Volume 02 | Issue 04 | July 2025

# Unlock Your Wellness Potential! SHOTS

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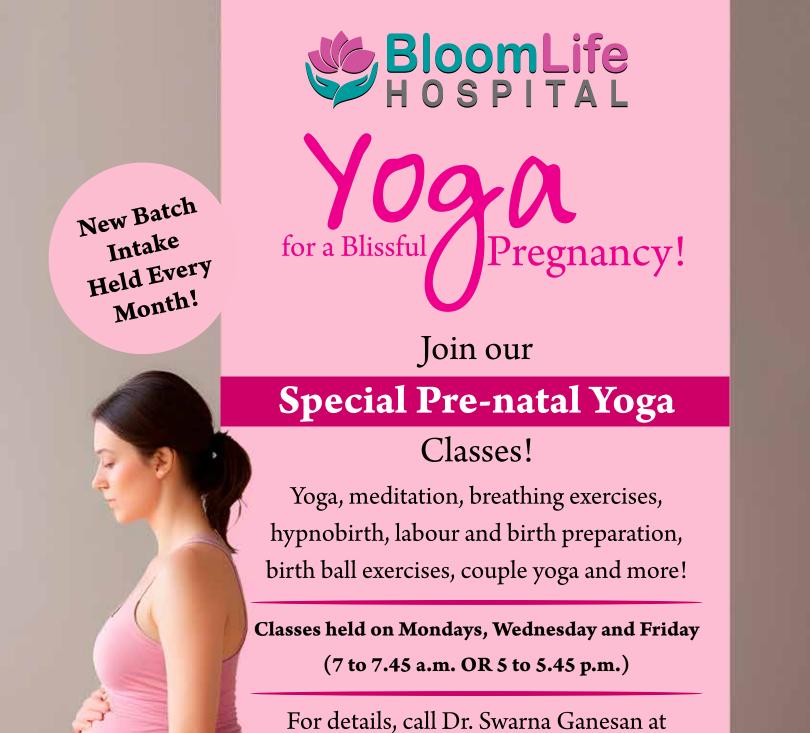
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Worried about postpartum hair fall? You are not alone! We look at what causes it and how to navigate the condition with confidence.



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# Editor's Note

### Dear Readers,

01 July is celebrated as National Doctor's Day in India – as homage to the legacy of Dr. Bidhan Chandra Roy, a pioneer in Indian medicine. Dr. Roy was the visionary who established the Indian Medical Association and the Medical Council of India. He also founded the first postgraduate medical school in Kolkata, and was the second Chief Minister of West Bengal. Fittingly, he was honoured with India's highest civilian award, the Bharat Ratna.

Doctor's Day is special to me, not just because I am part of the profession but because it is a much-needed acknowledgement of the intense challenges that come with choosing medicine and healthcare as a career. It is a career that is centred solely on the health and well-being of the patient, and it often leads to doctors neglecting their own health in due course.

That is why this year's theme for Doctors Day is very relevant. The theme, 'Behind the Mask: Who Heals the Healers?', goes beyond roles and responsibilities and looks at the person behind the white coat or scrubs. It is a reminder that we have to check in on others regularly and with our own selves – and replenish our reserves of strength (physical, mental, emotional) before we are completely depleted. For when we run on empty, we cannot do the best needed by our patients.

This is, of course, very relevant to people from all professions – including homemakers. Sometimes, our responsibilities can weigh heavily on us, and make us feel that all our efforts are spent in fighting the tide of the many things we have to do. At such times, take a deep breath, remind yourself that this is all only *a part of your life* – and that YOU are actually the most important thing in your life. If you need help, ask for it. If you need time for yourself, take it.

Does it seem selfish to put yourself square and centre? Not at all! Remember, you can pour only from a full cup. Keep your cup full to the brim with positivity, joy and good health! ◆

## 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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# Whey to Go?

# Let's Talk Protein Sources for Children

Children don't necessarily need protein supplements to grow strong and healthy. What they need is a consistent, balanced diet and the development of good eating habits early in life.

**Dr. D. Balakumaran** Head of Paediatrics BloomLife Hospital Pvt. Ltd.



hen we think of protein, it's often associated with muscle-building or fitness regimes. But protein is much more than that, especially for children. As a vital macronutrient, protein plays an essential role in every child's growth and development. It supports not only muscle formation but also the energy demands of everyday cellular functions.

# How Much Protein Do Children Need?

It's commonly advised that up to 30% of a balanced diet should consist of protein, but this does not mean that we need to turn to supplements or protein powders to meet that requirement. In most cases, a well-rounded diet that includes a variety of food groups can easily fulfill a child's protein needs.

## The Whey Protein Dilemma

Recently, there's been a noticeable trend among adults using whey protein for weight loss, fitness goals, or general wellness. Naturally, parents who consume whey protein themselves often wonder if it's safe or maybe even beneficial to give the same supplements to their children, particularly those who are involved in sports. This is a common question I get: "Doctor, my child is an athlete. should I give them whey protein?" The short answer is: Not necessarily.

Another concern parents have is whether protein powders can help children who are fussy eaters or appear underweight. Again, the answer is "No". Supplements are not a solution for selective eating. Instead, focus should be placed on improving the child's overall dietary habits and ensuring meals are rich in natural, wholesome sources of protein.

### Balanced Diet First

For most children, especially those who are otherwise healthy and eating well, protein supplements are not required. A balanced diet consisting of:

- · Fruits and vegetables
- · Vegetarian protein sources (such as pulses, legumes, and dairy)
- · Non-vegetarian protein sources (like eggs, fish, and lean meats)
- · Healthy fats (like ghee and oils)

...is usually enough to meet their protein needs.

Even if a child is physically very active or is a teenager going through a growth spurt, we do not have to automatically rush to pick up supplements. The body's increased protein needs during such periods can often still be met through food, without resorting to powders or artificial products.

# When Are Protein Supplements Necessary?

There are only a few specific medical conditions where protein supplements might be recommended for children. These include cases of severe malnourishment, often due to underlying chronic or organic diseases, where traditional nutritional support has failed. Even in these rare situations, supplementation should be prescribed and supervised by a pediatrician or nutrition specialist.

The next time you're reaching for the tin of whey protein, remember – your child's best nutrition is likely already on their plate. ◆





# From Thin

# to Win

# How to Manage Postpartum Hair Loss

Postpartum hair fall is a natural part of the body's recovery process. While you may not be able to stop it entirely, a combination of proper nutrition, gentle hair care, and stress management can help you navigate this phase with confidence.

relcoming a baby is one of the most joyous and transformative experiences in a woman's life. However, amidst the excitement of new motherhood, the postpartum period brings its own set of surprises - one of which is unexpected hair fall. Though it can feel alarming for many, postpartum hair loss is common and, more importantly, temporary. Understanding why it happens and how to manage it through nutrition and self-care can help ease your mind and support recovery.



**Dr. Swarna Ganesan**Consultant – Holistic Birthing
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# Why Does Postpartum Hair Fall Happen?

During pregnancy, high estrogen levels prolong the growth phase of the hair cycle, giving many women fuller, shinier hair. After childbirth, estrogen levels drop rapidly. This hormonal shift triggers more hair follicles to enter the resting (telogen) phase simultaneously, resulting in increased shedding – often peaking around three to four months postpartum.

# How Long Does It Last?

The good news is postpartum hair loss is usually temporary. Most women see noticeable improvement by the time their baby turns one, with hair growth returning to normal within six to twelve months after delivery. We look into ways in which you can help to limit hair fall and restore growth through the right nutrition and habits.

# How to Address Postpartum Hair fall

# 1. Nutrition: The Foundation for Healthy Hair

What you eat plays a vital role in hair health. A well-balanced, nutrient-rich diet not only supports hair regrowth but also helps reduce excessive shedding. Here are some key nutrients that promote strong, healthy hair.

 Protein: Hair is primarily made of keratin, a type of protein. Insufficient protein intake can lead to weaker strands and slowed regrowth.

**Best sources:** Eggs, dairy products, lean meats, lentils, soy products, and nuts.

 Iron: Postpartum women are often iron-deficient due to blood loss during delivery, which can worsen hair thinning.

**Best sources**: Spinach, moringa, red meat, lentils, tofu, beans, and fortified cereals.

 Vitamin C: This vitamin aids in iron absorption and boosts collagen production, which strengthens hair follicles.

**Best sources**: Citrus fruits, bell peppers, guavas, strawberries, and tomatoes.

 Omega-3 Fatty Acids: These healthy fats nourish hair follicles, improve scalp health, and reduce dryness.

**Best sources:** Fatty fish (like salmon and sardines), flaxseeds, chia seeds, and walnuts.

**Biotin (Vitamin B7):** Biotin supports hair strength and encourages regrowth.

**Best sources:** Eggs (especially yolks), seeds, whole grains, avocados, and sweet potatoes.

 Zinc: Essential for tissue growth and repair, zinc also contributes to healthy hair development.



**Best sources**: Pumpkin seeds, cashews, chickpeas, and whole grains.

 Vitamin A: This vitamin promotes sebum production, which keeps the scalp moisturized and healthy.

**Best sources:** Carrots, mangoes, dark leafy greens, and sweet potatoes.

# 2. Self-Care Tips to Minimise Hair Fall

In addition to nutrition, certain habits can protect your hair from further damage and support its natural regrowth.

# Be Gentle with Your Hair

- Use a wide-toothed comb to avoid breakage.
- Avoid tight hairstyles that strain the roots.
- Limit the use of heat styling tools and harsh chemical treatments.

# Use the Right Hair Care Products

- Choose mild, sulfate-free shampoos.
- Deep-condition weekly and use nourishing hair masks for moisture retention.

### Massage Your Scalp

A gentle scalp massage increases blood flow to the hair follicles and may stimulate growth.

# Manage Stress

Stress can worsen hair loss. Incorporate stress-relief practices like yoga, meditation, journaling, or simply resting when the baby naps.

### Avoid Crash Diets

Rapid weight loss deprives your body of essential nutrients. Focus on gradual, balanced eating to support both your health and hair.

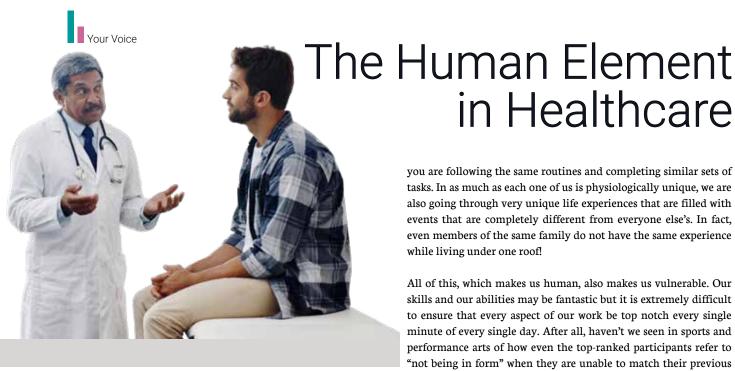
### 3. When You Should See a Doctor

While postpartum hair loss is normal, consult a healthcare provider if:

- Shedding is excessive or continues beyond a year.
- You notice bald spots or sudden thinning.
- You experience fatigue, weakness, or other symptoms that mirror anemia or thyroid imbalances.

### Most Importantly...

Be patient with your body - it's healing and adjusting. With time, care, and nourishment, your hair will find its way back to its healthy rhythm. Eat well, be gentle and stay kind to yourself - your hair will thank you.



While a hospital may strive to offer consistent, high-quality care, why is it that one patient leaves with a stellar impression, while another patient feels shortchanged? The key lies in the innterplay between human variables.

# Anita Krishnaswamy

CEO, BloomLife Hospital Pvt. Ltd.

Why do some patients receive excellent service one day and notso-fantastic service the next time round? Or even two patients receiving different levels of service on the same day?

This question follows from the one we talked about in the previous issue, namely, what do we do with the feedback received from patients. As mentioned in the column, every feedback is taken with the same weightage - be it positive or negative. We take the good points and see how we can keep at them consistently. We look at the negative points to conduct a root cause analysis to see how best to overcome the issue raised.

So, even with all these checks and balances in place, why is it that one person has a fantastic experience, but another person has a subpar experience, sometimes on the same day? In fact, we had a patient come back and share that their experience was so good the previous time, and was not matched in quality this time. 'What changed?', they asked us.

The truth is, nothing changed per se. It is the same organisational processes and infrastructure in place. However, what is a variable factor is the people - both on the hospital side and the patients. You see, no one day is the same as the other - even if, on the surface, you are following the same routines and completing similar sets of tasks. In as much as each one of us is physiologically unique, we are also going through very unique life experiences that are filled with events that are completely different from everyone else's. In fact, even members of the same family do not have the same experience while living under one roof!

in Healthcare

All of this, which makes us human, also makes us vulnerable. Our skills and our abilities may be fantastic but it is extremely difficult to ensure that every aspect of our work be top notch every single minute of every single day. After all, haven't we seen in sports and performance arts of how even the top-ranked participants refer to "not being in form" when they are unable to match their previous peerless performance?

However, when a person's physical / emotional strain surfaces, it is not always fully understood, particularly in a hospital setting. For example, a doctor may have spent a few hours in a complicated surgery before coming down to look at OP cases. The strain of the surgery, as well as several other issues, may result in him/her seeming a bit quiet or not as vested in a longer conversation. For the patient, this may come across as being indifferent. On a parallel note, for another patient, the wait entailed due to the emergency issues that arose, may translate to inefficient systems or lack of concern for a patient's time and effort.

There is also the patient's side of things to be taken into account. Sometimes, when a person comes to an appointment after a long, busy morning, or if they are going through a complicated set of emotions, things that they may normally brush aside may appear to be unacceptable shortcomings.

Every experience is a collection of moments arising from a unique combination of time, people and events. However, this is not to say that you have to put up with less than satisfactory treatment - as a patient, you have a right to safe, empathetic care. This is why we have feedback systems in place. You can speak with the Guest Relations Officer, or write an email to the hospital's administration, or leave a review online. When the hospital receives your feedback, they will look into the 'how' and 'why' of the issue, and see how they can prevent such a situation in future. It would also give them a chance to see if they can help you in any way, if time is still on their side.

If we are able to imbibe that we are all trying to do our best in every way we can, every experience may be viewed as a guide to realising that we are doing a good job, or to finding a way to become better. Both of these options are the best possible we can come to! •

# Headed nes

# What Your Pain Could Be Trying to Tell You



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

Not all headaches are created equal. While many are harmless and easily resolved, others can be the body's way of signaling a more serious health issue. In this article, we'll explore the various medical causes of headaches, how doctors approach their diagnosis, and when you should consider seeking urgent care.

headache is one of the most common complaints patients bring to the clinic. While often considered benign, headaches may sometimes signal serious underlying medical issues. As a physician, I would say it is crucial to differentiate between primary headaches (which may occur without an identifiable cause) and secondary headaches, which result from an underlying medical condition.

A primary headache has no clear, underlying disease driving it. These include tension headaches, migraines, and cluster headaches. On the other hand, a secondary headache is a symptom of another medical condition and warrants thorough investigation.

# **Common Causes of Secondary Headaches**

Headaches may be caused by several factors. One of the main reasons is **head or neck trauma** due to a recent accident or injury. In such cases, it is important that we do a thorough evaluation for internal injuries or structural damage. Another reason is the presence of **high blood pressure**. In such cases, the headache may be a warning sign of a stroke, particularly if the person experiences a sudden, severe headache. Some people may have a **reaction to certain medications** such as hormonal contraceptives or cardiac medications (in older adults), which may manifest as a headache. So, we would make it a point to check the patient's current prescriptions to rule out drug-induced headaches.

Other conditions include **increased pressure inside the eye**, a condition known as glaucoma (which would need prompt eye evaluation and treatment to prevent vision loss), **inflammation of the sinuses** (usually seen as a one-sided headache accompanied by facial heaviness and nasal symptoms), as well as ear infections (wherein another common symptom is discharge from the ears). In cases where the doctor suspects the pain stemming from the **presence of brain tumours or mass lesions**, they may advise the patient to go in for an MRI or CT scans for a better understanding of the condition.

Based on a thorough diagnosis, the doctor will advise on the course of treatment, including medication.

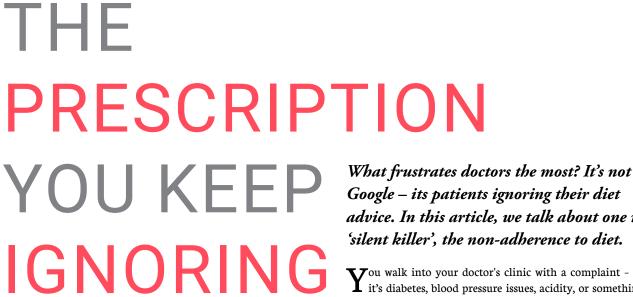
## **Warning Signs**

However, there are some warning signs that require urgent attention. These include the sudden onset of a severe headache, blurred or lost vision, continuous vomiting, worsening of the pain over time, a new case of headache with no previous history, or confusion or weakness. If one or more of these symptoms are experienced, it is advised that the patient immediately consult their doctor. •

Shweta R.

Clinical Dietitian

BloomLife Hospital Pvt. Ltd.



Google - its patients ignoring their diet advice. In this article, we talk about one more 'silent killer', the non-adherence to diet.

 $\mathbf{Y}$  ou walk into your doctor's clinic with a complaint - whether it's diabetes, blood pressure issues, acidity, or something more serious. You leave with a prescription filled with pills and that alltoo-familiar phrase: "Follow a proper diet."

You nod politely, pay your bill, and walk out. But here's the catch - you follow the pills but forget the plate. And this is where many health journeys start to derail.

Doctors aren't frustrated because you've Googled your symptoms. No, they're frustrated because you've come back feeling worse than before. The underlying reason for this? You didn't make the crucial dietary changes. Instead, you relied on the belief that medicine

According to a World Health Organization (WHO) report, over 60% of hospital readmissions due to lifestyle diseases like diabetes,

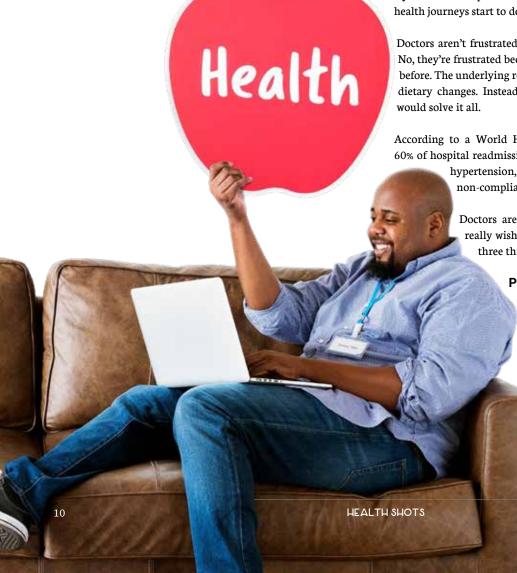
> hypertension, and heart disease are caused by dietary non-compliance, not medication failure.

Doctors are prescribing medications, but what they really wish they could prescribe more powerfully are three things: Discipline. Diet. Dedication.

# Pills Alone Can't Fix What the Fork **Broke**

Let's be blunt:

- Your acidity meds won't work if you continue skipping meals and indulging in oily street food.
  - Your blood pressure medication won't help if your dinner plate looks like a salt mine
    - Your blood sugar levels will never stabilise if "just one sweet won't hurt" is your motto.



Medications are designed to manage, but food has the power to transform. It's the difference between short-term relief and longterm health.

**Doctors Are Doing Their Part. Are You?** 

Consider things from a doctor's perspective for a moment:

- 15-minute consultations
- 20+ patients to see every hour
- Limited time to explain the intricacies of nutrition
- A lot of hope that you'll take their one-liner diet advice seriously

Yet, most patients don't. They come back after a month, frustrated, unhealed, and non-compliant. That's not a failure of the medicine. That's a failure of follow-through.

# The Post-Discharge Trap: Diet Can Make or Break Recovery

You've been discharged. Your reports are better. Your medications have been adjusted. But here's the critical question: Did your diet change?

The post-discharge period is where patients often crash the hardest. After hospital food stops, bad habits can return quickly.

- "My doctor never told me to stop eating fries."
- "It's just juice, how bad could it be?"
- "One cheat day turned into every day."

And what's the result? Readmissions. Relapse. Regret.

Every time a patient ignores the prescribed diet, we lose months of progress. It's teamwork that wins. But it only works if the patient plays their part.

Your doctor didn't write "Eat Junk" on your prescription pad. They trusted that you would make better choices.

# Say 'Thank You' Differently

This July, instead of just posting a #ThankYouDoctor selfie or sending a bouquet for Doctor's Day, do what your doctor actually wishes you'd do: Follow the diet they recommended. Ask for a referral to a dietitian. Make real, sustainable lifestyle changes.

A true 'thank you' isn't just about lip service; it's about action. A meaningful thank-you is about making lasting changes to your health and well-being. So, let's make it count. Show your doctor that you recognize their hard work, their overtime hours, and their genuine concern for your health by giving them back 100% effort – starting with your plate.

The journey to better health is never just about taking a pill or getting a diagnosis. It's about taking responsibility for your lifestyle choices, especially when it comes to your diet. The next time you visit your doctor, don't just follow the prescription for medicine – follow the prescription for a healthy, disciplined life. Your body will thank you.



# Obstetrics & Gynaecology

# Understanding Vaginal Infections in Adolescent Girls



Dr. Nalini T.

Senior Consultant –

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BloomLife Hospital Pvt. Ltd.

The onset of puberty is a transformative time for young girls, marked by numerous physical, emotional, and psychological changes. Among the changes is an increased susceptibility to vaginal infections. This article will walk you through the key factors that contribute to vaginal infections in young girls, the signs to look for, and practical steps to help prevent and treat these infections.

he onset of puberty brings about several physical, psychological and emotional changes – particularly in girls, as they navigate significant changes in their physiology. This is also a time, especially before the onset of menarche (first menstrual cycle), when they are vulnerable to vaginal infections. Even today, unfortunately, vaginal infections are not commonly talked about or discussed – but this has to change.

For the good health of adolescent girls, it is important that parents understand and educate their daughters on these issues, so that they can catch early signs and address them without delay.

# First, let us understand why young girls are so susceptible to vaginal infections

The vagina and vulva in young girls are naturally more vulnerable to infections due to several reasons. These include physical aspects such as **low levels of sex hormones**, which would result in the tissues being more delicate; the **under-developed genitals**, which are more prone to external irritants; the **vagina's proximity to the urethra and anus**, which increases the risk of bacterial contamination; and **lack of protective features** such as pubic hair, fatty tissue around the labia, or fully developed labia, which serve as natural barriers in adults.

Other factors include pre-existing conditions like weakened immune systems due to diabetes and congenital immunodeficiencies, as well as prolonged use of antibiotics (which can disrupt the natural balance of bacteria).

Lifestyle aspects include **poor hygiene practices** and insufficient care of the genital area, particularly in **hot and humid climates**, where bacterial and fungal infections proliferate. **A nutritionally poor diet** high in sugar and processed foods may also contribute to overall poorer health and thereby increase the risk of fungal infections.

## **Symptoms of Vaginal Infections**

The typical signs of vaginal infection in adolescent girls include:

- Itching around the vulva
- Swelling and redness of the labia
- Abnormal vaginal discharge, which may be milky yellow or greenish with a foul odor
- Fissures (small cracks in the skin) caused by chronic inflammation
- Erosions or sores on the vulva
- Painful urination and other signs of urinary tract infection, which may resolve once vulvovaginitis is treated

### **Treatment of Vaginal Infections**

When even one of the above-mentioned symptoms is observed, parents should immediately arrange for a consultation with a gynaecologist. Treatment for vaginal infections would depends on the severity of the infection and the results of a bacterial culture, and may include a treatment of **antibiotics** (topical creams or ointments, or oral medication). Management of the condition and avoidance of such occurrences would include possible **diet changes** (especially reduction in intake of sugar and processed foods), and **mindful personal hygiene.** •

# Not So Sweet

# **Risks of Gestational Diabetes**

In India, gestational diabetes affects nearly 7 to 8% of pregnant women every year. This growing health concern has immediate and long-term consequences for mothers and their babies. In this two-part series, we look into main causes, means of testing and how to address the condition.



**Dr. Kavitha Gautham**Senior Consultant – Reproductive Medicine & High Risk Obstetrics
BloomLife Hospital Pvt. Ltd.

n India, approximately 7% to 8% of pregnant women have gestational diabetes (wherein a woman develops diabetes during pregnancy, even if she was not diabetic before she became pregnant). In other words, around 5 million pregnant women have gestational diabetes, every year. If you think about it, it is a huge number because it has consequences not just in the immediate future but also in the long-term. What is even more worrying is that the number of mothers who are contracting gestational diabetes is increasing each year.

# What is causing this trend? A prime factor is the myth of 'eating for two'.

When a couple gets pregnant, they often end up following the notion that a woman has to start "eating for two". This often leads the pregnant mother to eat far more than is actually needed. More importantly, with family members and friends bringing her a lot of her favourite food items, the balance could easily tip over to a diet that is not quite as healthy as recommended.

While it is definitely true that the growing baby is getting all of its nutrients from the mother, it is important to understand two things: One, the pregnant mother does not need to double her food intake – in fact, she needs only around 300 calories more than normal even in her second and third trimesters. Second, more than the quantity of food, the balance of macro and micro-nutrients needs to be given attention to ensure that the desired nutritive balance of the meal is met. This is essential to give the growing baby the required nutrients for balanced growth and development. If the pregnant mother does not maintain this balance well, she may end up contracting gestational diabetes.

It is important understand that gestational diabetes may not show up via obvious symptoms, at least in the initial stages. it is a condition that needs to be checked for and addressed at the earliest as it can otherwise pose several risks for both mother and baby.

So, why are we cautioning against his condition? And what can we do to ensure a safe pregnancy even if the mother has gestational diabetes? We will look into these in the next issue.

We conduct regular webinars on topics relating to reproductive medicine, pregnancy and post-partum care – if you are interested in attending these sessions, please WhatsApp us at +91-72999 11107 with the line 'Tell me about BloomLife webinars!', and we will keep you posted.

# Top 10

# Mistakes People Make While Buying Health Insurance

Health insurance is not just a financial product – it's a crucial part of your long-term well-being. By being informed on common mistakes and avoiding them, you can ensure that your policy serves you when you need it most, without unwelcome surprises.

### Dr. Rija Prathab

Manager – Billing & Insurance BloomLife Hospital Pvt. Ltd.

n an era where medical expenses are soaring, health insurance has become a necessity. Yet, many people rush into buying health insurance without fully understanding what they're signing up for. The result? Inadequate coverage, unexpected expenses, and a lot of stress! To help you make a more informed decision, we've compiled a list of the top 10 mistakes to avoid when buying health insurance.

## 1. Choosing the Cheapest Plan Available

While it's tempting to pick a plan with the lowest premium, it often comes with high deductibles, limited coverage, or a restricted hospital network. Remember, you get what you pay for.

**Tip:** Balance premium cost with benefits. Look at coverage limits, exclusions, and out-of-pocket expenses.

# 2. Ignoring Pre-Existing Condition Clauses

Many plans have a waiting period for pre-existing conditions, during which related claims won't be covered. Overlooking this can lead to disappointment when a claim is denied.

**Tip:** Always ask about the waiting period and opt for plans with shorter waiting times if you have known medical issues.

# 3. Not Reading the Fine Print

Failing to read and understand the policy terms can leave you unaware of key limitations and exclusions.

**Tip**: Take time to read the document, and ask your insurer to explain any unclear terms.

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

# 4. Underinsuring Yourself

A basic policy might not be enough to cover the rising costs of treatment, especially in private hospitals or during prolonged illnesses

**Tip:** Choose a sum insured that realistically reflects current medical costs in your area.

# 5. Ignoring the Network Hospitals List

Many policies only cover treatment at partner or 'network' hospitals. If your preferred hospital isn't on the list, you could end up paying out of pocket.

**Tip:** Always check if your trusted hospitals and doctors are part of the insurer's network.

# 6. Not Considering Family Coverage

Buying individual policies for each family member can be costly and inefficient.

**Tip:** A family floater policy can be a more economical way to cover your entire family under a single sum insured.

# 7. Missing Out on Preventive Care Benefits

Some policies include coverage for annual checkups, vaccinations, and wellness programs, but many buyers overlook this.

**Tip:** Look for plans that support preventive care, which can help detect and manage health issues early.

# 8. Overlooking the Claim Settlement Ratio

An insurer's willingness and speed in settling claims is crucial. A low claim settlement ratio can be a red flag.

**Tip:** Choose insurers with a high claim settlement ratio and good customer service reviews.

# 9. Not Updating the Policy Regularly

As your life changes - marriage, children, ageing - so should your insurance coverage. Many fail to review or upgrade their plans accordingly.

**Tip:** Reevaluate your policy at least once a year and after major life events.

# 10. Delaying Purchase Until It's Too Late

Many young and healthy individuals postpone buying insurance – truth is, buying early not only locks in lower premiums but also gets you through waiting periods before you actually need the coverage. *Tip: The best time to buy health insurance is when you're healthy.* 



# Your Health. Our Mission.



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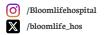
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