



Health Connect

September 2015

Editorial

Dear Readers,
Greetings from GHPL.

9th May witnessed the launch of three ambitious social security schemes relating to insurance and pension by the Prime Minister Narendra Modi. Under the accident insurance scheme, people in the age group 18 to 70 years would be provided a cover of Rs. 2 lakh against accidental death/ permanent total disability for an annual premium of Rs. 12. The life insurance scheme offers a renewable one year life cover of Rs. 2 lakh to all savings bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs. 330 per annum per subscriber. On the other hand, the pension scheme focuses on the unorganised sector. Let's fervently hope that these schemes mark a giant step towards boosting financial inclusion, insurance penetration and creating a social security framework in the country.

This issue's main article focuses on chickenpox, a highly contagious disease characterised by blisters all over the body. I am sure 95% of you reading this must have already gone through a bout of chicken pox.

Daadi Maa Kee Potli brings out some tips on getting quick relief from ear pain.

In the interview section, we have Dr. Kamalakar Kosaraju sharing his thoughts on hypertension, its risk factors and treatment options. Awareness of hypertension is vitally important, due to the number of deaths linked with associated heart attacks, kidney disease and strokes.

We hope you find this issue interesting and informative. Do share with us your thoughts and comments.



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

Chicken Pox

A highly contagious disease, chicken pox is a viral infection that causes blisters all over the body and is mostly prevalent amongst children. Though it may strike adults as well, children are the more susceptible lot. It is caused by the *varicella zoster virus* (VZV) which mainly affects the hands and head. It is an airborne disease which spreads easily through coughing or sneezing of the affected person or through direct contact with secretions from the rash. The disease is named so, because the boils on the skin resemble the peck marks of a chicken.

It takes almost 10-21 days for chicken pox to get completely cured as all the blisters have to dry up. Also, the person suffering from this condition develops antibodies against the virus thereby preventing it from occurring again. With the vaccinations available in the present time, the occurrence rate of the ailment has come down drastically, but has not been completely eradicated.

Risk Factors

- Weakened immunity: People with weakened immunity are at a high risk of getting infected with the virus as compared to healthy people.
- Being pregnant: The chance of contracting the disease is high in pregnant women during 1st and 2nd trimester of pregnancy. Also, 13th and 20th week of pregnancy and 5 days before delivery and 2 days after delivery increase the risk of chickenpox in the woman and her child.

Causes

- Varicella Zoster Virus (VZV)
- Weak immune system
- Sneeze/cough of infected person
- Using objects used by the infected person
- Close physical contact with the infected person

Symptoms & Signs

The rash usually develops on the scalp and body and then spreads to the face, arms and legs. The average child develops 250 to 500 small, itchy, fluid-filled blisters over red spots on the skin. Once the rashes begin to appear, it is recommended to stay indoors and avoid being in contact with other people, as the disease is highly contagious



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

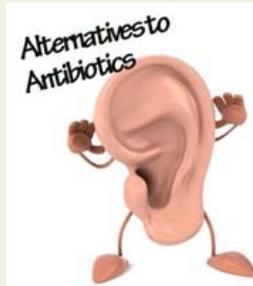


Home Remedies for Ear Pain

There are quite a number of reasons for the ear ache to occur and all the symptoms require prompt medical care. Listed below are some home remedies for Ear Pain:

- Boil 3-4 cloves of Garlic in water. Mash & add a pinch of salt. Wrap this poultice in a flannel or woollen cloth and place on the aching ear.
- In a bowl of boiling water, add several drops of eucalyptus oil & a teaspoon of Vicks. Inhale the steam. This will ease the pressure and help to drain the fluids from the ear.
- In a teaspoon of sesame oil, add ½ a clove of garlic. Heat this until it becomes warm. Put 4 drops of it.
- Put 2 -3 drops of warm mustard oil into the infected ear and allow it to remain there.
- 2-3 drops of warm Castor when poured into the infected ear provides relief.
- Add fenugreek seed to mustard/ linseed oil. Heat till warm & filter. Once cooled, put 4-5 drops.
- Extract the onion juice. Dip a cotton ball in the juice & press it against the ear. It reduces the inflamed lining and eliminates the microbial activity that causes itching, redness and pain.
- Crush 4-5 fresh holy basil leaves gently to extract the juice. Apply the basil juice on or around the infected ear. Avoid getting the juice in the ear canal. It can relieve ear pain as well as reduce infection.
- Lightly roast licorice (jethimadhu) in ghee and prepare a paste out of it. Apply this mixture externally over the ear. This relieves the pain.
- If the earache is due to swimming, put few drops of mineral oil in each ear before going to swim. It is helpful in treating earache.
- If the earache is due to flying, chewing gum would provide relief.
- Vitamin C taken internally increases the immune system of the body and thereby prevents ear ache.

It is important to consult a doctor, but for immediate relief you can try some natural treatments.



at this time. The blisters dry out after a week or 10 days forming a scab. However, only after the scab falls off, that person is considered non-contagious.

The symptoms of chicken pox are –

- High fever
- Headache
- Itchy, red rashes on the skin
- Chicken pox spots or lesions
- Loss of appetite
- Overall fatigue
- Nausea
- Muscle pain
- Sore throat
- Pain in both ears
- Complaints of pressure in head or swollen face

Diagnosis

A visual examination of rashes and other symptoms comprises the diagnosis of chickenpox. Although in some cases, the doctor might recommend laboratory tests to confirm the diagnosis.

Treatment

- Most of the treatments for chickenpox are aimed at decreasing the symptoms, such as severe itching. Soothing lotions can be applied to the rash.
- Most cases of chickenpox in otherwise healthy children are treated with bed rest, fluids, and control of fever.
- Antihistamines are prescribed to relieve itching and swelling. Also, painkillers are recommended to combat pain caused due to bursting of boils.
- Antibiotics are recommended only if a person develops bacterial infection due to itching. However, these types of infections are very rare.
- Some home remedies are:
 - Apply Sandalwood oil on the rashes. It proves helpful in treating chicken pox and also prevents scars from blemishing the skin.
 - Coat the affected area with honey. It relieves of irritation & is healing as well.
 - Consumption of carrot and coriander soup proves beneficial.
 - Immerse a handful of neem leaves in the water while bathing. It would provide a healing effect and cures irritation.

Dos and Don'ts

Vaccination is recommended for adults and children who have never had the infection. It is very effective and protects against the virus. While there are cases of children getting chicken pox even after getting vaccinated, the intensity of the disease is milder with low fever and no scars. However, people with suppressed immune systems, pregnant women, people allergic to the components of the vaccine, severely ill people or

News bits

Pass on discount on health insurance claim to policyholders: IRDAI

Source: *The Economic Times*

IRDAI has directed insurers to pass on discounts, if any given by hospitals, to policyholders. In a circular to insurers and TPAs, IRDAI said they may be obtaining discounts from various network providers and other hospitals outside the network during settlement of claims under health insurance policies. It also asked them to put in place procedures including mandating the hospitals to reflect such agreed discounts in the final hospitalisation bill of each claim, whereby the policyholder or the claimant can also be aware of the actual bill raised by the hospital. Further, it said if health insurance policies have co-payment or deductible conditions, co-payment or deductible should be effected only after netting of the discounts offered by hospital, if any. IRDAI said the discount should be in absolute monetary terms and every insurer shall make these procedures as part of their detailed guidelines on claim settlement.

IRDAI moots radical changes in health insurance

Source: *Business Standard*

IRDAI is planning massive changes in health insurance, which include more incentives for healthy policy holders and a level playing field for life and non-life insurers, among others. In its draft norms on health insurance, IRDAI has said there could be higher solvency requirement for group health segment. Last year, too, IRDAI had said in its guidelines on pricing of risk that industry-wise loss cost should be considered for pricing a product. It had said there should be an appropriate board-approved policy and that this would be closely monitored. At present, 150% is the solvency margin required to be maintained by insurers at all times. This is expected to go up to 200% for group health, while existing limits may remain for retail health.

Expert panel suggests health insurance premium raise be linked to retail inflation

Source: *Business Standard*

Health insurance customers may soon have to loosen their purse strings to pay premiums, if a proposal presented to the IRDAI by an expert committee is accepted. The committee, constituted to examine health insurance framework in India, has recommended that increase in premiums each year be linked to Consumer Price Index-based (CPI) inflation and that should be CPI-plus-three per cent. This will lead to additional rises in premiums. Standard health policy premiums increase only after three years. It has suggested the CPI+3 formula be a cap and an insurer should be allowed to increase up to this limit, adding that any higher increase would require the authority's approval.

Chicken Pox... contd...# 2

people suffering from cancer and undergone therapies like chemotherapy, radiotherapy, etc. should not take the vaccine.

Apart from vaccination, some preventive measures to be followed:

- Isolate a person suffering from the disease to prevent its spread
- If any symptoms are observed, immediately visit the doctor
- Take adequate rest
- Moisturize the skin with lotion
- Patient should receive plenty of fresh air and morning sunlight
- For young children, keep nails trimmed to minimize injury due to scratching
- Wear washed, loose-fitting cotton clothes & change them everyday
- Wash bed-sheets and disinfect the mattress of people suffering from chicken pox
- Consume vegetables, seasonal fruits and coconut water and fruit juices
- Avoid spicy food and meat
- Never scratch the rashes as scratching might cause severe skin infections

Complications

Complications are rare but serious. The most common complication is bacterial infection of the skin or other parts of the body including the bones, lungs, joints and blood. The virus can also lead to pneumonia or infection of the brain or Reye's syndrome, a potentially fatal combination of liver and brain disease. Complications are more common in infants, adults and persons with weakened immune systems.

Especially serious complications can occur in patients with AIDS, lupus, leukemia and cancer. Complications also occur in people taking immune-suppressing drugs. Newborn infants whose mothers have chickenpox in the last trimester of pregnancy are at increased risk from the disease. If the mother develops the disease from five days before to two days after delivery, the fatality rate for the baby is up to 30%.

Conclusion

Immunisation against chickenpox can be achieved with vaccines. Roughly 9 out of 10 children vaccinated with a single dose of the chicken pox vaccine will develop immunity against the disease. A two dose schedule is actually recommended for all, as it produces a better immune response.

News bits

Coming soon, health insurance scheme for all

Source: *Business Standard*

A new health insurance scheme for masses will be launched by the government. While the name of the scheme is not known, it is proposed to be a cashless scheme with premiums as low as Rs. 1000 for a family of five (without a senior citizen) for a cover of Rs. 50,000. For those with one or more senior citizens, a cover of Rs. 1 lakh would cost Rs. 2,400, whereas for a family without senior citizens the Rs. 1 lakh cover would be available for Rs. 1,600. As per this proposal that has been sent to insurance companies, this will be a cashless scheme and will not offer any subsidy. Any insurer, general or health, can offer this product. However, there would be a waiting period of two years for pre-existing conditions. This scheme will be over and above the existing Rashtriya Swasthya Bima Yojana (RSBY) scheme which is for people below poverty line.

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www.ghpltpa.com

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Interview - Hypertension

Dr. Kamalakar Kosaraju (DM Cardiology)

Hypertension is often termed as 'Silent Killer'... why is it so?



One in every four adults has high blood pressure. But many people are unaware that they have the condition because it is often asymptomatic. Untreated hypertension (HTN) increases the risk of heart disease and accounts for almost 70 % of cardiovascular disease related mortality and morbidity. Hypertension can also cause stroke and damage the kidneys and increase the risk of blindness and dementia. That is why hypertension is referred to as a "silent killer".

Experts say that the incidence of high blood pressure ranges from 20 - 40 % in urban areas and 12 -17 % in rural areas in India. What according to you are the reasons for this?

Recent studies from India have shown the prevalence of HTN to be 25% in urban and 10% in rural people in India¹. Lifestyle changes (harmful dietary practices, consumption of tobacco, and sedentary habits) as result of rapid urbanization and economic progress have contributed to the growing epidemic of HTN in urban areas of India. The higher incidence of hypertension in urban areas is also because of psychosocial risk factors, air pollution and increased occupational stress.

What type of illness/damage, can uncontrolled high blood pressure lead to?

The Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure (JNC 7) identifies the following as targets of end-organ damage²:

- Heart: left ventricular hypertrophy, angina/previous myocardial infarction, previous coronary revascularization and heart failure
- Brain: stroke or transient ischemic attack, dementia
- Chronic kidney disease
- Peripheral arterial disease
- Retinopathy

What are the risk factors and ways to prevent high blood pressure?

High blood pressure has many risk factors, including:

- Age: The risk of high blood pressure increases as you age.
- Race: High blood pressure is particularly common among blacks, often developing at an earlier age than it does in whites.
- Family history: High blood pressure tends to run in families.
- Being overweight or obese: The more you weigh the more blood you need to supply oxygen and nutrients to your

¹Raghupathy Anchala et al, Hypertension in India: a systematic review and meta-analysis of prevalence, awareness, and control of hypertension, J Hypertens. 2014 Jun; 32(6): 1170-1177.

²Chobanian AV, Bakris GL, Black HR, Cushman WC, Green LA, Izzo JL Jr, et al. Seventh report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure. Hypertension. 2003 Dec. 42(6):1206-52.

tissues. As the volume of blood circulated through your blood vessels increases, so does the pressure on your artery walls.

- Not being physically active: People who are inactive tend to have higher blood pressure.
- Using tobacco: Not only does smoking or chewing tobacco immediately raise your blood pressure temporarily, but the chemicals in tobacco can damage the lining of your artery walls. This can cause your arteries to narrow, increasing your blood pressure.
- Dietary Habits: Too much salt (sodium) in your diet, too little potassium in your diet and too little vitamin D in your diet.
- Drinking too much alcohol: Over time, heavy drinking can damage your heart. Having more than two drinks a day for men and more than one drink a day for women may affect your blood pressure.
- Stress: High levels of stress can lead to increase in blood pressure.
- Certain chronic conditions: Certain chronic conditions also may increase your risk of high blood pressure, such as kidney disease, diabetes and sleep apnea.
- Pregnancy: can contribute to high blood pressure, as well.

Healthy food, exercise, meditation and weight loss are the preventive measures.

What are the treatment options available to control Hypertension?

1. Lifestyle modifications:
 - Dietary changes like Low sodium diet, vegetarian diet, a diet rich in nuts, whole grains, fish, poultry, fruit and vegetables
 - Reduce psychological stress
 - Avoid smoking and drinking
2. Weight Reduction: Low fat diet, physical exercise
3. Medications: Several classes of medications, collectively referred to as anti-hypertensive medications, are available for treating hypertension.
4. Treatment of secondary causes like kidney disease, diabetes and sleep apnea

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

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