

Volume 02 | Issue 06 | September 2025

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# HEALTH SHOTS

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### Glow or Gimmick

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### Belly, Body & Balance

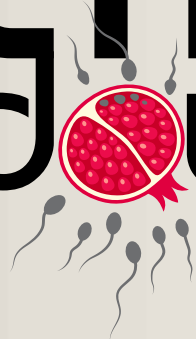
Pre-natal massages are not a luxury—they are a beautiful form of care for mother and baby.



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# Fertility Friday



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# Editor's Note

**Dear Readers,**

Sometime back, I had written about how there is a mushrooming of fertility clinics in our city. The change in just a decade is striking, with a clear increase not only in the number of clinics but also in the awareness and acceptance surrounding fertility treatments. This is a definitely a very positive development as it shows openness to advancements in reproductive medicine on the one hand, and, on the other, a lowering of stigma when it comes to availing these treatments to conceive.

In all of this, however, there's a tendency to view fertility issues purely from a physiological standpoint. Many couples come to consultations seeking a quick, direct solution that will lead to pregnancy and parenthood. While this is understandable, it's crucial to recognise that our physical challenges are often tied to a complex interplay of emotional, hormonal, and even spiritual imbalances.

That's why it's so important to take a more holistic approach. Addressing fertility from this broader perspective—rather than focusing solely on treatments—can be transformative. This philosophy is at the heart of a new programme called “Fertility Friday” (which I explore in detail in this issue). By considering the whole person, we prioritise overall healing, not just the resolution of one specific issue.



But the goal isn't merely to clear the path for conception. It's about cultivating a healthy, mindful way of living. This approach not only promotes long-term well-being but also serves as an example for your children as they grow. After all, children learn best by watching us, so why not start teaching them through our own actions, right from this very moment? ♦

**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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# Tall Tales

## Debunking the Sports-Height Myth

*Can playing basketball help your child gain a few inches in overall height? Will enrolling them in gymnastics limit their potential to grow tall? In this article, we look into some common notions (and misperceptions, too), and shine the spotlight on the real role of sports in children's growing years.*

**Dr. D. Balakumaran**

Head of Paediatrics  
BloomLife Hospital Pvt. Ltd.



Parents often have a lot of thoughts when it comes to enrolling their children in sports. Some believe that playing sports—especially games like basketball or volleyball—will help their child grow taller. Others worry that too much physical exertion may actually stunt growth or affect their child's health. These are common concerns, but they stem from a widespread misconception.

The truth is that sports do not directly determine how tall a child will grow. What sports do contribute to is overall health, fitness, coordination, and emotional well-being—benefits every parent hopes for their child.

**So where did this belief come from?** Studies suggest that taller children naturally gravitate towards sports where height is an advantage, such as basketball or volleyball. Upon observing taller children in the court, many parents assume that playing these sports makes children taller. In reality, it works the other way around: children who are already tall tend to succeed in these sports. Similarly, children with shorter stature often thrive in activities where balance and lower center of gravity are key, such as gymnastics, football, or hockey. This has led some to believe that these sports somehow restrict growth, which is also untrue.

**In fact, science is clear:** A child's height is determined mainly by genetics and influenced by multiple factors, including nutrition, overall health, sleep, and physical activity levels. A balanced diet with sufficient proteins and nutrients, along with a healthy lifestyle, plays a much greater role in growth than any particular sport.

**So, parents need not worry—**sports will not stunt or boost your child's height. Instead, think of sports as an investment in your child's strength, discipline, teamwork, and life-long health. Enroll them in activities they enjoy, encourage consistent participation, and focus on building healthy habits—this is the best you can do for them. ♦

# More Than Medicine

Supporting Fertility With  
Compassion and Care

*Fertility challenges are not isolated medical problems—they often signal deeper imbalances within the body and spirit. By addressing the root causes and fostering harmony through holistic care, couples not only move closer to their dream of becoming parents but also cultivate resilience, wellness, and joy. This is the inspiration behind Fertility Fridays—the understanding that creating life begins with nurturing life within ourselves first.*



**Dr. Kavitha Gautham**

Senior Consultant – Reproductive Medicine  
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**F**ertility challenges can be overwhelming. For many couples, the journey to parenthood is filled with tests, treatments, and uncertainty. Yet, beyond medical interventions, there is a deeper truth: Fertility issues are not only physiological; they are often a reflection of disharmony within the body and mind. True healing, and, ultimately, conception, comes when we nurture the whole person—the physical, emotional, mental, and spiritual self.

This has been my learning after years of working with thousands of couples seeking care. Reproductive health is not just about organs and hormones. It's about



balance, resilience, and well-being. And while modern medicine provides indispensable tools, coupling it with holistic approaches like ayurveda, yoga, naturopathy, balanced nutrition, and mindful stress management creates the most fertile ground—literally and figuratively—for new life to thrive.

### **The Birth of 'Fertility Fridays'**

With this philosophy in mind, BloomLife Hospital has introduced Fertility Fridays, a unique initiative designed to support couples in a holistic, integrated way. In this programme, we don't simply treat immediate symptoms. Instead, we uncover and address underlying imbalances so that overall health improves, stress and anxiety are eased, and couples feel more confident and empowered in their journey toward conception and parenthood.

By combining medical guidance with mind-body techniques, lifestyle adjustments, and complementary therapies, the programme helps reduce the emotional distress that often accompanies fertility struggles, while also potentially minimising treatment side-effects and enhancing overall well-being.

### **ASPECTS OF FERTILITY FRIDAYS**

#### **Mind-Body Connection and Stress Management**

Chronic stress disrupts hormone levels and reproductive function, making stress management fundamental to fertility care. Practices such as yoga, meditation, mindfulness, deep breathing, and counseling are frequently incorporated. These techniques not only encourage relaxation but also regulate hormonal responses. Fertility struggles often take an emotional toll, so holistic care emphasises counseling, support groups, and mindset practices—reminding both partners that mental well-being is just as vital as physical readiness.

#### **Nutrition and Diet**

What we eat significantly shapes reproductive health. Holistic fertility care focuses on nutrient-dense, whole foods and individualised nutrition plans. Key nutrients such as folate, iron, zinc, and omega-3 are building blocks for egg and sperm health, hormonal balance, and success in conception. Achieving and maintaining a healthy body weight is equally crucial, as both underweight and overweight conditions can interfere with cycles and fertility. Limiting alcohol, caffeine, and ultra-processed foods reduces inflammation and hormonal disruption, while hydration supports every system in the body.

#### **Lifestyle Factors**

Daily habits matter more than we think. Regular, moderate exercise improves blood circulation, aids stress management, and regulates hormones. Restorative sleep is equally important, as poor sleep can throw hormone cycles off balance. Awareness of environmental toxins—like plastics, pesticides, and certain personal care products—is also encouraged, since reducing exposure to endocrine disruptors may safeguard reproductive function in both men and women.

### **Complementary Therapies**

Complementary therapies can add valuable support alongside conventional fertility treatments. Acupuncture, for example, is known to improve blood flow to reproductive organs and regulate hormones. Herbal therapies may also support fertility, though they must be used under professional guidance to avoid medical interactions. Massage therapy can encourage lymphatic and blood circulation while reducing tension. Systems such as naturopathy and ayurveda offer individualised plans that support balance through diet, detoxification, herbs, and lifestyle changes. Other emerging options like chiropractic adjustments are being investigated for their potential to support nervous system function and indirectly aid reproductive health.

### **Is There a Guarantee of Success?**

One natural question that arises is whether this approach guarantees pregnancy. The answer is nuanced. Because every couple's circumstances differ, exact success rates are difficult to measure. However, research indicates that a holistic, integrated approach can improve chances of conception, increase overall health, and enhance treatment outcomes. In some complex cases, such as congenital or medically severe conditions, conventional interventions may still be advised. The key is openness—working closely with doctors, keeping communication clear, and recognising that the journey is unique for each couple. ♦



**To know more about the Fertility Friday initiative and/or to make an appointment, please call +91-72999 11107**





**Dr. Nalini T.**

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

# Understanding Uterine Fibroids

*Uterine fibroids is a common condition that affects many women during their reproductive years. In this article, we look into what they are, what causes them, if they can affect pregnancy outcomes and when a person should seek medical intervention to manage them.*

**U**terine fibroids, also known as leiomyomas, are benign (non-cancerous) tumors that develop within or on the uterus. They develop when cells in the uterus undergo abnormal growth, resulting in a mass of tissue. The cause of this growth is not fully understood, but several factors, including hormonal changes and genetic predisposition, are believed to play a role. These growths are a common health concern among women, particularly between the ages of 18 and 45, or what we call the ‘reproductive age group’.

## Types of Fibroids

Fibroids can vary in size, number, and location within the uterus. Some women may have just one fibroid, while others may develop multiple growths. The location and size of the fibroids are important as it can lead to pressure-related symptoms. Symptoms depend upon location and size of the fibroid ranges from heavy menstrual bleeding, pelvic pain, mass abdomen, pressure symptoms like urinary urgency, constipation

The types of fibroids are:

1. **Submucosal Fibroids:** Located just beneath the inner lining of the uterus, these fibroids are one of the commonly seen types.
2. **Intramural Fibroids:** Found within the muscle wall of the uterus, these are another common type of fibroid.
3. **Subserosal Fibroids:** These fibroids grow on the outer surface of the uterus, and may sometimes press against surrounding organs.

## Are Fibroids Always Problematic?

In around 70% of cases, fibroids are discovered incidentally during routine health check-ups or imaging tests, such as ultrasounds, which are done for other reasons. However, in some instances, fibroids can cause discomfort and require medical intervention.

The symptoms largely depend on the size, number, and location of the fibroids. The symptoms include heavy or prolonged menstrual bleeding, pelvic pain or pressure, frequent urination, pain during intercourse.

When fibroids are small (less than 5 cm), and the woman is not experiencing any symptoms, there is typically no need for treatment. Regular monitoring may be all that’s required. If the fibroids are large—such as the size of a coconut or watermelon—it may require medical intervention.

## Fibroids and Pregnancy

In most cases, fibroids don’t cause major problems during pregnancy, and many women go on to deliver healthy babies. However, if a fibroid is large, it may increase the risk of complications, such as the possibility of pre-term labour, miscarriage and even obstructed labour, particularly if the fibroid is located near the cervix (the mouth of the uterus), which can make vaginal delivery difficult. In some cases, the fibroid may grow along with the pregnancy without any symptoms (except in some women, wherein it may cause pain and fever). Post delivery, the fibroids will shrink along with the uterus.

## When to Seek Treatment

If you experience symptoms related to fibroids or discover a large fibroid during a routine check-up, your doctor will work with you to determine the best course of action. Treatment options may include medication, or surgical procedures (such as myomectomy or removal of the fibroid, or hysterectomy or removal of the uterus) for larger or problematic fibroids, or uterine artery embolization, a procedure that cuts off blood flow to the fibroid to shrink it. ♦



# Glow or Gimmick?

## Shining the Spotlight on Skincare Trends

*Skincare trends can be fun to follow, but it's important to separate fact from fiction. Some can truly benefit certain skin types, while others don't live up to their promises—and may even pose risks. We look at top trends and separate the 'yays' from the 'nays'*



**Dr. Kumudhini Subramaniam**

Consultant - Aesthetic Dermatology  
BloomLife Hospital Pvt. Ltd.

**F**rom YouTube tutorials to Instagram reels, skincare trends travel at lightning speed. But with so much advice floating around, it's hard to know what's genuinely beneficial and what's just hype. Let's take a closer look at some of the buzziest trends making waves right now.

### Slugging

Slugging involves applying a thick layer of an occlusive product, like petroleum jelly, over your skincare routine at night, to lock in moisture. For people with dry or damaged skin, this technique can be a game-changer, helping to restore the skin barrier and prevent water loss. However, for those with oily or acne-prone skin, slugging may do more harm than good. The heavy layer can trap oils and lead to clogged pores or breakouts. If you'd like to try it, stick with petroleum jelly or a non-comedogenic occlusive moisturiser—and use it sparingly.

### Face Yoga & Facial Massage Tools

Think jade rollers, gua sha stones, and hands-on massage techniques. These practices promise relaxation, improved circulation, and reduced puffiness. And it's true: Face yoga and rolling can increase blood flow, enhance product absorption, and provide an overall destressing experience. But here's the catch—they won't dramatically

tighten skin or lift your face as some claims suggest. Consider them as a soothing ritual rather than a contouring miracle.

### Mouth Taping

One of the more unusual trends, mouth taping involves sealing your lips shut at bedtime to encourage nose breathing. Some claim it improves sleep quality, reduces snoring, and even helps skin health. While intriguing, the risks often outweigh the supposed benefits. Taping can cause skin irritation, allergic reactions, and in certain cases, even breathing difficulties. Current research doesn't offer strong evidence to support this trend—so it's best approached with caution, or avoided altogether.

### Chin Strapping

You may have seen chin straps marketed as a way to “lift” the face, slim the jawline, or reduce double chins. The truth? These straps or compression wraps can play a useful role after surgical procedures like neck liposuction or facelifts by reducing swelling and supporting healing. But when used on their own, they will not reshape or slim your face. Consider chin straps as post-procedure aids, not cosmetic shortcuts.

### Skin Cycling

Skin cycling is one trend dermatologists often recommend. The method involves rotating active products in a structured cycle—for example, exfoliants on the first night, retinoids the next, followed by hydration and repair days. This approach prevents irritation by avoiding too many potent ingredients at once and helps the skin adapt to actives better. While the exact cycle can vary, doing this under dermatological guidance can make your skincare routine more effective and sustainable. ♦

# The Twinkie Diet Myth

The Problem with Junk Food Diets

*The idea almost sounds too good to be true—losing weight while eating pizza for dinner, fries for lunch, and cookies as your afternoon snack, and you never once touch a salad. For many people, that sounds like a dream diet. But wait, pause and ask: Is this kind of weight loss real or lasting?*

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



**W**eight loss, at its most basic, comes down to calories. Technically, if your body burns 2,000 calories in a day and you only eat 1,500—even if those calories come entirely from fries and soda—you will lose weight. This very principle was put to the test by Kansas professor Mark Haub in his now famous “Twinkie Diet.” For 10 weeks, he ate mainly Twinkies (an American snack cake), Oreos (cookies), and Doritos (chips), but carefully kept his calorie intake below his body’s needs. The result? He shed 27 pounds (around 12 kg).

But before you rush to fill your shopping cart with chips and pastries, it’s important to pause and ask: Is this kind of weight loss real or lasting?

The answer is a firm NO.

### **Not Just About Calories**

While calorie deficit even while eating junk food can take a few pounds off in the short term, it cannot sustain healthy weight loss in the long run. Your body simply doesn’t work that way. At first, you may notice the exciting drop in weight as your calorie deficit does its job, but your metabolism adapts soon. The body is designed for survival, which means when calories stay low, it slows its energy burn to conserve what little fuel it has. What worked in one week or two stops working just a few weeks later.

And then, there is the problem of what kind of weight you’re actually losing. Because junk food is generally low in protein, the body ends up consuming muscle tissue along with fat, and the less muscle you have, the slower your metabolism becomes. It’s a vicious cycle: You lose scale weight, yes, but much of it comes at the cost of muscle, leaving you weaker and softer in the long run. That’s why so many people who try to lose weight this way end up in the frustrating “skinny-fat” zone, where the number may have gone down but the body doesn’t look or feel healthier.

Another hidden danger of relying on junk food for weight loss is the lack of nutrients. While these foods provide plenty of calories, they don’t give you what your body actually needs—vitamins, minerals, and fiber. Over time this leads to fatigue, weaker immunity, dull skin, hair thinning, and constant cravings. That last one is especially problematic because when your body is deprived of essential nutrients, it pushes you to keep eating in an endless attempt to fill the gap, which often results in overeating and eventual weight regain.

On top of this comes the hormonal chaos caused by ultra-processed foods. Sugar spikes and energy crashes throw hunger-regulating hormones completely off balance. Leptin, the hormone that signals fullness, stops working properly, while ghrelin, the hunger hormone, surges, leaving you feeling hungrier than ever. Add in the rise of cortisol, the stress hormone linked directly to belly fat, and

***Mentally, studies have consistently found connections between junk-heavy diets and depression, anxiety, mood swings, even brain fog. The same food that once seemed to make weight loss effortless can end up clouding your mood and hijacking your ability to focus.***

you suddenly find yourself caught in a metabolic storm where junk food not only makes you crave more but also encourages your body to store those extra calories around your waistline.

And let’s not forget your gut and your mind. A diet dominated by chips, sodas, and pastries robs your gut of fibre and beneficial bacteria while feeding the harmful ones. Poor gut health leads to bloating, constipation, and weak nutrient absorption—problems that slow down metabolism even further. Mentally, studies have consistently found connections between junk-heavy diets and depression, anxiety, mood swings, even brain fog. The same food that once seemed to make weight loss effortless can end up clouding your mood and hijacking your ability to focus.

### **The ‘Right’ Kind of Weight Loss**

So where does this leave us? The answer is simple, though not always easy: Sustainable weight loss happens not through any quick fix but by fueling your body with the foods it was designed to thrive on. Whole foods rich in protein help you preserve valuable muscle, fiber-rich fruits and vegetables keep you full, and micronutrients protect your energy, hormones, and immunity. Whole foods also stabilise blood sugar, which means fewer cravings and less of the rollercoaster hunger that junk food creates.

This doesn’t mean you need to outlaw pizza or fries for life. Balance is the smarter answer. The 80/20 approach—eating whole, nourishing foods 80 percent of the time and enjoying indulgences 20 percent of the time—allows you to enjoy both worlds without sabotaging your health. By pairing your favorite treats with nutritious sides, controlling portions, and making protein a priority, you can enjoy the occasional cookie or burger while still moving toward your health goals. Exercise, especially strength training, adds another layer of insurance by protecting muscle and keeping metabolism high, making weight management far more achievable.

Ultimately, real and lasting transformation comes not just from dropping pounds but from gaining health—better energy, stronger immunity, stable moods, and a body that feels good to live in. A slice of pizza here and there won’t hurt you, but let it be the side story, not the main plot. The real story of lasting weight loss is written with whole foods, balance, and a respect for what your body truly needs. ♦



# Belly, Body & Balance

*Prenatal massages, when done safely and by trained professionals, is more than a luxury—it's a form of physical and emotional care. Each area massaged offers specific relief and contributes to a healthier, more comfortable pregnancy.*

Pregnancy is a beautiful yet challenging journey marked by profound physical, emotional, and hormonal changes. As the body adjusts to nurture and carry new life, women often experience forms of discomfort such as back pain, swelling, and fatigue. Prenatal massage, when done safely and gently, can help alleviate these symptoms and promote overall well-being. Different parts of the body are massaged for specific reasons during pregnancy, each with its own unique benefits.

## Back and Spine

As the baby grows, a pregnant woman's center of gravity shifts, placing additional strain on the lower back and spine. Gentle massage in this region eases lower back pain,

reduces muscle tightness, and improves postural alignment. It also increases blood flow to the spinal area, relaxing the nervous system and enhancing mobility.

## Neck and Shoulders

Tension in the neck and shoulders is common due to changes in posture, stress, and hormonal fluctuations. Massage in this area helps relieve headaches, stiffness, and mental fatigue. It promotes a feeling of relaxation and can improve sleep quality, which is often disrupted during pregnancy.

## Hips and Pelvis

Hormones like relaxin loosen the pelvic joints to prepare for childbirth, which can cause discomfort and instability. Massaging the hips and pelvis enhances joint flexibility, eases sciatic nerve pain, and supports proper pelvic alignment. This can reduce pain while walking and may contribute to smoother labour.

## Legs and Feet

Swelling in the feet and legs (edema) is a common concern during pregnancy. Massaging these areas encourages lymphatic drainage, improves blood circulation, and reduces muscle cramps. Foot massage also activates reflex points that can support various internal organs and help restore energetic balance.

## Arms and Hands

Pregnant women often report tingling or numbness in the hands due to carpal tunnel syndrome or fluid retention. Gentle



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BloomLife Hospital Pvt. Ltd.

massage improves circulation, relieves nerve compression, and reduces swelling. It can also help with joint pain and repetitive strain in the wrists and elbows.

## Scalp and Face

Facial and scalp massages may seem simple but can be deeply therapeutic. They relieve headaches, reduce facial puffiness, and promote mental clarity. Gentle stroking of the scalp can also soothe anxiety, uplift mood, and support better sleep.

## Baby Bump (Abdominal Area)

With proper guidance and very light pressure, massaging the baby bump can be both safe and beneficial. Using gentle circular motions with natural oils (like coconut or almond oil), abdominal massages can:

- Improve skin elasticity, helping to prevent or reduce stretch marks
- Enhance blood flow to the uterus and placenta, supporting baby's nourishment
- Reduce abdominal tightness, round ligament pain, and digestion issues like bloating
- Promote emotional bonding between mother and baby
- Offer a feeling of calmness to both the mother and fetus

**Note:** Always consult a trained prenatal massage therapist before performing abdominal massage, especially in the first trimester. ♦





# Doctor, May I Call You?

*With communication just a call or text away, some doctors willingly share their personal numbers, while others draw boundaries and prefer not to. Both choices deserve understanding—and more importantly, our deepest consideration and empathy.*

Anita Krishnaswamy

CEO, BloomLife Hospital Pvt. Ltd.

**Is it okay for me as a patient to reach out to my doctor on the latter's phone number if I have any health issues? Are there any guidelines I can follow to avoid overstepping?**

This is a very relevant question, I would even say one that is much needed. I appreciate the thought behind it—it shows respect and consideration for another person's time and space. But before I go on to answer the question, let me touch on a related aspect.

With the explosion of communication tools all around us, getting in touch with someone has become extremely convenient. Everyone is just a phone call or WhatsApp away, with voice notes added to the mix. This could often lead to a feeling of extreme familiarity, even with people we are not personally close to. This is particularly so in the case of doctors. This is because the patient looks up to the doctor for their near 'fairytale ending'—the doctor will make the illness disappear, and they (the patient, that is), can have their 'happily ever after'.

For the doctor, treating the patient is a massive responsibility—and when you take into account the number of patients they are treating at any one point, we can get to see the immense workload and stress levels they face.

Most consultants carry extremely heavy workloads, often seeing 30 to 40 out-patients a day (at a minimum) in addition to hospital rounds, surgeries, or emergency calls. Emergencies can arise at any moment—an unpredictable delivery, a sudden complication, or a patient in crisis. Even with case notes, the doctor has to remember details about their patients, which means they must be focused and fully present literally all the time. On top of all that, they have families, social lives and personal responsibilities to handle.

The high level of stress is one reason why many doctors are facing health issues, with the stress becoming severe enough to prove fatal in some cases.

You might see what I am getting at.

With all of the above, answering phone calls and/or responding to queries outside of consultations is extremely difficult for doctors to handle. This is why many of them refrain from sharing their contact numbers. Some do, out of sheer large-heartedness, to allow patients the comfort of reaching out at a time of need. And they do so with the hope that the recipient will be judicious when it comes to using it.

However, this is not always the case. Some patients feel a need to check in with the doctor about every little query or health issue they have: *Do I take this pill before food after food? Right now, there seems to be a pain here—should I be worried? Your hospital is not responding to me! I didn't get my prescription.* Even in the face of non-urgent queries, doctors respond as needed, but they quietly buckle even more under the pressure.

Thus, it is up to us to draw the line. If your doctor has shared their number, consider it a privilege to be used sparingly. Reach out only in true emergencies—and only when absolutely no one else can address your concern. Even so, a polite text message to check their availability before calling is the way to go.

Ultimately, the guidelines we need to follow are empathy, consideration, and respect. By respecting your doctor's time and space, you help to ease their load and make way for them to show up fully for when you truly need them the most. ♦

# Double the Insurance, Double the Support?

*Medical expenses can often run high, and many people opt for more than one health insurance policy as a way of safeguarding themselves financially. A common question that arises is: Can one hospital bill be settled using multiple insurance policies? The answer is yes—but with certain conditions and processes in place.*

**Dr. Riya Prathab**

Manager – Billing & Insurance BloomLife Hospital Pvt. Ltd.



**W**ant to use the benefit of more than one insurance policy to ease the weight of your hospital bill? That can be done in specific circumstances—but careful coordination is essential. By understanding how policies work together, you can maximise your coverage and reduce your out-of-pocket expenses.

## WHEN IT IS POSSIBLE

**Hospitalisation costs exceed one policy's coverage:** If your total bill is higher than the sum insured under a single policy, you can use another policy to claim the balance. This process is often called partial reimbursement.

**Different types of policies covering different needs:** For example, you might have a policy that pays for hospitalisation, along with a critical illness policy that provides a lump-sum payment upon diagnosis. These policies serve different purposes and can be used together.

**Top-up or Super Top-up policies:** These policies come into play once a certain deductible limit has been crossed. When your hospitalisation expenses exceed that threshold, your top-up coverage can help take care of the rest.

## WHEN IT IS NOT POSSIBLE

**Claiming the same expense twice:** You cannot submit the same bill to two different insurers to get double payment.

**Overlapping coverage without disclosure:** If you fail to mention to your insurer that you hold multiple policies, a claim may get rejected for non-disclosure.

**Cashless claim limits:** Cashless benefits can typically be availed from only one insurer per hospitalization. Any balance amount must then be settled and filed as a reimbursement claim with your second insurer.

**Non-medical costs:** Items like food, toiletries, or administrative charges generally don't qualify for reimbursement under any insurance policy.

## HOW TO GO ABOUT IT

**Inform the hospital early:** At the time of admission, declare that you are covered under multiple health insurance policies. This prevents complications later.

**Choose your primary insurer for cashless settlement:** Opt for the policy with higher coverage or fewer restrictions for the cashless claim. Hospitals often guide you in selecting the most suitable policy for cashless use.

**Gather all necessary documents:** This includes the final hospital bill, discharge summary, claim settlement letter from the first insurer, and copies of all medical bills.

**File a claim with the second insurer:** Once the first claim is processed, submit the settlement summary and remaining bills to your second insurer for reimbursement.

**Always be transparent:** Declare all your policies when filing claims. Full disclosure not only builds trust but also ensures smooth coordination between insurers. ♦

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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