



Health Connect

November 2014

Editorial

Dear Readers,

Welcome to the November issue of Health Connect.

Aditya Birla Group has announced a joint venture with MMI Holdings Limited to enter India's hugely untapped health insurance industry. There is also news in the market that Reliance Capital is looking for a global partner to set up a health insurance company. The Insurance Laws (Amendment) Bill, if passed, will reduce the minimum capital for a health insurer to Rs 50 crore compared with Rs 100 crore at present and this is likely to spur the entry of more health players. These developments depict the vast potential of the Indian health insurance industry which is likely to touch the Rs. 21000 crore mark this fiscal as per the 'India 2014 Insurance Industry Report' released by India Insure.

Bronchitis is an infection of the main airways of the lungs causing them to become irritated and inflamed. The Indian figures related to the disease are a cause of concern as statistics reveal that more than 1.5 cr people in India suffer from acute chronic bronchitis. We have covered some facts related to bronchitis in this issue.

Daadi Maa kee Potli brings some simple tips to combat acidity which has become a frequent complaint among the corporate folk.

This issue also carries info on Muscle Cramps for which we have interviewed Dr. Dr. B.S.V.Raju, Director, Prime Hospitals, Hyderabad. We thank him for his valuable inputs.

We hope you continue to find the newsletter interesting and informative. Do write in with your comments and feedback.



RKT Krishnan
Editor, Health Connect and
CEO, Good Health TPA Services Ltd.

Bronchitis

Respiratory illness is a common condition affecting all age groups of population worldwide. This is also a leading cause for hospitalisation all over the world. Bronchitis is a respiratory disease, an inflammation of the airways between the windpipe and the lungs (bronchial tubes). The lining of these tubes produces large amounts of mucus, triggering a lingering cough. Although a single episode of bronchitis usually isn't cause for concern, it can lead to pneumonia in some people. Repeated bouts of bronchitis may indicate development of chronic obstructive pulmonary disease (COPD).

Types of Bronchitis

Acute bronchitis: This is for a shorter duration, generally 1-3 weeks. The infection is viral in origin but sometimes it's caused by bacteria. Both children and adults can get this type of bronchitis. It can be caused by breathing in things that irritate the bronchial tubes, such as smoke.

Chronic bronchitis: This is a serious long-term disorder that often requires regular medical treatment. This is more common in people who smoke. Treatment will help to some extent, but chronic bronchitis is a long-term condition that keeps coming back or never goes away completely.

Symptoms

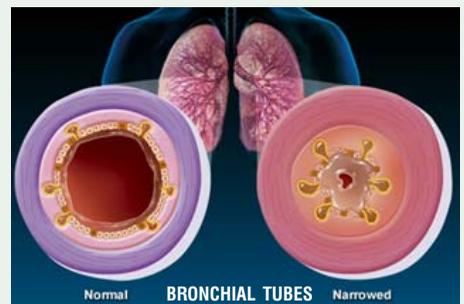
- Persistent cough
- Runny/blocked nose
- Sore throat
- Slight Fever & Chills
- Wheezing
- Fatigue
- Ankle, feet, leg swelling
- Production of mucus
- Chest pain or discomfort
- Inflammation of the bronchi

Causes

- Viral / Bacterial infection
- Exposure to tobacco smoke/pollutants/solvents
- Cigarette smoking

In this issue

- Bronchitis
- Daadi Maa Kee Potli – Home Remedies for Acidity
- Interview – Dr. B.S.V.Raju, Prime Hospitals, Hyderabad



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



Home Remedies for Acidity

Acidity occurs because digestive acids move into the esophagus, causing a burning sensation called heartburn. Generally, it is triggered by the food we eat and our eating habits. Stress is also an important cause of acidity.

Here are some home remedies to tackle Acidity:

- **Water:** Drink atleast 3-4 litres of water a day as it flushes out the excess acid in the stomach.
- **Buttermilk:** It contains lactic acid that normalizes the acidity. Consuming it with a teaspoon of fenugreek seeds paste would provide instant relief
- **Cold Milk:** Drink a glass of cold milk without any additives like sugar. It absorbs the excess acid and provides instant relief from burning sensation
- **Basil Leaves (Tulsi):** Chewing 5-6 basil leaves after every meal provides quick relief from acidity
- **Cinnamon (Dalchini):** It is considered as a natural antacid. Add ½ teaspoon of cinnamon powder in a cup of water, boil it for a few minutes; Drink this 2-3 times a day
- **Cloves (laung):** Chew 2-3 cloves thoroughly. It helps alleviate acidity due to their carminative¹ effect that increases hydrochloric acid.
- **Fennel seeds (Saunf):** Eat this after every meal. It has carminative effect & acts as a coolant for stomach.
- **Jaggery:** After each meal, eat a small piece of jaggery. It contains high amount of potassium and thus helps maintain the balance of acids. **(People suffering with diabetes not to try this)**
- **Baking soda:** Mix 1 tablespoon of baking soda in a half cup water and drink this. This is very effective. Since it's a base, it helps neutralize stomach acid
- **Fruits & Nuts:** Include bananas, papaya, watermelon and cucumber in the daily diet. Nuts like Almonds, dried figs and raisins help in easing the burning sensation in the stomach



Besides the takeaway tips, regular exercise and meditation would keep the stomach & digestive system in balance.

Spices & herbs can be home remedies for acidity, but consult a doctor before beginning herbal treatment.

Stay Healthy!!!

¹ an agent that prevents or relieves gas in the gastrointestinal tract and, in infants, may help in the treatment of colic

- Weak immune system
- Occupational exposure to chemical fumes from ammonia, chlorine, etc.

Complications

Repeated episodes of bronchitis can lead to pneumonia, respiratory failure or collapsed lung in some cases. It may indicate development of chronic obstructive pulmonary disease (COPD). Sometimes it may lead to pulmonary hypertension (high blood pressure in the arteries of the lungs). If left unattended may spread the infection and cause cor pulmonale (failure of the right side of the heart).

Diagnosis

Bronchitis is diagnosed by a doctor after a physical examination and discussion of symptoms. If the doctor suspects other problems or feels a need to assess the functioning of lungs then the following tests may be recommended:

- **Chest X-ray:** This can help determine pneumonia or another condition that may explain the cough.
- **Bronchoscopy:** In this procedure, the patient is given a local anesthesia and a tube is passed into the airways to collect a sputum sample.
- **Sputum tests:** Sputum is the mucus coughed up from lungs. It can be tested to check whooping cough (pertussis) or other illnesses. It can also be tested for signs of allergies.
- **Spirometry test:** A device called a spirometer is to be blown, which measures the volume of air entering and leaving the lungs. This test checks for signs of asthma.

Treatment

Acute Bronchitis: In case of absence of secondary infection, acute bronchitis is treated in the same way as the common cold. Home care includes drinking plenty of fluids, resting, not smoking, increasing moisture in the air with a cool mist humidifier and medications for fever and pain.

If a secondary bacterial infection is present, the infection is treated with an antibiotic. Patients need to take the entire amount of antibiotic prescribed. Stopping the antibiotic early can lead to a return of the infection.

Chronic Bronchitis: The treatment of chronic bronchitis is complex and depends on the stage of chronic bronchitis and whether other health problems are present.

- Lifestyle changes, such as quitting smoking and avoiding secondhand smoke or polluted air, is a must. Controlled exercise performed on a regular basis is also important.
- Chest physical therapy (CPT) may be suggested to help cough up mucus
- Drug therapy with bronchodilators. These drugs relax the muscles of the bronchial tubes and allow increased air flow. They can be taken by mouth or

News bits

IRDA to look into price undercutting in group health insurance segment

Source: *Business Standard*

Speaking at a summit organised by the National Insurance Academy, M Ramaprasad, member (non-life), IRDA, said that IRDA will look into the group-health space, which constitutes 55% of the health segment; retail health makes up the rest. Claims in group health are much higher than in the retail side of the business, he said, adding the high claims, 100% at one point, was a matter of concern. The IRDA is looking into this matter and will look at having higher capital requirements or solvency rates for those insurance companies that quote unviable prices.

Government likely to roll out Health Assurance Mission by year end

Source: *The Economic Times*

The Government hopes to roll out its ambitious Universal Health Assurance Mission by the end of this year as the Health Ministry is ready with the details of its proposal which envisages to bring all Indians under health insurance cover. The poor will get treatment free of cost, Health Ministry sources said, as they expect premium to be low for the rest of the population due to the country's predominantly young population. The highlights of the proposed UHAM are that 50 essential drugs with a package of diagnostics and about 30 AYUSH drugs will be made available to all citizens at government hospitals and health centres across the country. A package of preventive and positive health information will be made available to all citizens and health insurance will be a built-in feature of the UHAM.

Flash surgeries a hit with insurers

Source: *The Times of India*

With a comprehensive health care policy, the medical expenses would be fully covered by the insurance firm even without an entire day of hospitalization. With advancement in medical science offering procedures like laparoscopy and key-hole surgery, general insurers are seeing rising claims for day-care surgeries. Options for such procedures are normally inbuilt in healthcare policies. For instance, 10% of health insurance claims of Bajaj Allianz General Insurance last fiscal came from day-care procedures. "Around ten years ago, such surgeries accounted for only 1% of our overall claims. In terms of surgeries, cataract tops the list. Patients are increasingly using the day care option for radio therapy, chemo-therapy treatments, kidney stone removal and some other orthopedic procedures," Dr Renuka Kanvinde, associate vice president, health insurance, Bajaj Allianz General Insurance said.

Bronchitis... contd...# 2

inhaled using a nebulizer². Sometimes inhalers are suggested that include both a bronchodilator and a corticosteroid.

- Anti-inflammatory medications are added to reduce swelling of the airway tissue. Corticosteroids can be taken orally or intravenously. Other steroids are inhaled. However, long-term steroid use can have serious side effects.
- Drugs are prescribed to reduce the quantity of mucus produced.
- As the disease progresses, the patient may need supplemental oxygen. Complications of COPD are many and often require hospitalization in the latter stages of the disease.

Some natural treatment prove beneficial which includes drinking lots of fluids, drink warm lemon water & honey, Herbal tea with ginger + cloves + cinnamon, Garlic / chicken soup, hot turmeric milk, inhaling eucalyptus oil, chew honey coated cinnamon, swallow honey coated crushed garlic/onion, etc.

Alternative treatment like Homeopathy & Aromatherapy can also be looked into if required.

Prevention

- Avoid smoking & stay away from smokers
- Maintain proper hygiene
- Maintain healthy life style
- Exercise regularly
- Avoid contacts with people suffering from Bronchitis
- Wash hands often to limit exposure to germs and bacteria
- Use a mask/scarf to filter the air you are breathing in
- Annual Vaccination – Pneumonia, Flu, etc.

Conclusion

Suggested care for acute bronchitis is primarily supportive, while that for chronic bronchitis includes avoidance of environmental irritants. Both acute and chronic bronchitis must be taken seriously and medical advice should be sought immediately.

² a device that delivers a regulated flow of medication into the airways

News bits

Voluntary top-up policies can enhance employee health insurance schemes

Source: *The Economic Times*

Many employers, primarily in the financial services and IT sectors, are increasingly offering their employees the option of enhancing their group health cover at a cost, say insurance companies and brokers. "In the last couple of years, we have observed a positive trend with regards to employers opting for top-up policies for their employees. The trend has specifically picked up in the banking, finance and IT industries. Others are slowly following suit," says Sanjay Datta, chief, underwriting and claims, ICICI Lombard.



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Interview - Muscle Cramp

Dr. B.S.V.Raju, MS DNB (Ortho) MCh (Neuro), Director, Prime Hospitals, Hyderabad



What is a muscle cramp? Where do they originate?

A muscle cramp is a sudden, severe, and involuntary muscle contraction or over-shortening. While generally temporary and non-damaging, they can cause mild-to-excruciating pain, and a paralysis like immobility of the affected muscle(s). Onset is usually sudden, and it resolves on its own over a period of several seconds, minutes, or hours. Skeletal muscles that cramp the most often are the calves, thighs, and arches of the foot.

They can originate in skeletal muscle or smooth muscle.

What causes a muscle cramp?



Skeletal muscles work as antagonistic pairs. Contracting one skeletal muscle requires the relaxation of the opposing muscle in the pair. Cramps can occur when muscles are unable to relax properly.

Electrolyte disturbance may also cause cramping and muscle tetany. This disturbance arises as the body loses large amounts of interstitial fluid through sweat.

The causes of skeletal muscle cramps include muscle fatigue, and/or a lack of electrolytes (e.g., low sodium, low potassium, and/or low magnesium). Cramps of smooth muscle tissue may be due to menstruation or gastroenteritis.

Some drugs like potassium sparing diuretics, statins etc. can also cause muscle cramps.

Who are prone to muscle cramps? What are the factors that may increase the risk of muscle cramps?

Athletes, infants, elderly, obese people, female sex, people performing sudden increase in physical activity or exercise,

previous history of cramps, hyperinsulinemia and hypothyroidism increase the risk of muscle cramps. Avoidance of low glucose concentration may also help to avoid cramps.

Please suggest to our readers some handy tips to get immediate relief.

- Stretching, massage and drinking plenty of fluids, such as water, may be helpful in treating simple muscle cramps. With exertional heat cramps due to electrolyte abnormalities (primarily sodium loss and not calcium, magnesium, and potassium) appropriate fluids and sufficient salt improves symptoms.
- Drugs like Quinine are likely to be effective. However, due to side effects, its use should only be considered if other treatments have failed and in light of these concerns.
- Local anaesthetic sprays containing lidocaine often give instantaneous relief.
- Vitamin B complex, naftidrofuryl, L-carnitine and calcium channel blockers are effective for preventing muscle cramps, although data suggests that effectiveness decreases when taken for more than several weeks.

What can be done to prevent cramps?

- Adequate conditioning, stretching, mental preparation before exercise. Avoid exercising in excessive heat or cold or overuse of specific muscle during exercise.
- Adequate hydration with good intake of fluids and electrolyte balance (especially sodium) are helpful in preventing muscle cramps. (use of pickle juices, salted foods or fluids, coconut water, lime juices, etc.)

"Views expressed herein are purely personal and do not reflect the views of the Hospital"

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