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"Every Obstetrician can be a Birth Therapist"

One-on-one with
Dr. Gowri Motha, world-renowned
obstetrician and Founder of the
Gentle Birth Method

08
Stress,
Stigma and
Support

What are some key challenges we face when dealing with male infertility?





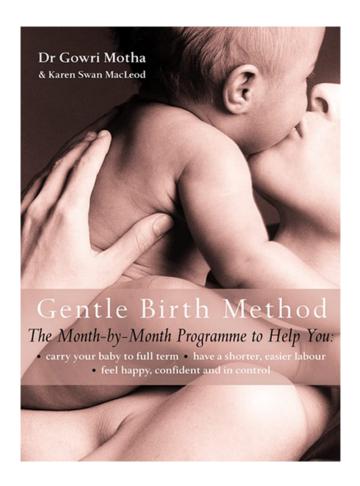
FIRST TIME IN CHENNA!! GENTLE BIRTH METHOD

- The Gowri Way

BloomLife Hospital Pvt. Ltd. brings to you the 'Gentle Birth Method -The Gowri Way' programme, designed by Dr. Gowri Motha, a pioneering London-based obstetrician, who revolutionised childbirth.

Fusing Eastern
wisdom with Western
science, Dr. Motha
and her team have
pioneered the
Gentle Birth Method to
nurture serene births
and calm babies.

Experience this globally renowned programme now!



For more details, call: +91-97866 86889 / +91-97909 81424



Editor's Note

Dear Readers,

Over the years, I have seen countless young couples coming in for fertility treatments, pregnancy and delivery. Most of them, especially when they are going to be parents for the first time, face a delightful mixture of happiness and hope, anxiety and nervousness.

I fully understand their concerns. With nuclear families and migration to urban metros becoming the norm, many couples are staying far away from their parents and extended families – and feel a bit lost when it comes to handling big life moments like pregnancy and delivery. Parents of both partners do their very best when it comes to helping out, but factors like distance, age and health issues can make it hard for some families to spend an extended period of time to care for their children. More importantly, there seems to be a gap in terms of passing on and sustaining traditional wisdom related to pregnancy and post-partum care, which are essential for the mother's and baby's good health in the long run.

This is where our systems have to grow and adapt to changing times. Particularly, as doctors and healthcare professionals, we have to look at the holistic health and long-term well-being of our patients as our goal.

At BloomLife Hospital, with this in mind, we have been working on incorporating traditional practices along with modern medicine to give our mothers-to-be a holistic experience, through pregnancy and at the time of birthing.

Now, we are bringing to Chennai – for the first-time ever – the Gentle Birth Method by world-renowned childbirth pioneer, Dr. Gowri Motha. This is a special programme developed by Dr. Motha wherein she brings together Eastern wisdom and Western science to help pregnant women experience a positive, calm birthing experience – which, in turn, means that the baby gets to experience a pleasant entry into this world.

These efforts are our way of creating a forum where we can help harness the best of yesteryear wisdom and modern medical advancements – to propagate better health in all ways...

...And make our world a little better! •

Dr. Kavitha Gautham

Managing Director, BloomLife Hospital Pvt. Ltd.

We want to hear from you! Please keep sending your feedback, suggestions and questions to info@bloomhealthcare.in.

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Editorial Team:

Dr. Kavitha Gautham Anita Krishnaswamy

Marketing and Distribution:

R. Kavitha Lakshmi

R. Eniya Thendral

K. Thiyagaraj

D. Mangaiyarkarasi

Contributors:

Ms. Anita Krishnaswamy Dr. Aravind Ravichandran | Dr. D. Balakumaran Dr. Nalini T. | Dr. Rija Prathab | Ms. Shweta R.

Content Support & Design:

SARAS Works, Chennai

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Baby on Board!

Navigating Air Travel with Infants

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Dr. D. BalakumaranHead of Paediatrics
BloomLife Hospital Pvt. Ltd.

Want to take off for a little break with your little one? In this article, we'll focus on air travel with newborns to help you (and fellow travellers) have a comfortable experience.

any new parents come to me with a common question: "When can we travel with our baby?" Leisure apart, many new mothers want to go and stay with their parents for some time to experience the benefit of added support and assistance with their baby. So, here are some basic guidelines that all parents can follow when it comes to travelling with their newborns. Since travel per se is a rather broad topic, I have chosen to focus here on travel by flight, as this is the most common topic parents ask me about. This is to help you make the most of your first air travel with your baby — and help co-passengers have a comfortable flight, too!

How soon can we travel?

As per guidelines, domestic flights (within India) allow parents to travel with infants who are at least 14 days old. As a paediatrician, I would suggest that you wait for your baby to complete one month before looking at firming up travel plans. This is to allow the mother to recover from the birthing experience, regain her strength and settle into a regular breastfeeding schedule with the baby.

What are some things we should look at beforehand?

Your baby's health is of prime importance when it comes to having a smooth travel experience. One, they should be healthy, not down with any illness (even mild ones) and feeding well on a regular routine. If you tick off all these boxes (and get a nod from your paediatrician), you can start planning your trip. However, closer to (or even on) the day of departure, if your baby seems to be exhibiting any symptoms of illness, check with your paediatrician before going ahead. When booking the flight, try and choose a flight that aligns with your baby's usual sleeping time. Some babies sleep more in the night and some during the day – based on the pattern, choose a time when they are known to take a nap. Make sure your baby is dressed in comfortable, warm clothes. Airports and flights can be cold, and this could trigger your baby to start crying and stay awake.

What should I do if the baby has ear pain during take-off and landing?

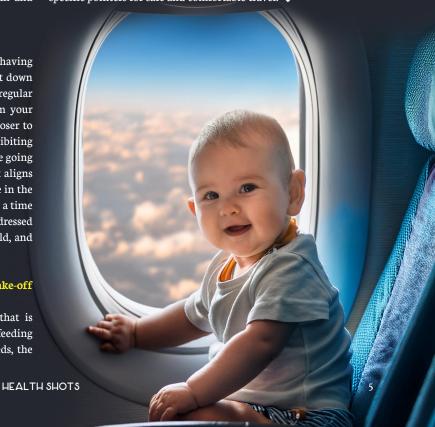
Ear blocks and pain occur due to the negative pressure that is experienced between the inner ear and outer ear. As a breastfeeding mother, you have an advantage - when your baby breastfeeds, the sucking motion helps to open up the ear canal and makes them feel better. So, start breastfeeding your baby just before take-off and landing. If you need to, mention this to a flight attendant when you are boarding the flight to avoid any hassles later on.

Should I keep any medicines handy for my baby?

A single dose of paediatric paracetamol that is given for fever or at the time of vaccinations is sufficient – and is to be used only if your baby is getting very cranky or seems to be in pain. A strict NO to sleeping medicines of any kind for your baby – it's not a good situation if your baby starts to sleep too much and is not waking up for its next feed, particularly if the landing is delayed.

Anything else?

Consult your paediatrician when you start planning a trip. They know your baby's health history well, and will be able to give you specific pointers for safe and comfortable travel. •







"Every OBSTETRICIAN can be a BIRTH THERAPIST"

'Serene births and calm babies' – this is at the heart of Dr. Marie Gowri Motha's Gentle Birth Method (GBM) programme, wherein the mother is guided on a holistic preparatory journey to make her 'birth fit'. We capture parts of our conversation with Dr. Motha, when she recently visited Chennai to launch GBM in association with BloomLife Hospital Pvt. Ltd.

hat goes into the Gentle Birth Method (GBM) programme? "Thirty-five years of experience," says UK-based obstetrician and gynaecologist, Dr. Marie Gowri Motha, with a smile. Over the years, she has been helping pregnant mothers to prepare themselves physically, emotionally and mentally for a happy, calm and easy delivery experience. "There is often a false notion that birthing is hard or difficult. There are these images of women screaming and shouting, and then the baby crying loudly. It doesn't have to be that way. Women can have a very smooth and calm delivery. When the baby is born in this manner, it makes a soft noise and starts to breathe normally," she says.

Dr. Motha's inspiration for the GBM programme stemmed from observation and experience in her early years as a practising obstetrician. With C-sections being practically a norm, and many mothers finding it very hard to deliver naturally without some form of intervention, Dr. Motha found herself looking around for a way



to help women veer towards natural births with minimal or no intervention. "I used to observe how a small section of the mothers would come in and deliver naturally with a fraction of the effort. They were mostly very fit physically, which made a difference for sure, but there seemed to be more at work there. I wanted to help bring this experience of an easier natural birth to every mother who came to us," she recalls.

Holistic Preparation

The key lies in preparation, she says, aided by proper awareness. "I think it's rather naive if an obstetrician was to think that everything is going to be alright. Everything will be alright only if you prepare for it."

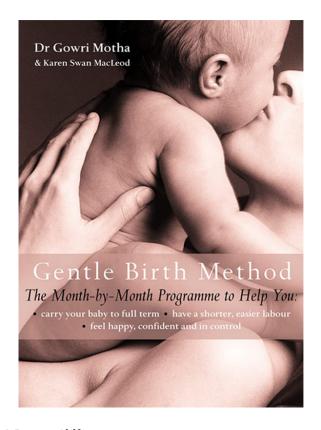
This preparation, says Dr. Motha, happens on a holistic level. One of the main reasons why many mothers find it hard to have an easier natural birth, she says, is due to tightness in the fascia. "For many, many years, the medical profession thought that the skin was the largest organ in the body. Now, we know it's the fascia, which is under the skin — it's like a cobwebby substance which has got nerve endings, neurons. The fascia is almost like an extension of the brain, and it has a memory. So, if I was to do one particular

action every day, the fascia in that part of my body becomes congealed into that pattern. So, supposing a woman is sitting all the time in the chair, during her work hours, her pelvis gets congealed in this very tight position." The key, says Dr. Motha, is make the body soft and yielding. "If you listen to me during my hypnobirth sessions, you will notice that my favourite word is 'jelly'. I keep telling the women to become like jelly, and not hold any tension in any part of their body. Then, the baby finds it easier to emerge naturally, less effort and definitely less trauma [for both mother and baby]."

Elements from multiple disciplines are part of the GBM programme, including yoga, ayurveda, reflexology, gentle birth method massages with creative healing techniques and hypnobirth visualisations to listen to every day to help create positive birthing experiences. The synergy of these efforts help the woman prepare for birth on a physical and emotional level. More importantly, she feels part of a natural, spiritually guided experience. The GBM programme involves both partners, from being part of the creative visualisation sessions to helping with massages at home. "I often tell the pregnant woman's partner, 'You are the first birth support person who will be on hand when she goes into labour and until she gets to the hospital, so you have to be prepared." Teaching partners how to support mothers each day during the pregnancy and during birthing helps the mother, father and baby to bond with each other deeply.

Simple things, says Dr. Motha, make a bigger difference than we realise. "Often, even normally, women don't know how to breathe thoraco-abdominally. That brings more air into their lungs. If mothers shallow breathe with only their upper chest cage, it leads to chronic oxygen deprivation for the mother, especially her brain, and for the baby in the womb." Diet is a critical part of the GBM programme, and pregnant women who enroll in it are given a guide as to what they should eat and what they should avoid. The diet plan has been carefully designed to address issues of inflammation, gut disorders and overall health. Part of the programme's offerings are specific ayurvedic concoctions that are given to boost overall health and prepare the mother for a smooth delivery.

At every point, Dr. Motha emphasises the need for use of language that is positive and uplifting. "We believe in positive enrollment with consent. It's better to avoid phrases like, 'You must' or 'You must not'. For example, we use enrolling language like, 'This food support you better' or 'This massage will help your body to become supple'. When a mother is given the assurance that she can follow this programme with ease, she feels more confident to give it a try. And then she realises that if her body feels better, she feels better on the whole and follows the advice with confidence."



A Deeper Shift

The real change, says Dr. Motha, happens when medical professionals are able to connect with the pregnant mothers on a deeper level. "Women are coming into the pregnancy, kind of a little bit innocent. They often don't know what exactly they're letting themselves in for. When a mother comes to us, she's coming with probably only an expectation that she's going to be dealt with in a safe manner. That she's going to have a safe birth — without trauma. And that is where our medical profession has to pull up the socks a bit. Every obstetrician can be birth therapist, setting the scene for a healthy pregnancy and a physiological and gentle birth. We have to be able to help pregnant mothers understand that what they're going through, being pregnant and giving birth is actually a spiritual process. And then, during the birth process you treat the birthing as a spiritual practice. So, there's respect for the pregnant mother and the baby to be born."

At the heart of the GBM programme is a synergy of ancient wisdom and modern medical understanding, which helps parents and their babies to enjoy the journey of pregnancy and the experience of birthing, thereby creating a collective of positive core memories – the best way one can welcome a new life onto this planet and into our arms. •

BloomLife Hospital Pvt. Ltd., in association with Dr. Marie Gowri Motha, has launched the Gentle Birth Method for the first time ever in Chennai. To know more and to sign up for the programme, please call us at +91-97966 86889.

Stress, Stigma and Support



Dr. Aravind Ravichandran
Consultant – Reproductive
Medicine & Fertility
BloomLife Hospital Pvt. Ltd.

Addressing the Challenges of Male Infertility

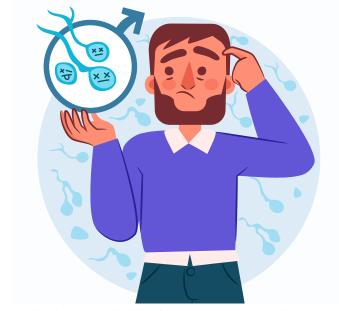
Fertility issues can place enormous personal and social strain on an individual – more so when it comes to men. The tendency to view fertility as given, coupled with prevailing social norms that link masculinity to fertility, can often result in undue stress when a man is diagnosed with fertility issues. What are some key challenges we face with male infertility, and how can we

address them effectively?

Infertility affects both men and women alike. The incidence of male infertility is, particularly, on the rise over the past few decades, with more than 40% cases attributed to the male factor. Rapid urbanisation, poor lifestyle choices in terms of diet and physical activity, sedentary work, work-related stress, smoking and altered sleeping habits are established reasons for the rising trend. Further, environmental factors like air and water pollution, injudicious use and contamination of daily consumables with pesticides, food adulteration and occupational hazards only further the already grim picture. With technological advancement, unavoidable and detrimental accompaniments like prolonged screen time, digital addiction and radiation emission from electronic devices is too real to be brushed aside.

Dealing with male infertility has its own set of challenges as it is usually complicated by non-acceptance, reluctance, embarrassment, negative body image and, above all, questionable masculinity. Societal pressure cannot be underestimated as, invariably, every patient encountered in the clinic perceives it to be a major burden and source of stress. Typically, most first-time visits to the hospital for initial evaluation for infertility are women-centric with the man only ready for a face-to-face consult after the female partner has been thoroughly evaluated. The good news is that this scenario is changing for the good and, nowadays, many male partners actively seek fertility services along with their female counterparts.

What is often forgotten about infertility is that men, like women, do experience a sense of apathy about the inability to conceive and feel truly disturbed with this predicament. The common notion that men are emotionally strong is, sadly, flawed and leaves them isolated in processing grief with nowhere to turn. Participation in societal events involving children often evokes a sense of sadness and fear



of being judged, leading to social withdrawal. The emotional needs of a male are different and often under-expressed, taken for granted and (sometimes) overlooked in clinics.

The diagnosis also places immense strain on sexual intimacy with the female partner, as the very act is perceived to be a failure to help conceive. Communication gaps develop and tend to prevail, leading to marital discord and mistrust. Addressing it, therefore, requires a comprehensive approach with specific focus on gaining trust, maintaining privacy, a patient ear focused on listening and empathy.

In the coming months, we will address how male infertility is approached clinically, with specific emphasis on psychological counselling, an entity that is often conveniently neglected but much needed. •

Wait and Watch or...?

Diagnosis: Done. Treatment: Ongoing. And then, some pesky issues seem to crop up! The question of whether to wait or consult the doctor becomes a difficult one to answer, particularly when one considers the time and effort involved. How does one resolve this?

Anita Krishnaswamy

CEO, BloomLife Hospital Pvt. Ltd.

Sometimes, we need simple clarifications – not an entire consultation. So, going through an entire consultation seems too much, and expensive. What are some alternatives to get the right information?

Looking at the question, before providing a solution per se, I would like to go a little deeper. In particular, I wish to look at the use of the word 'simple', which has two underlying implications. One, that the issue could be a symptom of a condition that was treated (before it is completely cured), or a reaction to the medicines that were prescribed. Simply put (pun intended!), it is a follow-up question and not a 'new' problem that needs diagnosis and treatment. Two, it seems to indicate a threshold up to which a person is willing to wait before making a visit to the doctor.

Both aspects are interrelated in the sense that it gives the person a doubt as to whether they need to consult the doctor until it becomes a mandatory need.

When it comes to any symptoms or conditions, even if the issue seems to be minor or a mild manifestation (headache, nausea, rashes, and so on), it is important to seek a doctor's advice on how to handle it. Usually, doctors will brief you on possible side-effects and symptoms that may arise during a course of treatment, and as well from medicines that are prescribed – particularly when there is a past history of reactions or allergies. However, there is a possibility that some condition may arise. If it does, and is causing prolonged discomfort or occurring repeatedly on a frequent basis, please reach out to your doctor.

Now, when a person has a very high threshold to pain and discomfort, they will choose to withstand a condition until it becomes very disturbing – and it becomes clear that a doctor's visit is unavoidable. Typically, such people tend to wait it out, hoping that the issue will resolve itself in time. In such cases, it is important for their family members or caretakers to look out for tell-tale signs of issues or discomfort and alert their doctor.



In both cases, ignoring a symptom or delaying a visit out of a desire to avoid a trip to the hospital may result in a new problem. Also, please refrain from taking advice from family members or local pharmacists. Doctors understand our physiology better than us, and are more suited to guide us on how to deal with health issues.

Coming to the crux of the question, which touches on getting one more appointment, I can understand that the time and money spent might seem comparatively much more. Hence, the best solution in such cases is to avail of online appointments that almost every hospital provides today. This option is affordable and relieves you of the need to make an in-person trip. If your consulting doctor is unavailable, they will get you another experienced consultant, who will refer to your case files before advising a course of action. Some smaller clinics may not have online consultation options, and you may have to go in person, but it is definitely a better option when it comes to your health and well-being. \spadesuit





Hysterectomy Explained



Dr. Nalini T.Senior Consultant –
Obstetrics & Gynaecology
BloomLife Hospital Pvt. Ltd.

'hysterectomy' means removal of the uterus. In the modern medical era, it is an option that is taken up only when all other medical options are exhausted or unviable. The causes leading to a hysterectomy are varied and depend to some extent on the woman's age as well. These include:

- The presence of pre-cancerous lesions in the uterus and cervix
- Adenomyosis (wherein endometrial tissue that lines the uterus, grows into the wall of the uterus) and causes extremely heavy and painful periods, to the extent of affecting the person's health
- Pelvic inflammatory diseases that cause tubo-ovarian mass
- Chronic pelvic pain (often due to endometriosis)
- Presence of large fibroids that cannot be medically managed
- Pelvic organ prolapse

Today, a hysterectomy is the last option that a doctor would suggest, after all possible medical options have been exhausted. In this article, we look at factors that are taken into account when making this decision, possible side-effects and how to care for oneself after a hysterectomy.

In general, if the woman is in her 40s, and if her ovaries are in good health, they will not be removed along with the uterus. However, if the doctor detects signs of uterine-ovarian or uterine-ovarian-cervical cancer, or if there are some ovarian cysts that cannot be managed medically, the doctor may advise removing the ovaries as well.

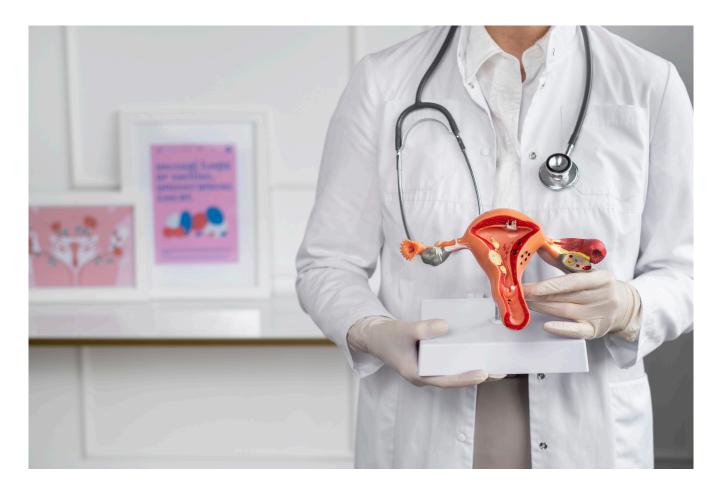
For women in their 50s or 60s (and have attained menopause), their ovaries will no longer be serving their function. Moreover, there is a 1% chance of the women developing ovarian cancer in the postmenopausal period. Based on these factors, the doctor might ask for consent to remove the ovaries as well.

If the patient is overweight or obese, and is planning for elective surgery, the doctor would advise them to reduce their weight prior to undergoing the procedure so as to reduce the risk of post-procedural complications.

Side-effects of a Hysterectomy

Typically, complications that arise during a hysterectomy include the possibility of injury to the surrounding organs (such as the bladder or bowel), bleeding and infection of the sutured area. After the procedure, there is a risk of deep vein thrombosis or clots forming in the lungs.

For women who are in their 40s, and have not yet experienced menopause, the removal of the ovaries along with the uterus will result in the onset of menopause. This could bring about related health issues. So, the doctor may advise Hormone Replacement Therapy for a few years, until the woman reaches the menopausal age. This treatment is to be followed strictly as per the doctor's guidance. For women in their 60s, the possibility of clots is higher. There is also a risk of a vaginal vault prolapse, wherein the top of the vagina weakens and collapses into the vaginal canal, leading to a lack of support for the vagina.



Emotionally, after the procedure, the woman may feel the removal of her organ as a 'loss' in some form, and this may manifest as depression, anxiety and/ or a loss of interest in sex. This has to be addressed without delay, in consultation with the treating doctor, as soon as the first signs of such conditions are noticed.

All of the above issues will be explained by the doctor before the procedure, with guidance on what to look out for and warning signs that indicate a need to check in with your doctor. Please be assured, the doctor will take all steps to ensure the patient's health and well-being before, during and after the procedure.

Care After a Hysterectomy

Today, many hysterectomies are done laparoscopically, so post-op recovery and discharge from hospital is quicker (if all goes well). After the hysterectomy is performed, the doctor will check that the patient is ambulatory within six hours

Many hysterectomies are done laparoscopically, so post-op recovery and discharge from hospital is quicker and the woman can return to her regular routine within a week.

after the procedure, and is able to consume food and use the toilet normally within 24 hours after the procedure. If all parameters are normal, the patient is discharged within 48 hours, and the woman can return to her regular routine within a week.

Once home, the woman can go about her regular routine, with care taken to avoid straining or exerting oneself excessively. Some guidelines to be followed in this regard are shared below.

 Avoid lifting or hauling heavy objects, particularly for the first three months after the procedure.

- Even if you are used to doing so, it is best to refrain from sitting crosslegged on the floor for around three months after the surgery.
- **Follow a nutrient-rich diet**, include more of protein sources and vegetables, and reduce intake of carbohydrates.
- Engage in regular physical activity (starting with 20-minute walks within your house, in the first three weeks after the procedure) and then move to longer walks and exercise (barring lifting weights at the gym until cleared by the doctor to do so).
- Take health supplements as per your doctor's advice.
- Hormone Replacement Therapy should be started only on the doctor|s advice, and the given instructions should be followed strictly.

For up to a year after the procedure, the doctor may suggest regular check-ups to observe the person and guide them to better health and well-being. •



Better Thyroid HEALTH

What to Eat, and What to Leave Out

Shweta R.

Clinical Dietitian BloomLife Hospital Pvt. Ltd.

Thyroid disorders affect millions of people around the world. With medical help and monitoring, and some mindful dietary changes, the condition can be managed well. We share a guide on foods you need to include and to avoid for improved thyroid health.

magine waking up every morning feeling exhausted, even after a full night's sleep. You step on the scale and notice your weight creeping up, despite eating healthy and exercising. Or, conversely, maybe you are noticing unexplained weight loss, a racing heartbeat and a constant sense of anxiety.

If all this sounds familiar, you may be facing a thyroid disorder - a condition that affects millions of people around the world.

The thyroid, a small gland in your neck, plays a crucial role in the body's metabolism, energy levels and overall well-being. When it doesn't function properly, the person may feel that they are trapped in a body that no longer responds the way it should!

Thyroid disorders fall into two categories. One is hypothyroidism (wherein the thyroid gland is underactive) and the other is hyperthyroidism (wherein the thyroid gland is overactive). Symptoms of hypothyroidism include fatigue, weight gain, dry



skin, constipation, hair thinning, depression and sensitivity to cold. On the other hand, hyperthyroidism can result in weight loss, rapid heartbeat, sweating, anxiety, tremors, increased appetite and intolerance to heat.

Thyroid Disorders and Diet Guidelines

Thyroid disorders can be diagnosed easily, and managed well with medication and guided medical care. More importantly, the food you eat also plays an important role in managing your thyroid health. By making some mindful dietary changes, you can support your thyroid and take a step towards better health and well-being.

Those with thyroid disorders should focus on nutrient-dense foods, avoid excessively processed foods, and cook their meals properly to reduce goitrogenic effects. Regular check-ups and proper supplementation are also to be followed, as per the doctor's advice.

Here is a little guide to refer to, in terms of how to nourish your body with the right foods while avoiding foods that may worsen your symptoms.

Please note: These are general guidelines. Please check with your consulting physician for specific guidance on diet and routines, based on your health parameters.

HEALTH SHOTS

2

Category Iodine-rich foods	Include Seaweed, iodised salt, fish	Avoid/Limit Excess iodine supplements (may worsen hyperthyroidism)
Selenium-rich foods	Brazil nuts, sunflower seeds, fish (salmon, tuna), dairy (yogurt, cheese)	Be mindful of portion intake, as excess selenium can be toxic
Zinc-rich foods	Pumpkin seeds, lentils, chickpeas, mushrooms, eggs, chicken	Processed foods with low zinc content
Iron-rich foods	Spinach, lentils, tofu, lean meat, dried fruits cashews, whole grains	Processed foods with additives that may block iron absorption
Antioxidant-rich foods	Berries, green leafy vegetables, nuts	Excess sugar, artificial preservatives
Healthy fats	Avocados, olive oil, flaxseeds, walnuts	Trans fats (fried foods, processed snacks)
Protein	Chicken, fish, tofu, eggs, legumes	Processed meats (with high sodium and preservatives)
Cruciferous vegetables	Cooked broccoli, cauliflower, cabbage (in moderation)	Raw cruciferous vegetables (may inhibit iodine absorption)
Soy products	Fermented soy (tempeh)	Unfermented soy (soy milk, tofu, edamame) in excess
Gluten	Whole grains (only if there is no sensitivity)	Refined wheat (for those with gluten sensitivity)



Goitrogens are compounds that interfere with thyroid hormone production by blocking iodine uptake. While they are present in many healthy foods, certain cooking methods can help minimise their impact.

- Cook cruciferous vegetables (like cabbage, broccoli, cauliflower and kale) by boiling, steaming or roasting them.
- Opt for fermented soy products (like tempeh) instead of soy milk or tofu.
- Include iodine-rich foods (like seafood or iodized salt) in your diet.
- Soak legumes and nuts before consuming, to reduce anti-nutrients, including goitrogens, and improve mineral absorption.



PART - II

The Complete Health Insurance Checklist

Dr. Rija Prathab

Manager – Billing & Insurance BloomLife Hospital Pvt. Ltd.



aspects here.

In the previous issue, we looked into the importance of the following aspects in a health insurance policy: Hospitalisation and treatment, Critical illness coverage, Outpatient services, Chronic and pre-existing conditions, Maternity and newborn care, Preventive healthcare and Emergency services. In this part, we look at some more factors that need to be looked into to ensure you are getting a comprehensive and well-structured health insurance plan.

Mental Health Coverage

Mental health is just as important as physical health! See if your health insurance covers psychiatric treatment (for conditions such as depression, anxiety, and other psychiatric disorders), and counselling and therapy services.

Vision and Dental Care

Although this aspect is usually not included in basic health insurance plans, it's advisable to check if the policy covers eye care (eye tests, glasses, and contact lenses), and dental treatments (basic dental care, including check-ups, fillings, and extractions).

Alternative Treatments and Home Care Services

Some insurance policies offer coverage for alternative medicine and home-based treatments. Check if your plan covers alternative treatments (such as acupuncture, ayurveda and chiropractic care) and home care services (such as at-home nursing care).

International Coverage

If you travel frequently and/or for extended periods of time, having international coverage can be beneficial. See if your policy has provision for treatments and medical emergencies outside the country.

Family Plans

Why buy just one when you can cover everyone? If this is your thinking, find a family floater plan that can cover all family members under one policy.

In the first part of this article, we looked into seven important aspects that you need to look at before choosing a health insurance policy

- we pick up the thread and list some more

Special Conditions and Diseases

Certain conditions and disorders are not usually covered under standard plans, including genetic conditions and congenital diseases that may require long-term treatment. If there is such a requirement, it is better to check the provisions given. Also, if you are planning to go in for fertility treatment, check for this provision as not all policies cover the costs of such treatments.

Add-Ons

Health insurance policies often provide add-ons that can enhance your coverage, such as critical illness rider for additional coverage beyond basic health insurance, personal accident cover, and waiver of premium for disability or death.

Network Hospitals

Most health insurers have partnerships with certain hospitals for cashless treatment. Be sure to check for the network hospitals, and ensure that they are easily accessible to you and your family. Do some research to find out if the insurance company has a hassle-free claim process, especially for cashless treatments. •

If you have any specific queries related to medical insurance aspects, write to us at info@bloomhealthcare.in



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