


Volume 02 | Issue 02 | May 2025

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# HEALTH SHOTS

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## 9 The Silent Risk In Your Bloodstream

High levels of 'bad' cholesterol often go unnoticed because they have few or no symptoms. However, they are more dangerous than we think!

## 14 Not All-inclusive

Even if you did read your insurance policy from end-to-end, it might be worthwhile to take note of conditions that are not typically covered by policies.



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# Editor's Note



**Dear Readers,**

What image comes to mind when I say the word 'hunger'?

Is it of children or adults who are malnourished, or of community kitchens or camps where people come to get a meal? In any case, it would relate to the fact that there are people who are unable to afford meals on a regular basis.

What if I told you that there is a different type of hunger - one that affects people who seem to be eating sufficiently at each meal? Seems hard to believe? It's true and it is affecting over 2 billion people worldwide.

What I am referring to is known as 'hidden hunger'. It refers to the lack of sufficient vitamins and minerals in one's diet, which leads to long-term health issues, including metabolic disorders, problems with immune, endocrine, and cognitive function, and even inadequate physical development (particularly in children).

*But, you might say, I make sure that I eat a proper meal, on time for each meal!* Sure, but are you looking closely at exactly what you are putting on your plate? A meal may look like it has varied components, but if you break it down and see if it contains all the needed micronutrients in sufficient quantities, you might find it lacking. Of course, not every single meal can have every single micronutrient but a practice of including different fruits and vegetables, along with healthy servings of protein and carbohydrates at each meal can have long-standing benefits.

One way to follow this is to 'make your plate a rainbow'. This is a practice of including as many fruits and vegetables of different colours in your meals, as each colour provides various health benefits. This way, you can have a varied set of tastes and textures and get your required nutrients regularly as well.

I am sure you have heard the phrase, 'You are what you eat' - and it may be truer that we realise. So, let's make our diet the best possible, and thereby do the best by our own selves! ♦

**Dr. Kavitha Gautham**

*Managing Director, BloomLife Hospital Pvt. Ltd.*

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*We want to hear from you! Please keep sending your feedback, suggestions and questions to [info@bloomhealthcare.in](mailto:info@bloomhealthcare.in).*

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Published by BloomLife Hospital Pvt. Ltd.

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# More Than Just *Baby Belly Fun*

*What is 'tummy time'? It is important? What are the benefits?  
When should I start? And how can I make sure my baby is safe?  
All your questions, answered.*

**Dr. D. Balakumaran**

Head of Paediatrics  
BloomLife Hospital Pvt. Ltd.



**T**ummy time is a simple concept. As the name suggests, tummy time simply means placing your baby on their stomach, or in a 'prone' position.

## **Why is Tummy Time Important?**

The main benefit of tummy time is that it helps your baby build strength and coordination, which are crucial for developing motor skills. When you place your baby on their tummy, the first thing they do is lift their head and neck, which helps strengthen their neck muscles and improve muscle tone overall. This simple action also encourages your baby to use their arms and shoulders, further supporting their development.

Tummy time doesn't just strengthen muscles; it also supports your baby's digestive system. For instance, when babies lie on their stomach, the pressure applied to their tummy can help alleviate colic symptoms by improving gut motility. This can lead to a reduction in gas, making your baby feel more comfortable.

This activity can also help with reflux issues. Babies who experience reflux or colic often show improvement after tummy time because the position helps to ease pressure on the stomach and digestive system. In fact, some babies who are prone to reflux may even find comfort in tummy time and fall asleep more easily after a short session. Importantly, remember to give a gap of at least one hour between feeding and tummy time.

## **What Are Some Safety Measures I Should Follow?**

A common concern for many parents is the potential risk of sudden infant death syndrome (SIDS) when babies sleep in a prone position. While it's true that placing your baby on their stomach to sleep is associated with an increased risk of SIDS, it is important to understand that the baby should not be sleeping during tummy time, and that it is a fully supervised activity. It is important that

your baby be fully awake during tummy time, and that you monitor them closely.

Make sure there are no loose clothes, blankets, or mittens that could pose a suffocation risk. You should always be present while your baby is on their tummy to ensure their safety. When done correctly and with proper supervision, tummy time is a safe and beneficial activity.

## **When Can I Start Tummy Time?**

You can begin tummy time as early as day 2 or 3 after birth, but many parents find it easier for most parents to introduce tummy time by the second week, after the umbilical cord falls off. Just remember, the earlier you start, the better the developmental benefits for your baby.

At first, tummy time may only last for a few seconds to a minute at a time. As your baby gets stronger, you can gradually increase the duration of each session. Just remember to keep it short and positive at first as your baby is still getting used to this new position. ♦



# Yoga for Two!

## How Prenatal Yoga Nurtures You and Your Baby



**Dr. Swarna Ganesan**

Consultant – Holistic Birthing  
BloomLife Hospital Pvt. Ltd.

*Prenatal yoga offers a holistic and nurturing approach to supporting a woman's body, mind, and spirit throughout pregnancy. By following proper guidelines, it can prove to be a safe and empowering practice for a positive pregnancy experience and birth.*

Pregnancy is a transformative period in a woman's life, marked by profound physical, emotional, and psychological changes. While pregnancy is a natural biological process, it can place significant strain on both the body and the mind. As maternal health initiatives increasingly acknowledge that non-invasive practices play a vital role in promoting well-being, prenatal yoga has emerged as a highly effective and beneficial practice to support maternal health and well-being during pregnancy. A specialised branch of yoga tailored to the needs of expectant mothers, this practice addresses these challenges by focusing on gentle

postures and exercises designed to improve physical comfort and mental tranquility. The holistic approach nurtures the body, calms the mind, and prepares women for childbirth.

### Physical Benefits

**Improved Strength, Flexibility, and Endurance:** Prenatal yoga focuses on gentle stretching and strengthening exercises, which are designed to increase muscle strength, flexibility, and endurance – qualities that are especially beneficial during pregnancy. By strengthening the muscles that support the abdomen, back, and pelvic floor, yoga helps prepare the body for the physical demands of childbirth and recovery postpartum.

**Reduction in Common Pregnancy Discomforts:** Pregnancy often brings discomforts such as lower back pain, pelvic discomfort, and swollen feet. Prenatal yoga offers targeted postures that help alleviate these common issues by improving posture, relieving muscle tension, and increasing circulation. Gentle stretches can also help relieve tension in areas like the hips, lower back, and legs, which are especially affected during pregnancy.







**Improved Circulation and Reduced Swelling:** Yoga poses help enhance blood circulation throughout the body, which can be particularly beneficial for expectant mothers who may experience swelling in their legs, feet, and hands. Improved circulation helps prevent issues like varicose veins and supports the body's natural ability to process excess fluid, reducing the likelihood of swelling.

**Enhanced Balance and Posture:** As pregnancy progresses, a woman's center of gravity shifts, which can lead to changes in posture and a loss of balance. Prenatal yoga helps counteract these changes by strengthening the muscles that support the spine, hips, and pelvis, promoting better posture and balance. This can help reduce the risk of falls and improve overall stability.

#### **Mental and Emotional Benefits**

**Reduced Stress and Anxiety:** Pregnancy can be an emotional rollercoaster, with fluctuations in hormones and worries about the upcoming birth. Prenatal yoga incorporates deep breathing exercises and mindfulness techniques that help reduce stress and anxiety. By calming the nervous system, yoga helps expectant mothers feel more relaxed, centered and calm while preparing for childbirth.

**Improved Sleep Quality:** Many pregnant women struggle with sleep disturbances due to physical discomfort, hormonal changes, or anxiety about labour. Prenatal yoga can help promote better sleep by reducing tension, encouraging relaxation and calming the mind. Relaxation techniques such as yoga nidra, a form of deep relaxation, can also support restful sleep and enhance overall well-being.

**Enhanced Mood and Emotional Well-being:** Hormonal shifts during pregnancy can lead to mood swings and emotional highs and lows. Prenatal yoga offers a grounding practice that encourages mindfulness and emotional regulation. The gentle movements and breathing exercises release endorphins, which help improve mood and foster a sense of happiness and well-being.

#### **Benefits for Labour and Delivery**

**Shorter Labour Duration:** Regular practice of prenatal yoga has been shown to contribute to shorter labour durations. The increased strength, flexibility, and endurance gained through yoga allow a woman's body to be more prepared for the physical demands of labor. Yoga also promotes mental focus and calmness, which can contribute to a smoother, less stressful labor experience.

**Reduced Need for Medical Intervention:** Prenatal yoga can help women feel more confident and in control of their bodies during labour. By practising deep breathing, relaxation techniques, and positive visualisation, women can manage pain and anxiety more effectively. This sense of empowerment may reduce the need for medical interventions such as pain medications or epidurals.

**Improved Pain Management:** Prenatal yoga teaches women effective pain management techniques that can be useful during labour. Breathing exercises, mindfulness practices, and certain yoga postures can help manage contractions, reduce tension, and promote relaxation. These tools not only help during labour but also support emotional and physical well-being post-delivery.

#### **Guidelines for Practicing Prenatal Yoga**

**Consult Your Obstetrician:** Before beginning any yoga practice during pregnancy, it is crucial to consult your obstetrician, especially if there are any complications with the pregnancy.

**Avoid Lying Flat on Your Back After the First Trimester:** After the first trimester, it's important to avoid poses that involve lying flat on your back, as this can restrict blood flow to the uterus and cause dizziness or discomfort. Instead, focus on side-lying or seated postures that allow for optimal blood circulation.

**Refrain from Deep Backbends and Intense Abdominal Work:** Avoid poses that strain the abdomen, especially deep backbends or intense core exercises, which may place unnecessary pressure on the growing belly.

**Prioritise Restorative Postures and Breathing Exercises:** During pregnancy, restorative yoga poses that focus on relaxation, gentle stretching, and breathing are particularly beneficial. These poses encourage relaxation, release tension, and promote mental and physical comfort, supporting a calm and balanced pregnancy.

**Practice Under the Guidance of a Certified Prenatal Yoga Instructor:** It is highly recommended to practice prenatal yoga under the guidance of a certified instructor who specialises in pregnancy. A trained instructor will ensure that the poses are appropriate for your stage of pregnancy and provide modifications as necessary to keep you and your baby safe. ♦

# The Art of Saying Thanks

## How to Thank Your Doctor the Right Way

*Successful treatment often invokes the need for expression of gratitude in a tangible form. However, before you go out and buy a gift for your doctor, here are some guidelines you might want to look at.*

**Anita Krishnaswamy**

CEO, BloomLife Hospital Pvt. Ltd.



**Are we allowed to give gifts to doctors after a successful treatment, to show our appreciation?**

This is a very relevant question – and it is interesting that it comes as follow-up from a question about gifting or tipping supporters and staff in a hospital who helped a patient recover, and who accorded excellent service. Now, this question extends itself a bit more. If a person is genuinely very happy with the approach and treatment they have received, or if the outcomes of the treatment far exceeded their expectation, there is a strong, genuine want from their side to want to express their gratitude by giving a gift to the doctor.

While this is, to put it very plainly, a very personal choice and decision, it might be helpful to look at it from a larger, institutional perspective.

There are several doctors and consultants in a hospital or an organisation, with each department being staffed by many doctors of varying levels of experience. When a patient comes in, their problem is addressed and treated by one consultant or a group of consultants. In the latter scenario, there might be a primary consultant who is supported by a team of doctors and even super specialists – all of whom work in tandem to be able to give you the final, desired outcome of good health.

There is a whole team of supporting staff as well, apart from doctors and nurses, who you will be seeing often. They include lab technicians, radiologists, physiotherapists, dieticians, and embryologists (who work in the fertility department), and many others. Now, if we go even wider, there are non-medical staff who are working continuously to ensure that your stay is a comfortable one, that your needs are cared for and that all hospital operations run well and on time.

To be honest, I have barely scratched the surface when it comes to listing just how many people work in a coordinated manner to help a patient get treated and gain good health.

In the light of this, when a patient gives a special gift to one doctor, from the larger organisational perspective, it may lead to a feeling that appreciation is reserved only for them and not for all others who were involved in the process causing others to feel left out.

So, what can you do as a patient? Express your gratitude in full! Drop a note and express your appreciation to everyone who was involved in your treatment and stay, even if you don't know all their names. The hospital management will pass on your kind words to the staff members – and they will feel happy on being appreciated.

Does this mean we are forbidding patients from giving gifts to the consultant who treated them? As mentioned earlier, it is a very personal decision, and entirely the patient's choice. However, we ask that a couple things be taken note of. One, choose a gift that is not very expensive or elaborate. The gratitude behind the gesture is the most important aspect, so please don't feel pressured to give gifts that are big (literally and metaphorically). Two, keep your giving discreet so that the other members of the organisation are not made part of the effort. This will help avoid any inadvertent feelings or hurt or neglect that may be felt by the other members of the team.

*And here is a bonus tip:* The greatest gift you can give your treating doctor and team is the effort you make to keep up your good health. This means following their guidelines for post-treatment recovery fully, following a proper diet and activity routine and keeping up with your tests and check-ups as per the given routine. All this will make the doctors feel happy that their efforts have been carried forward well – and this is truly a wonderful gift to take home. ♦



**Dr. Aiswarya Nair**Consultant  
General Medicine  
BloomLife Hospital Pvt. Ltd.

# The Silent Risk in Your Bloodstream

*In every family, it's common to hear about someone battling cholesterol issues. While the term may be familiar, do all of us fully understand what cholesterol is, how it affects us, or why regular testing is vital? We look into these aspects in this article.*

**C**holesterol is a fat-like substance that is naturally present in our blood, and is used for building healthy cells. However, when cholesterol levels exceed the normal range, it starts to accumulate in the blood vessels, leading to plaque formation. Over time, this can cause blood clots - a significant health risk as these clots can block blood flow to critical organs like the heart and brain. This is how a heart attack or a brain stroke (sometimes called a 'brain attack') occurs. Often, there are no early warning signs that our cholesterol is heading towards high levels, until it is discovered during a routine master health checkup or some other related test. The lack of symptoms makes it a silent, dangerous threat.

## Measuring and Assessing Our Body's Cholesterol

There is only one way to accurately measure cholesterol, and that is through a blood test known as the fasting lipid profile. To ensure reliable results, the test must be done after 8 to 10 hours of fasting. Without proper fasting, the test values may be skewed, leading to incorrect interpretation.

The lipid profile will show various components:

- **HDL (High-Density Lipoprotein):** Often called 'good cholesterol', HDL helps remove other forms of cholesterol from your bloodstream. Higher levels of HDL (more than 60) can reduce your risk of heart disease and stroke.
- **LDL (Low-Density Lipoprotein) and Triglycerides:** Known as 'bad cholesterol', these can build up in your arteries and increase your risk of cardiovascular events. When LDL or triglycerides rise above the normal limit (typically >150 mg/dL for triglycerides), it becomes a cause for concern.

## Managing High Cholesterol: Two-Pronged Approach

If a person is found to have higher than satisfactory levels of 'bad' cholesterol, based on the extent to which is elevated, the doctor will categorise their risk levels as Mild, Moderate or High. Usually, a two-pronged approach using lifestyle modification and medication is adopted in varying permutations to address the person's condition, depending on their risk levels.

### Lifestyle Modifications

These are often the first step, especially for mild elevations:

- **Diet:** Focus on a fiber-rich, low-oil diet and cut down on red meat, butter, cheese, fried and heavily processed foods. Alcohol consumption should be reduced.
- **Exercise:** Regular physical activity helps to bring down weight, reduce LDL levels and increases HDL, thereby offering protection against cholesterol buildup. It also prevents smaller cholesterol particles from aggregating and blocking the vessels.

### Medication

For moderate to high cholesterol levels, or when lifestyle changes alone are insufficient to bring about a significant change, doctors may prescribe medication. The choice of drug depends on whether the elevated component is LDL, triglycerides, or both. Moreover, in cases where a patient has other factors that increases the risk of heart disease, such as advanced age, familial history, high BP, a habit of smoking, existing heart disease or diabetes, medication will be helpful in curbing the risk. ♦

# Not Just for GYM RATS!

*Everybody talks about it, most people don't get enough of it, and too many people think it's only for gym rats and bodybuilders. We are talking about protein. More specifically, about how much protein your body needs protein and how to get it from everyday meals.*

**Shweta R.**  
Clinical Dietitian  
BloomLife Hospital Pvt. Ltd.

**F**irst off, why are we even talking about protein? Because it is one of the most important dietary inputs for good health and well-being. Think of protein as your body's internal repair squad, energy booster, and beauty filter - all rolled into one. It's the nutrient that ensures your body functions optimally, helping you feel great, look fabulous, and stay strong. In other words, protein is literally one of the building blocks of life, and its importance can't be overstated. Here's how it works its magic:

**Building Muscles and Bones:** Protein is crucial for muscle development and maintaining bone health. Whether you're working out, growing, or recovering, your muscles and bones rely on protein to stay strong and resilient.

**Repairing Damaged Cells:** When your cells get damaged, whether from exercise, stress, or injury, protein steps in to help repair and regenerate them.

**Strengthening Hair, Skin, and Nails:** Protein is a key component in collagen, the substance that keeps your skin elastic and your nails and hair strong. A lack of protein can make them weak and prone to damage.

**Boosting Immunity:** Your immune system is powered by proteins. They are vital for producing antibodies and other molecules that fight off infections and keep you healthy.

**Helping You Feel Full:** Protein is your secret weapon against hunger. It promotes satiety, meaning you feel fuller for longer. This helps curb cravings and prevent overeating, making it easier to maintain a balanced diet.



## Quick Check

### Are You Getting Enough Protein?

Take a look at your daily meals. Do they look something like this?

- Breakfast: Tea + toast
- Lunch: Rice + vegetable sabzi (vegetables)
- Dinner: Roti + potato sabzi

If your meals primarily consist of carbohydrates and little to no protein, you're likely under-eating protein.

**Signs that you are protein deficient include feeling tired or sluggish all the time, suffering from hair fall and brittle nails that chip easily, loss of muscle strength and stamina, making it harder to stay active or maintain your strength, and tendency to fall sick often.**

If any of these signs resonate with you, it's time to make sure you're getting enough protein. So, next time you plan your meals, make protein a priority.

# How Much Protein Do You Need?

Here is an age-wise breakdown of how much protein we need at each age, and how we can get it effectively from daily Indian meals.

## BABIES & TODDLERS (0–3 YEARS)

**Purpose:** For rapid growth and tissue building

**Need:** 1.5–2.2 gm per kg of body weight

**How to Get It:** Dal water, dal rice mashed eggs, soft paneer, curd

## CHILDREN (4–13 YEARS)

**Purpose:** For steady growth, muscle, and brain development

**Need:** 19–34 gm per day

**How to Get It:** Milk, eggs, dal rice, peanut chikki, paneer dosa, soya chunks

## TEENS (14–18 YEARS)

**Purpose:** For support during puberty, muscle gain, and hormonal development

**Need:** Girls – 46 gm | Boys – 52 gm / per day

**How to Get It:** Omelette sandwich, besan chilla, milkshakes with nuts, chicken curry, soya nuggets

## ADULTS (19–50 YEARS)

**Purpose:** Maintains muscle, repairs tissues, supports metabolism

**Need:** 0.8g–1g per kg of body weight (a person weighing 60 kg needs around 50–60 gm per day)

**How to Get It:** Eggs, sprouts, curd, rajma curry, chicken salad, paneer bhurji

## SENIORS (50+ YEARS)

**Purpose:** Prevents muscle loss, aids healing, keeps bones strong

**Need:** 1–1.2 gm per kg of body weight

**How to Get It:** Soft-cooked dals, curd rice, eggs, whey smoothies

## PREGNANT/LACTATING WOMEN

**Purpose:** For baby's growth, placenta, and mother's tissue support

**Need:** Extra 25 gm per day in addition to regular requirement

**How to Get It:** Milk, curd, nuts, sprouts, egg curry, dal khichdi, protein laddoo

### Sneak More Protein into Your Day (Without Overthinking)

You don't need imported protein shakes or complicated diets. Your kitchen already has what your body needs – you just need to be smart about combining it.

*Start strong:* Add eggs or sprouts to make your normal dosa super tasty and interesting, or go for pesarattu which is even more tasty. Opt for sugar-free peanut butter instead of sugar-laden spreads or jam.

*Double the dal:* Mix moong + masoor + chana dal for a power-packed lunch

*Snack smart:* Pack your snack box with roasted chana, protein bars, boiled eggs, almond laddoos

*Upgrade your rotis:* Mix soya flour, besan, or dal powder in your roti dough to give it a protein punch.

*Evening fix:* Opt for paneer tikka, chicken salad, or tofu stir-fry instead of rich gravies or potato-based curries.

*Late evening snack:* Have a cup of warm milk or curd with flax or chia seeds. ♦





# Understanding PCOD

*PCOD or Polycystic Ovarian Disease is a term that we hearing more often, and in a growing section of the population. What is PCOD? What are its symptoms? Is it curable? We look into these aspects in this article.*



**Dr. Nalini T.**

Senior Consultant –  
Obstetrics & Gynaecology  
BloomLife Hospital Pvt. Ltd.

**T**he term PCOD is the acronym for 'Polycystic Ovarian Disease'. We also use PCOS or Polycystic Ovarian Syndrome, to refer to the condition. The term 'polycystic ovaries' means the presence of small cysts on the ovaries. In some cases, these cysts can be seen only during an ultrasound scan, and the condition may not be accompanied by any hormonal variations. In cases where the presence of polycystic ovaries is accompanied by hormonal changes that are affecting the person's health, it is called PCOD.

PCOD manifests primarily in young girls, a few years after they attain their menarche or first period. One of the key symptoms is irregular period cycles. After a few years of experiencing regular menstrual cycles, the girl will notice that it is becoming irregular or unpredictable. The irregular period cycles are a result of imbalances in the levels of estrogen, progesterone and FSH/LH. When the uterus, ovaries and pituitary gland are not aligned properly, the egg will not be released on time. Hence, the girl may not get her period for a consecutive period of few to several months. In some cases, medical treatment in the form of tablets may be their only option.

## SIGNS OF PCOD

Girls who experience PCOD fall into two broad categories – Obese PCOD and Lean PCOD. In the case of Obese PCOD, the main cause of the condition is diet and lifestyle. Staying up late at night, not getting sufficient sleep, eating a lot of processed and packaged foods, eating at odd times (particularly late at night), leading a sedentary lifestyle with minimal or no physical activity – all of these factors contribute to the person gaining excess weight at a rapid pace, which in turn triggers PCOD. It is important to understand that PCOD in obese girls is a vicious cycle. Their weight gain triggers PCOD, and due to the irregular hormone levels, they will gain even more weight. However, not all girls who are overweight will contract PCOD; it is dependent on the hormone levels in each person. In Lean PCOD, the cause is hormonal imbalance due to factors other than excess weight gain, and these need to be assessed by a doctor.

## HOW DO I KNOW IF I HAVE PCOD?

The most noticeable factor in PCOD is irregular cycles, with the period being delayed by up to three months. Another factor is the onset of severe acne on the face, or excess growth of facial hair (on the upper lip, chin, cheeks or neck), which is known as androgenic



manifestation. Regardless of whether the girl is lean or obese, the presence of even one of these condition warrants immediate medical attention. It is important to remember that only a gynaecologist can diagnose PCOD. (Moreover, a person with Diminishing Ovarian Reserve may exhibit symptoms such as irregular periods, so a proper diagnosis is essential.)

## ADDRESSING PCOD

Based on the diagnosis, the doctor will be able to advise on a suitable course of action. In the case of Obese PCOD, one of the most important steps taken is to modify the girl's lifestyle – to create a routine of regular sleep, exercise and a healthy diet – and bring down her weight. In some cases, the changes and resultant weight loss may show positive results. In other cases, wherein hormonal imbalances have to be addressed, the doctor will make a thorough study of the girl's case history and make a recommendation on medication to help treat the condition.

The important takeaway for parents of young girls is that PCOD is treatable, if you bring your child at the right time to the doctor. Waiting and watching is definitely not an option. ♦

# When IVF Doesn't Work

## Understanding Why and Moving Forward with Hope



**Dr. Kavitha Gautham**

Senior Consultant – Reproductive Medicine  
& High Risk Obstetrics

BloomLife Hospital Pvt. Ltd.

*When an IVF cycle doesn't result in a pregnancy, it can be a deeply disappointing and frustrating experience. Understanding the factors that can influence the outcome can help a couple to stay positive and work on next steps.*

**F**or couples who are unable to conceive naturally, assisted fertility techniques such as IVF are seen as the means to fulfil their dream of becoming parents. Hence, when the treatment option does not result in pregnancy, the couple may end up feeling disappointed and frustrated. In particular, couples who go through more than one IVF cycle but are not able to conceive may end up experiencing feelings of helplessness and even blame themselves for the treatment not coming to fruition.

If you have experienced this, I wish to reiterate, please don't blame yourself. IVF is a medical procedure, and there are several reasons as to why you may not have conceived successfully – and it is helpful to be aware of key reasons so that you can relieve yourself of the built-up pressure and focus on next steps.

A key factor is the **choice of the doctor and IVF / fertility centre**. Couples should research the facility and check if it is accredited with the right standards. Their technicians should have adequate training, and the centre should have high air quality, culture quality and durable medical equipment. Also, do look into the doctors' qualifications and experience.

The **woman's age and health** are important factors. As a woman becomes older, she has fewer eggs, and these eggs tend to decline in quality. Due to this, the strength of the resulting embryo is lower. This is one reason why women above the age of 35 may not get pregnant after the first IVF cycle. Another important factor is the health of the woman's uterus. A weak uterus or the presence of big and/or multiple fibroids in the uterine wall can reduce the possibility of a successful pregnancy.

As the saying goes, it takes two to tango. **The man's reproductive health, particularly sperm health**, also plays a key role. Thus, it is

vital for male partners to screen and analyse their sperm cells for low motility, morphological, genetic or DNA fragmentation defects.

Genetic characteristics aside, couples also need to keep in mind that their **lifestyle and habits** play an important. Irregular or lack of physical activity, excessive weight gain or obesity, unhealthy diet and excessive smoking and drinking can negatively impact their chances of successful IVF conception.

### **If your IVF cycle was not successful...**

Get a second opinion on what could be the reason and work with the doctor to address it. A positive mindset and can-do attitude are half the bridge crossed – and we are there to help you through the other half! ♦



# Not all-inclusive

## Defining the Limits of Health Insurance Plans

*While most medical insurance plans cover a broad range of healthcare needs, there are many services, treatments, and situations that may not be included under standard coverage. Apart from what is being provided for, understanding what your insurance policy does not cover can help you plan better for your health and finances.*

**Dr. Riya Prathab**

Manager – Billing & Insurance  
BloomLife Hospital Pvt. Ltd.

**M**edical insurance is a vital safeguard that can protect individuals from high healthcare costs. However, even the best insurance plans come with limitations. Understanding the gaps in your medical insurance coverage is crucial for managing your health and finances, as you may need to explore additional insurance policies, pay for out-of-pocket costs, or adjust healthcare plans to better suit your specific needs.

In this article, we look at some key aspects that are not covered by health insurance plans. However, it is important to bear in mind that each insurance policy is unique, and if needed, you can consult with an insurance advisor to ensure you've adequately understood the full extent of your policy's coverage.

### Cosmetic Surgery

One of the most common exclusions is cosmetic surgery, including procedures aimed at improving appearance (such as facelifts, tummy tucks, and breast augmentation). However, some procedures that are medically necessary, such as reconstructive surgery after an accident or mastectomy, may be covered depending on your policy's provisions.

### Suicide Attempts and Self-Inflicted Injuries

Many health insurance policies exclude coverage for injuries or medical treatments resulting from suicide attempts or self-inflicted harm. This can include hospital stays, surgical procedures, or psychiatric care related to suicide attempts. Some insurers may offer limited coverage for mental health services, but the actual treatment for injuries sustained from such incidents may be excluded.

### Fertility Treatments

Infertility treatments, including in vitro fertilization (IVF), egg freezing, and fertility drugs, are often excluded from many health insurance policies. While some companies have begun to expand

their scope to cover certain fertility treatments, this is not a universal practice, and the extent of coverage can vary. Surrogacy and sperm/egg donation services also typically fall outside of coverage.

### Alcohol-Induced Injuries

In cases where an injury or illness is the result of alcohol consumption, insurance plans may refuse to cover medical expenses. This includes injuries sustained in alcohol-related accidents, alcohol poisoning treatment, or medical care related to alcohol misuse. Many insurance policies contain exclusions for injuries sustained while under the influence of alcohol or other substances, and the costs may be passed entirely to the individual. Furthermore, even if alcohol abuse is a contributing factor to a condition such as liver disease, insurance may limit or deny coverage for related treatments. ♦



*If you have any specific queries related to medical insurance aspects, write to us at [info@bloomhealthcare.in](mailto:info@bloomhealthcare.in)*



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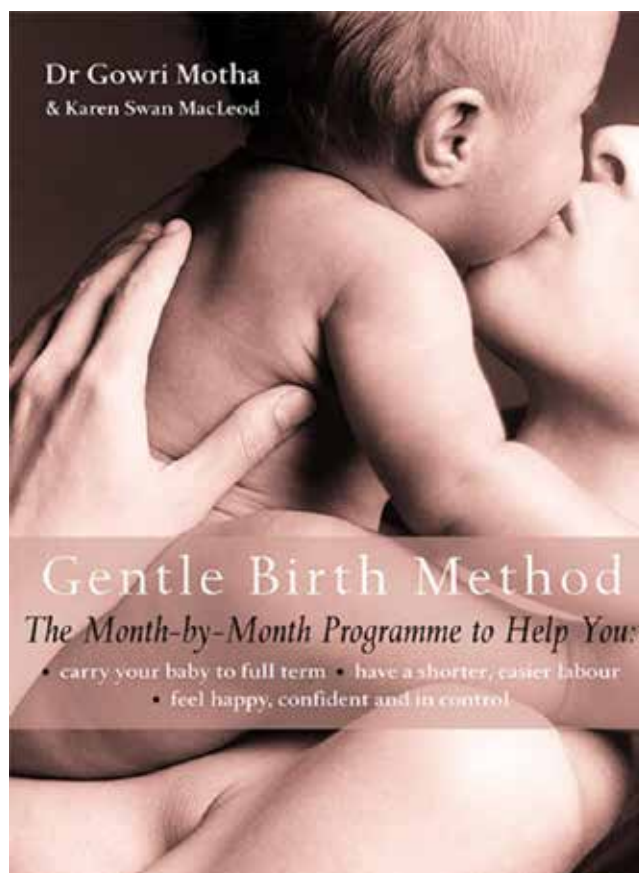
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