiding drugs that require renal excretion, balancing fluid intake with output, high carbohydrate and low-protein diet, essential amino acid replacement, decreased intake of salt and potassium, vitamin supplements, prevention of injury or infection, electrolytes monitoring and monitoring of vital signs. Haemodialysis is the treatment of choice when other measures fail.

Sunstroke

Indian summers are harsh and dry. With the coming of summer, patients at the hospital with cold, fever, headache, gastrointestinal discomfort, upper respiratory infection and sunstroke increase. Sunstroke, sometimes called heatstroke or more scientifically, hyperthermia, is a result of the body's core temperature rising above safe limits. The body normally cools itself by sweating. During hot weather, sweating just may not be enough which causes the body temperature to rise to dangerous levels. This results in the body's necessary functions, such as metabolism, breath and blood pumping, to stop working. Sunstroke is a condition that can quickly go from dangerous to deadly, especially if proper care isn't given immediately.

Heatstroke is the most severe of the heat-related problems, often resulting from exercise or heavy work in hot environments combined with inadequate fluid intake. Other risk factors include dehydration, alcohol use, cardiovascular disease and certain medications.

Symptoms of sunstroke

- The main sign of heatstroke is a markedly elevated body temperature — with changes in mental status ranging from personality changes to confusion and coma.
- Rapid heartbeat
- Rapid and shallow breathing
- Elevated or lowered blood pressure
- Feeling dizzy or lightheaded
- Headache
- Nausea
- Fainting

Precautions to prevent sunstroke

Sunstroke can be avoided by following and taking a few easy steps to prevent it.

- Fruit juices, water and fruits are to be taken more during summer season
- Light colored clothes are to be worn during summer season. It is good not to wear dark and black colored clothes during summer.
- Try to avoid taking spicy and fatty food items.
- Do not wander in the hot sun for a long time.
- While going out, cover the head with a cloth & use sunscreen lotion.
- Carry water bottles to keep yourself hydrated in the sun.
- Drinking fluids, replenishing salt and minerals and limiting time in the heat can help.

First Aid for Sunstroke

- Remove victim to cooler location. Loosen or remove clothing and wrap victim in wet sheets. Use cold compresses especially to the head & neck area, also to armpits and groin.
- Fan the person. Getting moving air over the person helps water evaporate and cools him or her down. Use anything, a towel or sheet or a piece of board.
- Elevate the feet so that blood will flow to the head. If the victim's body temperature is still rising repeat cooling process.
- If the patient is conscious, give him or her some liquid which can restore the patient's body salts to the normal level. Let patient rest for some time.
- Call for an ambulance as quickly as possible. This should be the first thing to do, especially if the victim has fainted.

News bits



Good Health Plan Ltd.

Tata AIG Gen launches renewable reimbursement plan MediPrime

Source: Financial Chronicle

Private insurer Tata AIG General Insurance launched its first domestic lifetime renewable reimbursement health insurance policy, MediPrime. “MediPrime is specifically designed to meet the current requirements of the consumer and ensure their needs from a health policy are met,” Tata AIG Managing Director and CEO Gaurav D Garg said.

Irda for state-backed health insurance scheme

Source: Business Standard

The Insurance Regulatory and Development Authority (Irda) has strongly come out in support of an upcoming government-backed health insurance policy aimed at providing health cover to a large population of the country. “Why not have a state-backed health insurance coverage for people when practically all the governments in the world have similar coverage for their citizens,” asked Irda chairman J Hari Narayan.

Insurers offer outpatient medical cover

Source: Asia Insurance Review

Insurers in India are looking at providing covers for outpatient treatment as such medical costs - including those for consultation and diagnostics - continue to rise. While some insurance companies are offering outpatient medical schemes as add-on covers with hospitalisation cover, others are providing discounts at network hospitals.

CONTACT US
www.ghpltpa.com
 For any customer related enquiries, mail us at customer.care@ghpltpa.com

CROSS WORD PUZZLE

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ACROSS: 1) Acute 3) Symptoms 5) Renal 7) Dialysis 9) Genetic 11) Filter 12) Fatigue 14) Edema 15) Muscles 16) Water
DOWN: 2) Circulation 4) Sunstroke 6) Fluid 8) Nephron 10) Stomach 13) Anemia

ACROSS

- 1 Diseases which has very rapid onset (5)
- 3 A characteristic sign or indication of the existence of something (8)
- 5 Of, relating to, or in the region of the kidneys. (5)
- 7 Treatment for lost kidney function (8)
- 9 Science which deals with heredity & passing of traits to offsprings (7)
- 11 which block few substances and allows other substances pass through (6)
- 12 State of physical or mental exhaustion(7)
- 14 swelling caused by fluid in your body tissues (5)
- 15 A tissue composed of fibers capable of contracting to effect bodily movement.(7)
- 16 Transparent, tasteless and odourless liquid which helps in maintaining the body balance (5)

DOWN

- 2 Continual flow of blood from the heart , through branching arteries, to reach all parts in body (11)
- 4 Is a condition when your body's thermostat cannot keep your body cool. (9)
- 6 A substance that has the tendency to assume the shape of its container (5)
- 8 Small and Tiny Basic Structural and functional unit of kidney (7)
- 10 where digestion takes place (7)
- 13 Condition in which body does not have enough red blood cells (6)

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