

Volume 02 | Issue 05 | August 2025

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## 06

### Strength in Support

Breastfeeding is not a mother's responsibility—we need the entire family unit and larger society to support and sustain it.

## 12

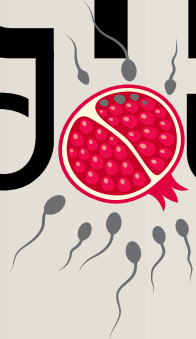
### Stamp of Approval

What does the term "NABH accreditation mean? And why is it relevant to you?

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# Editor's Note

**Dear Readers,**

The first week of August is celebrated as World Breastfeeding Week. As is given on the WHO website, "It's a time to recognise breastfeeding as a powerful foundation for lifelong health, development, and equity."

Truly, this recognition is much needed. While there is a lot more awareness about the importance of consistent breastfeeding, we still have a long way to go in terms of support being given for new mothers when it comes to helping them maintain their breastfeeding schedule.

In particular, when a mother goes through a C-section delivery, the chances of her being enabled to breastfeed are less. This is because, post the surgical procedure, the mother is exhausted, in pain and unable to sit up. Out of consideration for her comfort, the doctor may recommend formula for the baby immediately after birth. If the mother takes longer to recover, the baby might receive more formula than breastmilk as part of its feeding routine. In doing so, the baby is not given the full benefit of nutrition-rich breastmilk that is essential for its immunity, growth and development.

Whether the mother has a normal delivery or C-section, the important thing is to initiate breastfeeding at the right time and help the mother and baby form a steady rhythm of feeding. This is where the need for a 'breastfeeding friendly hospital' comes in—and we are proud to share that BloomLife Hospital was the first healthcare facility in India to be accredited as a 'Breastfeeding Friendly Hospital' by the Breastfeeding Promotion Network of India or BPNI.



At our hospital, the team of doctors and lactation experts assist and encourage new mothers to begin and sustain breastfeeding. One of the key steps we follow is to initiate skin-to-skin contact within the 'golden hour' (the first hour after giving birth)—which helps the baby to latch on more easily and the mother to lactate more readily. It also strengthens the bond between mom and baby.

However, the work of helping mothers to breastfeed does not start and end with doctors and lactation specialists—it requires the support of the immediate and extended family members, colleagues, and even social peers. If we all are invested and consistent in our efforts to help and encourage mums to breastfeed, we can give our children the best start to a healthy life! ♦

**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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# From Parents to Children

## Do Kids Inherit the Need to Wear Glasses?

*It's commonly noted that children of parents who wear glasses end up needing them as well. But is it all in the genes? Not quite. Environmental and lifestyle factors are just as influential. Let us look into the factors that affect your child's vision—and what you can do about it in good time.*



**Dr. D. Balakumaran**  
Head of Paediatrics  
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**W**hen it comes to legacies, the need for glasses seems to be passed down family lines, too. After all, haven't we noticed often that children of parents who wear glasses end up needing them as well? And no, it's not a coincidence—science backs it up. Research shows that if one parent wears glasses, the likelihood of the child needing them increases by one-and-a-half times. If both parents wear glasses, that risk triples. However, it's important to understand that myopia (nearsightedness) is not purely genetic. While heredity plays a significant role, myopia and other vision issues in children are multifactorial. This means several lifestyle and environmental factors also contribute to a child contracting this condition.

### More Than Just Genes: Lifestyle Matters

In recent years, a sharp rise in screen time—due to online classes, digital learning, and recreational gadget use—has become a major concern. Children who spend more hours on screens and fewer hours outdoors are at greater risk of developing vision problems. Additionally, a lack of physical activity, poor posture, and minimal exposure to natural light can negatively affect visual development. A child's overall lifestyle plays a critical role in eye health, sometimes just as much as genetics.

### Early Detection Is Key

Regular paediatric check-ups are a great opportunity to ask your doctor about eye health. While ophthalmic (eye) examinations are usually recommended by the age of five, they may be advised as early as when the child is two or three years old, especially if there's a family history of vision problems. Furthermore, if a child seems to be experiencing watery eyes or redness of eyes very frequently, it might warrant a visit to the paediatrician for a check-up.

Catching a refractive error early can significantly improve a child's quality of learning, communication skills, and overall development. Good vision isn't just about seeing the board clearly—it's essential to a child's academic and social growth.

### What Parents Should Do

- **Be proactive:** If you or your partner wear glasses, talk to your pediatrician about early eye screening for your child.
- **Limit screen time:** Encourage regular breaks and promote outdoor activities.
- **Watch for warning signs:** Squinting, holding books too close, or complaining of headaches may indicate a vision issue.
- **Test on time:** Schedule a comprehensive eye check-up by age five, if not sooner.

Vision health is a crucial part of your child's overall well-being. By staying informed and vigilant, you can help ensure they see the world as clearly as possible. ♦



# Strength in Support

## Why Breastfeeding Needs More Than Just Mothers

*Every year, World Breastfeeding Week reminds us not just of the benefits of breastfeeding but also of the complex ecosystem that makes it successful. Yet, breastfeeding is often seen as a solitary task, expected solely of women. But how sustainable is that notion? And what can we do to build a more supportive environment that enables mothers to thrive, not just survive?*



**Dr. Jayashree Jayakrishnan**

Clinical Physiotherapist  
in Women's Health &  
International Board Certified  
Lactation Consultant

Look around you, and you will notice that, despite it being a natural process, breastfeeding is often presented as a mother's sole responsibility. The reality, however, is that breastfeeding doesn't happen in isolation. It requires mental, emotional, and physical readiness—not just from the mother, but from the entire family unit and larger society as well.

When a woman says, "I'm not going to breastfeed," we must pause and ask why. Her decision may stem from exhaustion, lack of support, misinformation, or even past trauma. Instead of judgment, what she needs is a community that listens, understands, and empowers. It is time we build that community and progress towards building a breastfeeding-friendly society.

### It Does Take a Village

Creating a breastfeeding-friendly society is not a one-woman mission. Communities play a pivotal role in setting the stage for successful breastfeeding. Public awareness, adaptive workplace policies, healthcare infrastructure, and cultural attitudes all influence a mother's experience.

But to truly move the needle, we must ask: *Whom should we be preparing?*

### Key Players in Breastfeeding Success

Grandparents and spouses are often overlooked in this conversation, yet their impact is profound. A partner's encouragement or a grandparent's hands-on help can make all the difference. Their knowledge, emotional

support, and even physical fitness matter when it comes to helping the mother rest, recover, and feed her baby with confidence.

Too often, women are the focus of nutrition and strength-building efforts, but strength is not about food alone. Endurance, both physical and emotional, is vital in the repeated, round-the-clock task of breastfeeding. Fatigue sets in not just due to physical strain, but from mental and emotional overload—especially when a woman feels she must do it all on her own.

### Sustainability Through Shared Preparation

The solution? *Preparing the whole family.*

Pregnancy, childbirth, and breastfeeding should not be seen as journeys that only concern the woman. When the entire family is involved—emotionally, physically, and intellectually—outcomes improve not just for breastfeeding, but for child-rearing as a whole.

This is the ethos we believe in at BloomLife Hospital Pvt Ltd, the first nationally accredited Breastfeeding-Friendly Hospital in India. We focus on families, not just mothers. Because sustainability in breastfeeding begins with a supportive home—one where each member takes up their role without differentiation.

### So, Let's Begin!

This World Breastfeeding Week, let's shift the conversation.

Let's move from "What should women do?" to "How can we all help?"

Because at the end of the day, a child's growth isn't the responsibility of one person—it's the collective commitment of a prepared, supported, and compassionate family, community and society. ♦



# Behind Every Breastfeeding Mother...

...is a network of family, loved ones and peers encouraging and supporting her. When society at large prioritises breastfeeding, mothers no longer feel like they're going it alone. There are many practical ways in which those around a breastfeeding mother can help her sustain continuous breastfeeding, especially during the demanding early months—we look at some you can adopt right away!

1

## Offer Emotional Support and Encouragement

First and foremost, offering emotional support and encouragement can make a world of difference. When partners and loved ones express belief in the mother's ability to breastfeed and regularly acknowledge her efforts, it reinforces her confidence and emotional resilience. Simply listening without judgment when she expresses tiredness or frustration, and reassuring her when needed, helps reduce stress and keeps her motivated to continue.

2

## Help with Household Responsibilities

Partners and family members can step in to cook, clean, do laundry, or care for older children. These practical acts of support free up the mother's time and energy so she can focus on feeding and bonding with her baby. Less physical and mental burden means better chances for successful, sustained breastfeeding.

3

## Be Patient with Breastfeeding Challenges

Challenges are bound to happen, and when they do, patience and understanding are key. Instead of suggesting quick fixes like formula or expressing frustration when things aren't smooth, loved ones should remain patient and compassionate. Whether the mother is dealing with nipple pain, mastitis, or cluster feeding, having a calm support system allows her to work through these struggles with confidence.

4

## Support Breastfeeding in Public or Social Settings

Friends, extended family, and even acquaintances can play a role in creating a safe, judgment-free environment. Whether it's by offering a private space if desired, speaking up against shaming, or behaving like breastfeeding is a normal part of life, this social validation helps mothers feel confident feeding their babies wherever they are.

5

## Advocate for Breastfeeding-friendly Workplaces

Colleagues and employers can help by ensuring that breastfeeding or pumping mothers have access to a private, hygienic lactation room, flexible breaks, and a refrigerator for milk storage. When returning to work doesn't mean ending breastfeeding, mothers are more likely to continue for longer periods.

6

## Provide Night-time Support

Partners who help with tasks like diaper changes, burping the baby, or soothing them back to sleep can ease the mother's burden. Even if only one person can feed, sharing other nighttime duties makes a huge difference in how rested and capable the mother feels.



# from CRAVING to CLARITY

Rethinking the Role  
of Comfort Food

*Comfort food feels like a warm hug from the inside—but too much of it can start to feel overwhelming and burdensome. We look into the patterns that define stress eating, and how to break out of the loop of ‘comfort, guilt, repeat’.*

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

**We’ve all been there.**

Breakup? Chocolate.

Stressful day? French Fries.

Rainy evening? Molaga bajji.

There’s something incredibly soothing about comfort food. It’s like a warm hug from the inside—a small ritual of care when the world feels too sharp. But what happens when that ritual turns into a habit, and that same warm hug slowly turns into a heavy burden?

Comfort eating isn’t just about enjoying good food. It’s when we eat not out of hunger, but to soothe emotions, to distract ourselves from boredom, or to reward our tired selves for getting through the day. In small doses, it’s harmless—even helpful. But over time, it can quietly spiral into something more complicated, something that leaves our bodies sluggish and our minds foggy.

## **The Hidden Costs of Uninhibited Eating**

What starts as relief can lead to regret. That moment of calm after indulging is often followed by a wave of guilt or heaviness. The quick mood lift from sugar and fat doesn’t last long before it crashes, bringing irritability and fatigue along with it.



Instead of facing what we're feeling, we may numb out—only to be left with bloating, low energy, and emotional confusion.

And it's not just about what's on our plate—it's about what's happening in our brains. Comfort eating taps into our reward system. Every time we eat to feel better, our brain releases dopamine, the feel-good chemical that says, "Yes, this helps." Over time, our brain starts associating food with emotional relief, craving it not because we're hungry, but because we're hurting, stressed, or simply overwhelmed. We begin eating on autopilot, not in response to physical hunger, but emotional cues. We lose connection with what we truly need—real rest, human connection, or even just a good cry.

And what's more? Even with all this eating, we don't always feel better. That's because the foods we reach for—those loaded with sugar, salt, and fat—can send our blood sugar levels soaring and then crashing, leaving us anxious, tired, or jittery. Overeating itself can trigger stress hormones, while the guilt that follows often deepens whatever emotions we were trying to avoid. It becomes a loop: comfort, guilt, repeat.

You might be wondering if this sounds like you. Maybe you've caught yourself eating when you weren't hungry, just stressed or bored. Maybe you've felt a pang of regret after a late-night binge or noticed how you rush through eating your favorite snacks. Maybe you've reached for food before even asking yourself what you're really feeling. If that rings true, you're far from alone—and you're not powerless to change it.

### Reframe the Story

There's no shame in seeking comfort, and food can still be a part of that. But healing begins when we pause. Before the next bite, we can ask ourselves: "Am I truly hungry—or am I feeling something else?" Naming the emotion—whether it's sadness, anxiety, loneliness, or fatigue—can be a powerful shift. From there, we can explore other kinds of comfort: a walk around the block, journaling for five minutes, playing some music we love, stepping into a hot shower, or simply breathing deeply.

And when you do choose comfort food, let it be a conscious, mindful choice—not a reflex. Eat it slowly, without guilt. Enjoy the taste, the warmth, the nostalgia—without letting it control you. It also helps to balance your meals during the day. Skipping meals or eating erratically can lead to blood sugar dips, which intensify cravings and emotional eating. Including protein, fiber, and healthy fats in your meals can stabilize energy and mood, making it easier to respond to emotions instead of eating through them.

### Breaking the Pattern (Without Shame)

Change doesn't mean restriction. It means awareness. Start with these small steps:

#### 1. Pause Before You Bite

Ask: "Am I actually hungry—or just feeling something else?"

#### 2. Name the Emotion

Replace "I need food" with "I feel anxious/sad/lonely/tired."

#### 3. Find Other Comforts

Try journaling, walking, listening to music, taking a hot shower, or simply breathing deeply.

#### 4. Make Comfort Food Still Okay

Don't ban your favourites—just eat them mindfully.

#### 5. Balance Your Blood Sugar

Eat regularly. Include protein, fiber, and healthy fats to reduce emotional food spikes.

Comfort food isn't the enemy. But using it as your only source of emotional relief is like putting a band-aid on a broken bone—it hides the pain but doesn't heal it. You deserve nourishment—from food, yes, but also from connection, rest, honesty, and care. ♦

## 3-Day Awareness Challenge

- **Keep a journal** of what you eat and how you feel before and after.
- **Write down your cravings** and what triggered them.
- **Rate your hunger** on a scale from 1–10 before eating.

Within just a few days, you'll start noticing patterns—and regaining power!





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

# More Than Just High Sugar

## Why Diabetes Needs Urgent Attention

*The 'metabolic memory' associated with diabetes makes it imperative for us to take action as a first step, not an afterthought.*

**D**iabetes is often treated lightly until complications arise—but this 'silent' condition can lead to several major health issues. Apart from heightened risk, the reason why early intervention is important is because diabetes has what's known as a "metabolic memory." This means that uncontrolled blood sugar in the early stages can cause long-term damage, including heart disease, stroke, loss of vision and kidney failure—even if control is achieved later. Hence, it's crucial to manage diabetes from Day 1.

### Warning Signs and Early Indicators

Although diabetes is often silent in the beginning, there are several early warning signs that shouldn't be ignored:

- Recurrent skin infections (like boils or folliculitis)
- Increased thirst and frequent urination
- Unexplained weight loss
- Dark, velvety skin on the neck, underarms, or knuckles—an early marker of insulin resistance
- Persistent fatigue or excessive hunger

These symptoms may seem minor at first but could be early indicators of pre-diabetes or undiagnosed diabetes. Recognising and addressing them early can prevent more serious complications down the road.

### Is Diabetes Always Linked to Obesity?

While obesity increases the risk of developing diabetes, the two don't always go hand in hand. Obesity can lead to insulin resistance, where the body produces enough insulin but doesn't use it effectively. Good news is, physical activity and weight loss can significantly improve insulin sensitivity.

### A Lesser-known Symptom: Urinary Tract Infections (UTIs)

A common but lesser known issue faced by diabetic patients, especially women, is urinary tract infections (UTIs). High blood sugar levels create an environment conducive to bacterial growth, and certain diabetes medications themselves may raise the risk of UTIs. So, it's important to review blood sugar levels and medication to prevent recurrent infections.

### Managing Diabetes

Upon diagnosis, managing diabetes in its early stages—especially Type 2 diabetes—often focuses on lifestyle changes and non-insulin medications to keep blood sugar levels within a healthy range. The most commonly used measures are shared below.

- Healthy eating habits
- Physical activity
- Weight management
- Regular monitoring of glucose levels
- Avoiding smoking and limiting alcohol levels

### Insulin: Not a Last Resort

There's still a lot of stigma attached to insulin therapy, particularly among older adults. Many believe that once they start insulin, it's a lifelong commitment. But that's not always true. Insulin may be prescribed temporarily in cases like:

- Pregnancy-related diabetes
- Before or after surgeries
- During severe infections or hospitalizations

However, if a patient has been on multiple oral medications and still doesn't achieve adequate blood sugar control, it's often a sign that their body's insulin reserves are depleted. At that point, continuing oral medication becomes not only ineffective but costly and risky. In such cases, insulin becomes a necessity. ♦



# Not So Sweet

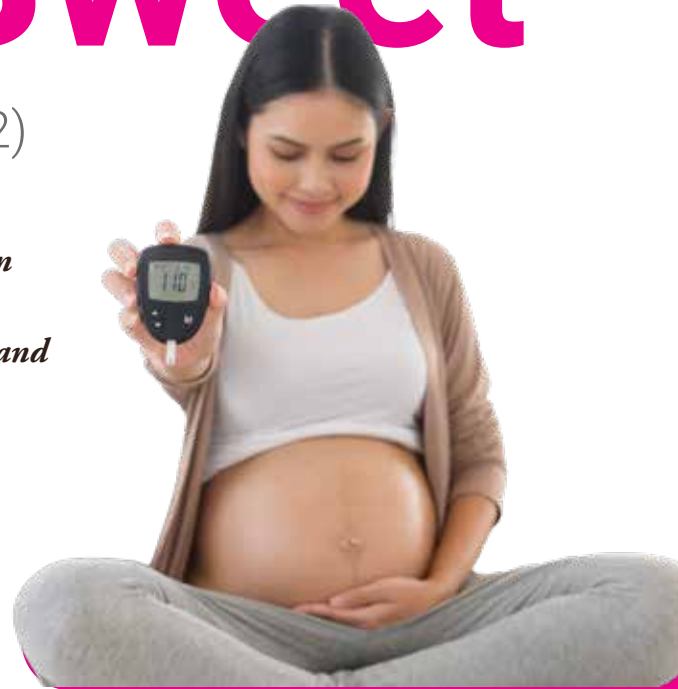
## Risks of Gestational Diabetes (Part 2)

*We looked into the increase in occurrence of gestational diabetes in India and the main causes behind this trend in the previous issue. Here, we touch on the health risks that arise from this for the mother and baby, means of testing and how to address the condition if it is detected.*



**Dr. Kavitha Gautham**

Senior Consultant – Reproductive Medicine  
& High Risk Obstetrics  
BloomLife Hospital Pvt. Ltd.



One of the biggest risk factors of uncontrolled sugar levels during pregnancy is the possibility of birth defects for the baby, particularly neurological developmental defects and cardiovascular defects.

Moreover, the baby's blood flow may be affected, thereby causing the baby to grow very big. This can cause intrauterine growth restriction, and we may face complications during the delivery. Due to this, such babies are usually delivered via C-section. Even so, the baby may face breathing difficulties due to respiratory distress.

Another risk factor to look out for is polyhydramnios or the buildup of increased amniotic fluid (the fluid that surrounds the baby in the uterus) during pregnancy. This condition is associated with risks such as premature delivery, water breaking early, umbilical cord prolapse, placental abruption, or bleeding.

Other risk factors include the possibility of the baby contracting neonatal jaundice, hypothermia or polycythemia (change in the blood cells) after birth.

*And please take note of this, because it is one of the most important aspects:* Since the mother is diabetic, the baby will also be diabetic through the gestation period, and their sugar levels will be very high. So, we have to start monitoring the baby's sugar levels almost immediately after the birth and keep them under control. Furthermore, babies who are born with diabetes indicators may frequently experience hypoglycemia (a drop in sugar levels), so maintaining a proper feeding routine becomes crucial.

### **How do we detect if a person has gestational diabetes and what can we do to ensure a safe pregnancy?**

Immediately upon confirming pregnancy, we do a fasting blood test for the mother-to-be. If the blood test is more than 92, we start to monitor their health. The first and most important step is to put them on a strict low-carb and high-protein diet to control the blood sugar levels. This is important if we detect the possibility of gestational diabetes in the first trimester itself, so that we can keep the blood sugar levels stable, and ensure a continuous supply of essential nutrients for the baby's growth and development.

If the first fasting blood test's results are normal, another test is done around 24 to 26 weeks. This is the Glucose Tolerance Test or GTT, wherein we give the woman 75 grams of glucose and then check her body's response. If the values in these tests are slightly higher or on the borderline, we implement a strict diet restriction. In cases where the values are clearly elevated, the woman may be given some medication to bring the sugar level under control.

Overall, our aim is to ensure a safe, healthy pregnancy and delivery—and it is imperative that we all (doctors, parents-to-be and family members) work together to achieve this. ♦

**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 “I want to know about your webinars!”, and we will keep you posted.**



# Stamp of Approval

## Why Hospital Accreditations Matter

*When choosing a product or service, we instinctively look for value and quality—something that assures us our time, money, and effort are well spent. The same applies, even more critically, when it comes to healthcare. But what gives us that confidence? The answer lies in accreditation.*

**Anita Krishnaswamy**  
CEO, BloomLife Hospital Pvt. Ltd.

**What is the NABH Accreditation for hospitals—and how does it benefit me as a patient?**

When you decide to go in for a product or service, what are the ‘must haves’ that will convince you to seal the deal?

A primary aspect that drives us when it comes to a purchase is the desire to get sufficient value for the cost of the product or service we are seeking to procure. Whatever be the amount of money we are spending or the effort we are expending, it is made worthwhile if the end product or experience is one that is sufficiently satisfying—or, even better, exceeding expectations.

This is the reason why there are compliance and quality standards in every industry, for practically every product and service out there. Internationally and nationally recognised bodies put together guidelines as to the required commitment on part of the company/organisation to hold them accountable to providing the benchmarked level of quality in the goods and services that are sold. This is to safeguard the interests of the end consumer, by ensuring that meeting the needed standards is a mandatory requirement and not a 'nice to have' value add.

Now, let's look at it from the point of view of a patient who is at a hospital. Their expectation is that they will be treated for their condition by knowledgeable consultants, that the equipment used will be of good quality, that their facilities will be well maintained, that the they are using are well within usable dates and so on.

Truth be told, we don't sit down and list these things down—we expect that these many factors will be held up to required standards. And we have good reason to not to have to worry about ascertaining all this beforehand, because there are accreditation institutions that look into all these (and many more) aspects to ensure that they are provided for as per given guidelines for quality of treatment and care.

The National Accreditation Board for Hospitals & Healthcare Providers or NABH is one such government body in India that accredits healthcare providers in our country. While NABH accreditation is voluntary, attaining it sends the message that the hospital or healthcare provider has met (and continues to meet) high standards of quality. These accreditations are usually done on a periodic basis—and hospitals can apply for entry level, full-fledged accreditations or specialised certifications. During the audit, the NABH assessor (who is not connected with the hospital or healthcare provider in any manner), will come in and evaluate

the different aspects, to see if the standard guidelines are met. If the assessor is able to see and evaluate that the organisation is indeed meeting the guidelines, the accreditation will be awarded/renewed.

An NABH accreditation is not easy to attain—several aspects of patient care and quality of healthcare service are taken into account, including adherence to evidence-based clinical practices, effective infection control protocols, and robust patient rights and education framework, as well as adherence to standardised procedures for patient assessment, care delivery, medication management, and surgical safety. While the parameters vary according to the size of the hospital and its range of specialties, the accreditation is an acknowledgement that the hospital is committed to patient-centric service that prioritises safety, transparency, and consistent improvement.

Another such accrediting body is the Joint Commission International (JCI), the international arm of The Joint Commission, which has been accrediting hospitals in the USA for over 60 years. A JCI accreditation is of particular relevance for hospitals that are seeking to provide medical tourism, as the JCI accreditation acts as a universal symbol of trust and excellence.

The details and intricacies of the process and parameters of NABH and JCI accreditations are more relevant for healthcare professionals—so we are not going to go into those details here. From a patient's perspective, an accreditation is proof that the quality of service provided by the hospital has been tested and verified by the governing body—and that it is a safe choice.

So, when you are considering a choice of hospital, look to these accreditations—they are a seal of assurance that you will get good treatment and care, as verified by experts. ♦



# Claim With Confidence

## A Patient's Insurance Guide to Hassle-Free Insurance Claims

*Understanding your insurance policy and following some simple yet important steps can significantly reduce stress during hospitalisation and subsequent claims. Whether you're opting for cashless treatment or reimbursement, being informed empowers you to focus more on recovery and less on paperwork. We share some key points you should look into.*

### Dr. Rija Prathab

Manager – Billing & Insurance  
BloomLife Hospital Pvt. Ltd.

**N**avigating the health insurance process during hospitalisation can often be overwhelming. Whether you're opting for cashless treatment or planning to file for reimbursement, being informed and prepared can ease the process and help you avoid delays or out-of-pocket expenses. Here are some essential tips for patients and caregivers to ensure a smoother experience when dealing with insurance claims:

### FOR CASHLESS CLAIMS

#### Carry Your Insurance Card and Photo ID

Always bring your valid health insurance card and a government-issued photo ID when visiting the hospital. These are mandatory for initiating the cashless claim process.

#### Know Your Policy Details

Understand the specifics of your insurance policy, including:

- Coverage limits and sub-limits
- Room rent eligibility
- Policy exclusions

For example: If your policy covers only general ward charges, choosing a private room may lead to deductions from your claim.

#### Inform the Hospital in Advance (for Planned Admissions)

If you are scheduled for planned surgery or treatment, inform the hospital's TPA/billing desk two to three days in advance. This allows time to initiate and complete the pre-authorisation process with your insurer.

#### Submit Required Documents Promptly

Provide the following documents as early as possible:

- Valid ID proof
- Insurance card
- Doctor's advice or admission note
- Previous medical records
- Investigation reports

#### Clarify Pre-Authorisation Approval

Before proceeding with expensive treatments or procedures:

- Wait for the pre-authorisation approval from your insurance provider.
- Check what is fully or partially covered.
- Understand any out-of-pocket expenses.

#### Understand Non-Payable Items

Be aware that certain items and charges are typically not covered by insurance, and must be paid at the time of discharge. These may include:

- Gloves
- Hand sanitizers
- Registration or file charges
- Service or administrative fees

#### Maintain Regular Communication

Stay in touch with the billing team or TPA desk during your stay. Regular communication helps ensure all approvals and updates are handled promptly.

#### For Reimbursement Claims

If you're paying upfront and filing for reimbursement later, follow these additional steps:

#### Get a Hospital Estimate in Advance

Ask for a detailed cost estimate before admission. Check if the estimated cost fits within your policy limits and what portions may be excluded.

#### Collect All Original Documents at Discharge

Ensure you collect and preserve the following original documents:

- Discharge summary
- Investigation reports
- Final hospital bill with detailed breakup

Ensure that the final bill is sealed and signed by the hospital authorities. ♦

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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**Classes held on Mondays, Wednesday and Friday  
(7 to 7.45 a.m. OR 5 to 5.45 p.m.)**

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For details, call Dr. Swarna Ganesan at  
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Velachery, Chennai

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