

Health Connect

November 2012

Editorial

Dear Readers

Greetings from GHPL!

The Health insurance market has seen a slowdown in the first half of the year and this could be predominantly attributed to the premiums firming up and hence resulting in the market looking for narrower coverages as means to reduce the premium outgo.

Many people with rheumatoid arthritis experience extra pain and stiffness in their joints in winter. It's believed that the changes in barometric pressure associated with cold weather may put extra pressure on the joints, leading to extra pain. With winter beginning to set in we have appropriately put forth an article on 'Understanding Arthritis' along with a few tips on handling arthritis.

We are open to receiving your feedback on the issue as well as suggestions on how we can improve it for you.

Wishing all our readers a Happy Diwali, Christmas and New Year too!



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Understanding Arthritis

The word arthritis comes from the Greek 'arthron' meaning 'joint' and the Latin 'itis' meaning 'inflammation'. Arthritis affects the musculoskeletal system, specifically the joints. It is the main cause of disability among people over fifty-five years of age in industrialized countries. Reports however indicate that the disability is presently afflicting people in the age group of 40 and above in the recent past.

Symptoms

The symptoms of arthritis depend on the type of arthritis. It includes pain and limited function of joints. Inflammation of the joints from arthritis is characterized by joint stiffness, swelling, redness, and warmth. Since certain types of arthritis are rheumatic in nature, they can cause symptoms affecting various organs of the body that do not directly involve the joints. Therefore symptoms in some arthritis patients could be fever, gland swelling, weight loss, fatigue, etc. At times it could also be abnormalities of organs such as lungs, heart or kidneys.

Causes

A joint is an area of the body where two different bones meet. A joint functions to move the body parts connected by its bones. Arthritis literally means inflammation of one or more joints. The causes of arthritis depend on the form of arthritis. Causes include injury (leading to osteoarthritis), metabolic abnormalities, hereditary factors, the direct and indirect effect of infections (bacterial and viral), and a mis-directed immune system with auto-immunity (such as in rheumatoid arthritis and systemic auto immune disease or auto-immune connective tissue disease).

In order to better understand what is going on when a person suffers from some form of arthritis, let us look at how a joint works. Basically, a joint is where one bone moves on another bone. Ligaments hold the two bones together. The ligaments are like elastic bands, while they keep the bones in place your muscles relax or contract to make the joint move. Cartilage covers the bone surface to stop the two bones from rubbing directly against each other. The covering of cartilage allows the joint to work smoothly and painlessly. A capsule surrounds

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At your service

Corporate HR – Web Login

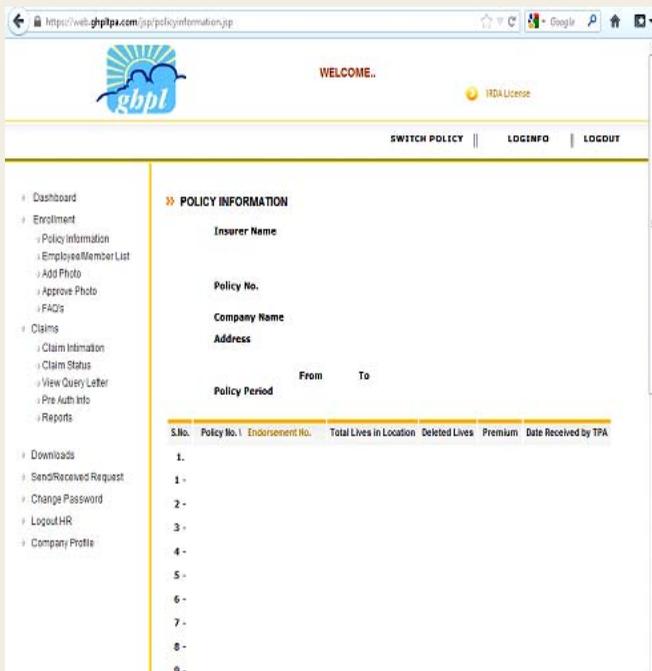
Our last issue covered the details of the online facility extended to the corporate Employee enrolled with GHPL. GHPL also extends this facility to view the portfolio by the Corporate Customer's HR or the department handling the service of Group Medical Insurance. This helps the corporate customer to effectively monitor the policy and facilitates in resolving the day to day service issues in respect of their employees.

We provide a unique Login ID and Password to the Corporate to access the complete Group Health Insurance policy details through our website www.ghpltpa.com. Using these details, the Corporate can view the complete details of the policy and endorsements issued under the policy including the number of Lives and the Premium Involved. It also helps to view the entire Employee List enrolled under the policy including the downloading of electronic ID-Card for each Employee and their dependent (if part of the policy) under a single window.

In addition to the above, one can also view the entire claims (Cashless and Reimbursement) details of each and every Member covered under the policy (i.e.) claims under Query / Settled / Under Process, etc. There is a facility for viewing the Query and Settlement Letters as a part of the Login, which is a very user friendly option. The claim form - Pre Auth and Reimbursement can also be downloaded from this Login.

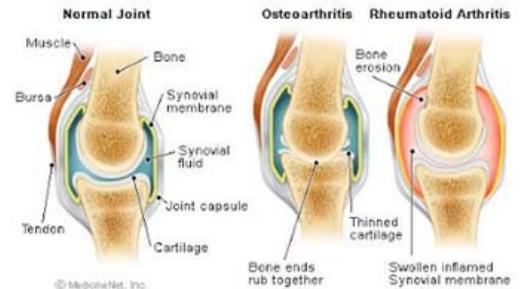
The corporate can place any service request online through this Login with respect to the Policy, which shall be attended by GHPL and the response for the same can also be viewed in the Login.

Please find below the screen shot of our Logins.



the joint. The space within the joint - the joint cavity - has synovial fluid. Synovial fluid nourishes the joint and the cartilage. The synovial fluid is produced by the synovium (synovial membrane) which lines the joint cavity.

Types of Arthritis



Normal and Arthritic Joints

Osteoarthritis

Osteoarthritis is a joint disease that causes the cartilage to break down. Cartilage is a type of resilient connective tissue that covers and protects the ends of bones in joints. Primary osteoarthritis (osteoarthritis not resulting from injury or disease) is mostly a result of natural aging of the joint. With aging, the water content of the cartilage increases and the protein makeup of cartilage degenerates. Eventually, cartilage begins to degenerate by flaking or forming tiny crevasses.

The most common symptom of osteoarthritis is pain in the affected joint(s) after repetitive use. Joint pain of osteoarthritis is usually worse later in the day. There can be swelling, warmth and creaking of the affected joints. Symptoms of osteoarthritis vary greatly from patient to patient. Some patients can be debilitated by their symptoms. On the other hand, others may have remarkably few symptoms in spite of dramatic degeneration of the joints apparent on X-rays.

Apart from weight reduction and avoiding activities that exert excessive stress on the joint cartilage, there is no specific treatment to halt cartilage degeneration or to repair damaged cartilage in osteoarthritis. Resting sore joints decreases stress on the joints and relieves pain and swelling.

Rheumatoid arthritis

Rheumatoid arthritis (RA) is an auto immune disease that causes chronic inflammation of the joints. In rheumatoid arthritis, the immune system which is designed to protect our health by attacking foreign cells such as viruses and bacteria instead attacks the body's own tissues, specifically the synovium, a thin membrane that lines the joints. As a result of the attack, fluid builds up in the joints, causing pain in the joints and inflammation that's systemic meaning it can occur throughout the body.

Tips to Prevent Arthritis

- Exercise regularly to keep the joints flexible
- Eat calcium and Vitamin 'C' rich food.
- Drink lots of water
- Maintain proper posture
- Lift properly and do not stress the joints unduly
- In case of injury do not postpone, take immediate action
- Avoid smoking and drinking alcohol as they tend to weaken the bone structure

Arthritis... contd... # 2

While rheumatoid arthritis is a chronic illness, patients may experience long periods without symptoms. However, rheumatoid arthritis is typically a progressive illness that has the potential to cause joint destruction and functional disability. The cause of rheumatoid arthritis is unknown. It is suspected that certain infections or factors in the environment might trigger the immune system in susceptible individuals. This misdirected immune system then attacks the body's own tissues. Rheumatoid arthritis almost always affects the joints of the hands, wrists, elbows, knees, ankles, and/or feet. The larger joints, such as the shoulders, hips, and jaw may be affected. The goal of treatment in rheumatoid arthritis is to reduce joint inflammation and pain, maximize joint function, and prevent joint destruction and deformity.

Treatment is customized according to many factors such as disease activity, types of joints involved, general health, age, and patient occupation.

Infectious arthritis

This is also known as septic arthritis. Infectious arthritis is infection of one or more joints by micro organisms. Normally, the joint is lubricated with a small amount of fluid that is referred to as synovial fluid or joint fluid. Infectious arthritis is infection in the fluid and tissues of a joint usually caused by bacteria, but sometimes caused by viruses or fungi.

People at risk of infectious arthritis are those who have abnormal joints because of arthritis (including rheumatoid arthritis, osteoarthritis, or arthritis from injury) who develop an infection that reaches the bloodstream. Most commonly, septic arthritis affects a single joint but occasionally more joints are involved. Risks for the development of septic arthritis include taking medications that suppress the immune system, intravenous drug abuse, past joint disease, injury or surgery and underlying medical illnesses including diabetes, alcoholism, sickle cell disease, rheumatic diseases, and immune deficiency disorders.

Symptoms of septic arthritis include fever, chills, as well as joint pain, swelling, redness, stiffness, and warmth. Joints most commonly involved are large joints, such as the knees, ankles, hips, and elbows.

Septic arthritis is treated with antibiotics and drainage of the infected joint (synovial) fluid from the joint. Drainage is essential for rapid clearing of the infection. Arthroscopy can be used to irrigate the joint and remove infected joint lining tissue. If adequate drainage cannot be accomplished with joint aspirations or arthroscopy open joint surgery is used to drain the joint.

Juvenile rheumatoid arthritis

Juvenile rheumatoid arthritis (JRA), or juvenile arthritis, is not a single disease but a group of diseases. What they all have in common is chronic joint inflammation. Juvenile rheumatoid arthritis is the most common chronic rheumatologic disease in children and is one of the most common chronic diseases of childhood. It represents a group of disorders that share the clinical manifestation of chronic joint inflammation.



This form often begins in young girls as a swollen knee or ankle that appears without injury or explanation. Usually it is "painless," but someone may notice that the knee looks swollen or the child is walking awkwardly. Often the most difficult form of juvenile rheumatoid arthritis is systemic-onset JRA, also known as Still's disease.

This form of juvenile rheumatoid arthritis begins with high fevers and a rash. Usually the fever is high once or twice each day. At those times, the child looks very sick and doesn't want to be touched, but when the fever goes down to normal again, they look and feel better.

This arthritis is often very mild and treated just with mild non-steroidal anti-inflammatory drugs but it can cause two important problems. A serious problem that many children with pauciarticular juvenile rheumatoid arthritis develop is inflammation of the eye. The inflammation is not painful, but if not detected and treated, it may lead to scarring of the lens and permanent visual damage. The second important problem with pauciarticular juvenile rheumatoid arthritis (JRA) is that it may cause the bones in the legs to grow at different rates with the result that one leg is longer than the other.

Looking ahead

Several new treatments have been used to alter the slow degenerative process of arthritis. A study reveals that most of the patients today resort to Complementary and Alternative Therapy (CAT). The most commonly used CAT was herbal therapy followed by exercise, massage, acupuncture, yoga & meditation and dietary supplements.

Some of the new Arthritis treatments are:

- Glucosamine – a common joint supplement which would help to stimulate cartilage growth.
- Synvisc - an injectable substance made from rooster cartilage cells, which acts as a lubrication and shock absorber for the joints.
- Stem cell therapy

