



# Health Connect

November 2013

## Editorial

Dear Readers,  
Greetings from GHPL!

In spite of insurers crying hoarse over the bleeding group health insurance portfolio; at the time of renewal, majority are indulging in cut throat competition to retain their prized clientele. Recent news suggest that all attempts to rein in declining premium rates for group health insurance has failed as insurers are still engaging in price wars. However the stand-alone insurers prefer to differ in this area as they are more focused on the retail segment which is profitable.

The common in-house TPA of the four public sector general insurers (New India, United, National & Oriental), named Health Insurance TPA of India has been formed which is likely to start operations in April 2014.

Winter is almost here with foggy mornings and cold nights. Along with it, we see a seasonal outbreak of flu. Flu-like illnesses typically cause a cold, fever, cough, aches and pains but can sometimes develop into pneumonia (inflammation of the lungs) and cause complications. It is important to know when a respiratory tract infection turns to pneumonia and hence our main article focuses on 'Pneumonia'. Itchy and dry skin is a common problem during winter and so we give some simple tips on Winter skin care.

We hope you continue to find the newsletter interesting and informative and welcome your comments and feedback.

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CEO, Good Health Plan Ltd

## Pneumonia

Pneumonia is an infection of the lungs that is caused by bacteria, viruses, fungi or parasites. It is characterized primarily by inflammation of the alveoli in the lungs or by alveoli that are filled with fluid (alveoli are microscopic sacs in the lungs that absorb oxygen). At times, pneumonia can turn critical and even cause death. Although the disease can occur in young and healthy people, it is most dangerous for older adults, babies and people with other diseases or impaired immune systems. Annually, pneumonia affects approximately 450 million people/ 7% of the world's total population and results in about 4 million deaths.

### In this issue

- Pneumonia
- Daadi Maa Kee Potli (from the Grandmother's closet)
- Skin Care in Winter
- Crossword

### Causes

- Bacteria - common in adults
- Viruses - common in children
- Infection that causes Inflammation of lungs
- Inhaling irritants or toxic material
- Mycoplasma - organisms that have characteristics of bacteria and viruses that cause milder infections

### Types of Pneumonia

**Bacterial Pneumonia:** Bacterial pneumonia is a lung infection caused by bacteria. Bacterial pneumonia often comes on during or after an upper respiratory infection, like the flu or a cold. The most common cause of bacterial pneumonia is a type of bacteria known as Streptococcus pneumoniae. People of any age can get it.

**Viral Pneumonia:** This is inflammation (irritation and swelling) of the lungs due to infection with one of several viruses: Adenovirus, Influenza, Para influenza and Respiratory syncytial virus. Pre-mature babies, children with heart and lung problems, HIV infected people and people with weakened immune system are susceptible to this type of Pneumonia.

**Chemical Pneumonia:** This is an unusual type of lung irritation causing inflammation of lung. It could be caused due to inhalation of liquids, gases, and small particles, such as dust or fumes, also called particulate matter. It could also be caused due to breathing of oral secretion or stomach contents into one's lungs.

**Mycoplasma pneumoniae:** It is caused by mycoplasmas, which have the characteristics of both bacteria and viruses, but are not classified as either. They

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## Daadi Maa Kee Potli (from the Grandmother's closet)



### Sore Throat

A sore throat is normally a symptom of a bacterial or viral infection, such as the common cold. Most sore throats though not serious are annoying and painful. Here are some easy home remedies for sore throats:

**Salt:** Gargle with hot water by adding a pinch of salt to it. Salt acts as a mild antiseptic and also draws water out of mucous membranes in the throat, which helps to clear phlegm.

**Honey:** Drink a glass of hot lemonade with honey/add 1-2 tablespoon of honey to a cup of hot water and drink it several times a day. Honey has antibacterial properties.

**Cinnamon:** Boil a small piece of cinnamon & a pinch of pepper powder in 2 cups of water for a few minutes. Drain and add a teaspoon of honey; Drink this once daily, for a week.

**Garlic:** Chew a garlic clove with your teeth; this would release a chemical known as 'allicin' that helps to kill the bacteria causing sore throat. Garlic has antibacterial and antiseptic properties too.

**Fenugreek:** Add 2 tablespoon of fenugreek seeds to 6 cups of water and boil it for about half an hour; Filter the solution and gargle with this 4 times a day.

**Turmeric:** Add a ¼ teaspoon of turmeric powder to a glass of warm water and drink it in the morning on an empty stomach for 3-4 days. Alternatively, add a teaspoon of turmeric powder and black pepper powder to a glass of warm milk and drink it before going to bed. Gargling with turmeric water soothes a bad throat.

**Tulsi / Holy Basil:** Boil these leaves in water and drink it. Alternatively, gargle with this solution.

**Citrus fruits:** Eat/drink juice of fruits rich with Vitamin C as it boosts the immune system and fights infections.

**Herbal teas:** Herbal teas help cure sore throats and boost the immune system.

**Onion- an unusual home remedy:** Take a whole onion, boil it in a little water, crush it, add pepper and salt and eat this combo with a bit of butter.

**Inhale steam:** Essential oils such as thyme, eucalyptus, etc. could be added to make it more effective.

However, if you have a sore throat lasting more than three days it is essential to see a doctor. Take Care!!!



generally cause a mild, widespread pneumonia that affects all age groups.

**Nosocomial Pneumonia:** This is also called as Hospital-acquired pneumonia and is an infection of the lungs that occurs during a hospital stay. This can be very severe and sometimes even fatal.

**Fungal Pneumonia:** Fungal pneumonia is uncommon, but occurs more commonly in individuals with weakened immune systems due to disease like AIDS, Cancer or other medical problems.

### Symptoms

- High Fever
- Shaking chills
- Chest pain
- Headache
- Muscle pain
- Diarrhoea
- Confusion
- Loss of appetite
- Cough [Rusty or green mucus (sputum)]
- Fast breathing and shortness of breath
- Dusky or purplish skin color

### Complications related to Pneumonia

- **Pleural Effusion:** A pleural effusion is an abnormal amount of fluid around the lung. Pleural effusion occurs when an excess buildup of fluids and phlegm (thick, sticky, stringy mucous) adhere to the lining of the chest wall, the lung's air sacs and the spaces in between.
- **Lung abscess:** Occasionally a cavity containing pus (abscess) forms within the area affected by pneumonia.
- **Endocarditis:** It is an infection of the inner lining of the heart. This is a complication of long term untreated pneumonia or recurrent pneumonia and develops throughout the membrane called the endocardium - an area that surrounds the chambers and valves of the heart.
- **Hypoxemic Respiratory Failure:** This condition occurs when there is severe inflammation in the walls of the lungs causing the airflow to shunt off or narrow, both blood and air flow. The result is loss of oxygen to the lungs and eventually the blood stream.

### Diagnosis

A pneumonia diagnosis usually begins with a physical exam and a discussion about the symptoms and medical history. Chest X-rays, CT Scans, Sputum testing, Urine antigen tests and blood tests may be suggested to confirm a pneumonia diagnosis. A chest x-ray can confirm pneumonia and determine its location and extent in the lungs while the blood tests measure white blood cell count to determine the severity of pneumonia and can be used to determine whether the infection is bacterial, viral, fungal, etc. An analysis of sputum also can be used to determine the organism that is causing the pneumonia.

Another diagnostic tool is the bronchoscopy - a procedure whereby the patient is under anesthesia

and a thin, flexible and lighted tube is inserted into the nose or mouth to directly examine the infected parts of the lung.

### Treatment

Pneumonia treatment depends on the type of pneumonia and the severity of symptoms. Bacterial and Nosocomial pneumonias are usually treated with antibiotics whereas viral pneumonias are treated with rest and plenty of fluids. Fungal pneumonias are usually treated with antifungal medications while Chemical Pneumonia is best treated by keeping the patient under observation and treating him on the basis of recorded observations.

Medications for reducing fever, aches, pains and suppressing coughs are also commonly prescribed. In addition, adequate rest and sleep and intake of fluids can help fast recovery.

Hospitalization for pneumonia may be required if symptoms are especially bad or a patient has a weakened immune system or other serious illness. At the hospital, patients generally are treated with intravenous antibiotics and possibly put on oxygen.

### Prevention

There are several ways to prevent pneumonia:

- Keep the immune system strong by eating plenty of fruits and vegetables, stay physically fit and get enough sleep.
- Visit the doctor if cough lasts for more than 3 or 4 days.
- Get vaccinated: There are two vaccines that are available to prevent pneumococcal disease: Pneumococcal conjugate vaccine (Prevnar) for children (0-4 years of age) and Pneumococcal polysaccharide vaccine (Pneumovax) for adults who are at increased risk of developing pneumonia.
- In addition to vaccinations, regular exercise, hygiene, refraining from smoking and staying away from others with pneumonia is highly recommended.

### Conclusion

Pneumonia kills over 1.4 million children every year worldwide – more than AIDS, malaria and tuberculosis put together. India sadly counts for almost 25% of all pneumonia deaths. Strengthening immunity and building resistance is the only way to fight this disease.

India still has much to do to strengthen its comprehensive approach to fighting pneumonia including introduction of a pneumococcal conjugate vaccine through a subsidized national program. Some other ways could be proper nutrition, a clean and hygienic environment, breastfeeding for the first six months, timely immunization and appropriate healthcare delivery.

## Skin Care in Winter



All clad in bright woolen clothing, drinking sizzling tea, snuggling under a quilt, basking in the sunrays - Winter brings along its own forms of merriment. But winter can also bring along dry, itchy and flaky skin if adequate care is not

taken. There are many skin related problems that crop up in winter viz. dry skin, pigmentation on the face, sun tan, increase in the roughness of the skin due to ultra-violet rays of the sun, cracked lips, cracked heels, dullness of skin near the elbows and knees. In addition; damage to the hair roots, dry scalp and dry hair leads to dandruff.

Some basic home-made tips for skin care during winter are listed below:

**Diet:** Eat Vitamin A and Vitamin C rich food as it does not allow the skin to go dry. Include nuts, juicy fruits, soups, etc. in the diet. Citrus fruits like oranges, amla are good source of vitamins and antioxidants and make the skin glow and prevent wrinkles.



Drink plenty of water (at least 10 glasses a day). Also take diet rich in Omega 3 and Omega 6 fatty acids, such as fish, eggs, milk, etc as this would stimulate the skin. Green tea is an all-around healer to skin as it helps protect the skin from melanoma and acts as an anti-inflammatory against acne and cuts.

**Hair:** Prepare a mixture of sour curd and egg and apply it on the hair scalp. Wash after 40 minutes. It's a natural conditioner and removes dandruff as well.

**Hands & Feet:** Soak them for 10 minutes in warm water with a teaspoon of almond oil or in warm milk to make them more supple. To remove dead skin, mix some salt with lemon juice and rub gently for 5 minutes. Wear slippers and/socks and do not walk bare foot. Mix paraffin with coconut oil and apply it on the cracked heels.

**Lip care:** Apply milk cream as it prevents them from getting dehydrated. Alternatively, apply few drops of olive oil mixed with few drops of honey on the lips for few minutes to keep them hydrated.

**Getting rid of freckles:** Lemon juice is the best freckle fighting remedy.

**Skin Toning:** Use juices of carrot and cucumber as toner. Alternatively, mix a spoon of honey and glycerin with two tea spoons of milk and use it as toner for better results

**For hydrated and soft skin:** Mix yogurt with grounded almonds and apply this mixture on the face. Wash it off with lukewarm water, after 20 minutes. The skin will start glowing anew. The gel of Aloe vera can also be used to treat acne problems and dry skin. Alternatively can use milk cream (*Malai*)-honey paste on the face which keeps the skin hydrated all day. While bathing, mix a little amount of milk powder in the water. Mix rose water and glycerin in the ratio of 1:3 and add it to the water for supple skin.

So then enjoy winters and stay glowing!!!

## News bits

### Health Insurance TPA of India formed, for govt-owned general insurers

Source: Business Standard

The common in-house TPA of public sector general insurers, named Health Insurance TPA of India, recently held its first board meeting. It was incorporated on August 14. The company will start operations in April 2014. This common TPA to process health claims has the 4 PSU's and GIC of India as stakeholders. While the 4 PSU's have 23.75% stake each, GIC has 5%.

### Health insurance: Firms moving to co-payment model to cut costs

Source: The Hindu Business Line

Faced with rising outgo on account of health insurance premiums, the country is increasingly shifting to the co-payment model, whereby up to 25% of the claim amount will have to be borne by the employee. The insurance company will pay the balance.

### PSU general insurers cut premiums to attract corporate

Source: Business Standard

Public sector general insurers are getting aggressive on the group health insurance business by quoting premiums 10 to 15% below their claims ratio. A leading software firm has got a cut of 12% and shifted from a leading private sector insurer to a combination of two public sector companies. A foreign bank has moved from a standalone health insurer to a public sector firm for a discount of more than 10%.

### Standalone health insurers face de-growth in group cover

Source: My Digital FC

Standalone health insurers are anticipating de-growth in group insurance segment this year. With increased competition from the general insurance companies, standalone health insurers are no longer keen on growing the group insurance segment.

### Insurers in spot as medical advances push up treatment costs

Source: The Economic Times

Advances in medical technology are resulting in higher health insurance claims, with some treatments seeing a 50% jump in costs due to new procedures. Policy holders are opting for new procedures that are less painful and ensure faster recovery but cost substantially more. The dilemma for insurers is whether to accept claims involving new medical procedures and push up the cost of health insurance for all or to ask claimants to meet part of the cost.



Good Health Plan Ltd.

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## CROSS WORD PUZZLE

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**Across:** (1) Bacteria (3) Lungs (4) Honey (5) Omega (8) Hospital (9) Sputum (10) Green (11) Orange (12) Yogurt (13) Streptococcus  
**Down:** (1) Bronchoscopy (2) Alveoli (6) Aloe vera (7) Adenovirus

## ACROSS

- This is a common cause for pneumonia amongst adults (8)
- Pneumonia causes inflammation of this organ (5)
- This sweet, bee product has antibacterial properties (5)
- It's a type of fatty acid and can be obtained from fish (5)
- Nosocomial Pneumonia is contracted when the patient is in this place (8)
- This is coughed up from lungs (6)
- This type of tea is an all round healer for the skin (5)
- A Citrus fruits rich of vitamins and antioxidants (6)
- This fermented milk product ....., mixed with ground almonds hydrates and keeps the skin soft (6)
- This type of bacteria is the most common cause of bacterial pneumonia (13)

## DOWN

- A diagnostic tool, wherein a lighted tube is inserted in the mouth/nose of the patient for examination (12)
- These are the microscopic sacs in the lungs that absorb oxygen (7)
- This gel can be used to treat acne problems and dry skin (4,4)
- This is one of the viruses that causes Viral Pneumonia (10)

## DISCLAIMER

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