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The Guided Path to Parenthood

The legal provisions, ethics, science
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Preparing Home Before Hello

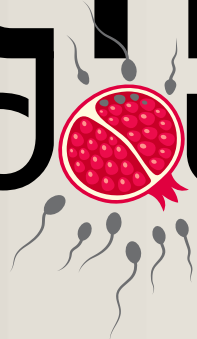
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Editor's Note

Dear Readers,

We celebrated Mother's Day on 10 May—and as both a mother and a doctor who works with women from even before they become mothers, I find myself holding the occasion with particular tenderness. I am witness, in more ways than one, to how extraordinary the bond between a mother and her child truly is. It is a bond that defies easy description—one that begins long before birth and continues to shape both lives in ways neither fully anticipates.

Parenting styles have shifted across generations. The way we raise our children today looks different from the way our mothers raised us, and it will look different still when our daughters step into motherhood in their own time. Change, in this sense, is natural—even necessary. But within that change, there are things worth holding onto: Lessons and instincts that carry their value across generations, not because the world hasn't moved on, but precisely because these practices have even greater relevance as a grounding force.

One such truth keeps returning to me: The way we approach motherhood matters deeply. Bearing a child is not another milestone to be ticked off a list or a box to be checked on the way to the next phase of life. It is something far more profound—an act of passing on our collective experience, knowledge, and love to a child who will one day grow up to carry all of that forward into the world.

This is why the decision to have a baby deserves to be approached with intentionality and a genuinely open heart—worked through together as a couple, with each partner preparing themselves in both body and mind to give the baby the safest, most nurturing passage from womb to world. This preparation is the very first act of parenting.

Every antenatal class attended, every meal planned with care, every recommended exercise and massage—none of these exist in isolation. They are all threads in the same cloth; a cycle of wellness that prepares you not just for the experience of birth, but for the journey of mothering that follows. And in ways more powerful than we often realise, this preparation reaches the baby too—cushioning them, even before they arrive, in the warmth of being lovingly awaited.

At its heart, that is what Mother's Day asks us to remember. Not just to celebrate the mothers in our lives, but to honour what motherhood at its best represents: A conscious, generous, and enduring act of love—one that begins long before the first cry.

My heartfelt wishes to every mother, every mother-to-be, and every woman finding her own path to becoming a mother. ♦

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From Stress to Shared Memories



Travelling with young children does not have to be defined by stress or uncertainty. With preparation, flexibility, and awareness, it can become a meaningful and enjoyable experience for the entire family.



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The idea of travelling with a baby or toddler can feel overwhelming long before the journey even begins. *Will they be comfortable? Will they fall sick? Will everything go according to plan?* The key lies not in eliminating these worries entirely, but in preparing for them thoughtfully.

Start with a Pre-Travel Check-Up

A visit to your child's paediatrician is a crucial first step—especially for very young infants. This consultation helps create a clear, personalised checklist for your child's needs. It includes ensuring vaccinations are up to date, discussing travel supplements if required, and understanding any specific precautions based on your child's medical history. Doctors may also recommend essential medications to carry, helping parents feel better prepared for the journey ahead.

The Power of Routine

Children thrive on consistency. While travel naturally disrupts

daily life, maintaining familiar patterns can make a significant difference. Try to align travel plans with your child's existing sleep schedule, meal times, and daily habits as much as possible. This becomes especially important for children who are prone to falling ill or have allergies, but even healthy toddlers benefit greatly from a predictable routine.

Choosing the Right Destination and Timing

Where and when you travel matters just as much as how you travel. Parents are encouraged to avoid overcrowded places and extreme climates that may trigger discomfort or illness. Open, well-ventilated environments are generally more suitable, while colder destinations may carry a slightly higher risk of infections in young children. For newborns, travel is usually considered safe after the first month, provided the baby is healthy and the journey is planned with care.

Pack Smart, Travel Easy

Thoughtful packing can make all the difference. Ensure your child is prepared for varying weather conditions—layered clothing for colder climates and light, breathable fabrics for warmer ones. Skin care essentials such as a gentle moisturiser and child-friendly sunscreen are equally important to protect their sensitive skin.

When it comes to transport, crowded public systems like aeroplanes, buses, and trains can increase exposure to infections—particularly for infants. Where possible, private travel options may offer greater comfort and control.

Food and Hydration

For many parents, managing their child's diet while travelling is the greatest source of anxiety. While packaged baby foods are convenient, freshly prepared, homemade meals are often the healthier and safer option. Access to a kitchen can be especially helpful, allowing parents to prepare simple, clean, and nutritious meals. Equally important is maintaining hydration—through fluids and fruits—and sticking to regular meal times to prevent discomfort and fatigue.

See it as an Opportunity for Growth

One often overlooked benefit of travelling with children is the opportunity it provides for social development. Planning trips with family or friends who have children of a similar age can create a more engaging and enjoyable environment. It encourages interaction, play, and emotional growth—turning the journey into a shared experience for both children and parents. In the end, it's not just about reaching a destination—it's about creating memories along the way. ♦

Note: If you experience anything alarming or distressing a sign, get in touch with your pediatrician via phone or online consultation or meet the nearby doctor in case of emergencies

The Guided Path to Parenthood

Choosing donor eggs or sperm may feel like a deeply personal decision—but in reality, it's a medically guided pathway shaped by legal provisions, ethics, science, safety, and success rates.



Dr. Kavitha Gautham

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Fertility journeys are often spoken about in deeply personal terms—filled with hope, difficult choices, and emotional resilience. But when the path leads to donor eggs or sperm, the narrative shifts in an important way. This is not simply a private decision made behind closed doors; it is a carefully guided medical process shaped by clinical evidence, regulatory frameworks, and a singular focus on achieving a safe and successful pregnancy.

Choosing a donor is not about preference alone—it is about probability, safety, and long-term outcomes. Every recommendation, every step, and every safeguard is rooted in science and overseen by specialists who evaluate what will offer the best chance of building a healthy family. Understanding this distinction is essential, because it transforms the experience from one of uncertainty into one of informed, supported care—where personal hope is strengthened by medical precision.

When Medical Guidance Leads the Way

The decision to use donor eggs or sperm typically arises only after thorough evaluation. Fertility specialists assess both partners to determine whether there are concerns with egg quality, ovarian reserve, or sperm health.

When the chances of conception using one's own gametes are significantly reduced, doctors may recommend donor options—not as a first step, but as a pathway that offers better success rates and a safer outcome. In this sense, the decision is less about preference and more about medical necessity.

A New Era: Altruistic Egg Donation Within Families

In recent years, India's fertility landscape has evolved with the introduction of the Assisted Reproductive Technology (ART) Act, 2021. One of its most notable changes is the allowance of altruistic egg donation within families.

This means that, much like organ donation, a relative can now voluntarily donate eggs. A sister, cousin, or another close family member may step forward to help, creating a deeply personal and supportive pathway to parenthood.

However, not all families may have a suitable or willing donor—and that's where the next option comes in.

The Role of Registered Donor Banks

If a family donor is not available, couples can turn to authorized donor banks. These regulated facilities maintain a pool of screened donors who have voluntarily contributed eggs.

Selecting a donor is not arbitrary. Strict criteria are followed:

- The donor should ideally be under 30–32 years of age
- She must be married
- She should have proven fertility, typically having had at least one child

These requirements ensure that the donor has both optimal reproductive health and demonstrated fertility potential.

Safety First: Rigorous Screening and Evaluation

Before any donation is accepted, donors undergo extensive medical screening. This includes:

- Testing for infectious diseases, including viral markers
- Screening for conditions such as hepatitis and other transmissible illnesses
- In some cases, genetic testing to rule out hereditary disorders

Only when a donor is declared medically fit and free from all risks is she approved for egg donation.

The process itself involves controlled ovarian stimulation, after which the eggs are retrieved, frozen, and stored securely at the donor bank until needed.

Privacy and Legal Safeguards

One of the most important aspects of donor programs is confidentiality. The system is designed to ensure complete anonymity:

- The donor does not know the recipient
- The recipient does not know the donor

All procedures are conducted under strict legal supervision. Documentation, verification, and consent are carefully reviewed by legal professionals to ensure ethical compliance and transparency. This legal framework protects both parties while maintaining trust in the system.

Donor Sperm: A Long-Established Practice

Unlike egg donation, donor sperm has been part of fertility treatments for over two decades. The process is well-established and follows similarly stringent safety protocols.

Men who wish to donate sperm undergo:

- Comprehensive health screening
- Testing for infectious diseases
- Evaluation of sperm quality

Once collected, sperm samples are frozen and quarantined for a minimum of six months. This waiting period ensures that any potential infections not initially detectable are ruled out before the sample is cleared for use.

Matching Beyond Biology

An often-overlooked aspect of donor sperm selection is physical matching. Clinics aim to ensure that the donor closely resembles the intended father in:

- Complexion
- Hair color
- Eye color
- Skin tone

While genetics cannot be replicated entirely, this thoughtful matching helps maintain a sense of continuity and familiarity for the family.

A Journey Built on Science, Care, and Trust

Choosing donor eggs or sperm is not a decision made lightly—or alone. It is a collaborative process involving medical expertise, legal safeguards, and emotional consideration.

Behind every successful fertility treatment using donor programs lies a system designed to prioritize safety, dignity, and the dream of parenthood. For couples navigating this path, understanding the process can transform uncertainty into confidence—making the journey not just possible, but hopeful. ♦





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Preparing Home Before Hello

Understanding Nesting Instincts in Mothers-to-Be

At some point in pregnancy, mothers feel drawn to doing specific things: Drawers are reorganised. Tiny clothes are folded and refolded. Spaces are cleared, softened, made ready. What may seem like a burst of productivity is, in fact, something deeper—the nesting instinct quietly taking hold.

There comes a moment in many pregnancies when something shifts—not physically, but instinctively. A sudden, almost primal urge takes over. Closets must be organised. Baby clothes are folded with care. Corners of the house suddenly demand attention. This is known as the ‘nesting instinct’—a deeply rooted behaviour that prepares a mother, both emotionally and physically, for the arrival of her baby.

Nesting is not simply about tidying up or decorating. It is an innate biological response, observed not only in humans but across the animal kingdom. Birds gather twigs and feathers to build safe nests; mammals prepare secure spaces for their young. In much the same way, pregnant women often feel a compelling need to create a safe, comfortable, and nurturing environment. It is nature’s way of ensuring readiness—for mother and baby.

One of the most intriguing aspects of nesting is its timing. It most commonly appears in the third trimester, often intensifying as the due date approaches. This is not coincidental. Hormonal changes—particularly a rise in oxytocin (the ‘love hormone’)—play an important role. Oxytocin enhances bonding, emotional sensitivity, and protective instincts, subtly encouraging behaviours that support caregiving and attachment. Beyond its physical expression, nesting carries a powerful psychological dimension. Pregnancy can bring a sense of unpredictability—questions about labour, parenthood, and the future often linger in the background. Nesting offers a constructive outlet for these emotions, transforming uncertainty into purposeful action.

No Single Way to Nest

Nesting looks different for every individual. For some, it appears as a surge of physical energy—deep cleaning, rearranging furniture, or meticulously organising baby essentials. For others, it is quieter and more reflective—setting up a small, comforting space, choosing meaningful items, or imagining life with their newborn. There is no “right” way to experience nesting. It is shaped by personality, environment, and cultural context, making each experience unique.

While the urge to nest can be strong, it is important to approach it with balance. Overexertion—particularly in the later stages of pregnancy—can lead to fatigue or physical strain. Nesting should feel energising and reassuring, not overwhelming. Even small, thoughtful acts can be just as meaningful as larger efforts.

A Bridge to Parenthood

For partners and families, recognising the nesting phase presents an opportunity to offer meaningful support. Participating in preparations, sharing responsibilities, or simply acknowledging the effort can strengthen emotional connection and foster a sense of teamwork ahead of the baby’s arrival. Ultimately, nesting is more than a checklist—it is a quiet transition. A bridge between pregnancy and parenthood. It reflects a deep, instinctive readiness: to prepare, to protect, and to welcome new life with intention. ♦



PART 2

Empowered First Pregnancy



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If Part 1 of this journey focused on understanding growth, scans, and maternal health, Part 2 looks at knowing when to act, what to ask, and how to stay grounded through it all. Because as pregnancy progresses, what matters is how confidently parents can respond to what they see, feel, and experience.

Knowing what to expect is only half the journey—knowing how to respond shapes the experience. In the first part of this article, we explored the medical and developmental milestones that guide a healthy pregnancy. But as the months unfold, expectant parents often find themselves facing a different set of challenges. Here, we turn to these real, often unspoken concerns, focusing on the decisions, doubts, and support systems that define the everyday reality of pregnancy.

Recognising the Warning Signs

While most pregnancies progress smoothly, it is essential for parents to recognise symptoms that require immediate medical attention. These include abnormal bleeding, persistent abdominal or pelvic pain, and a noticeable decrease in foetal movements. Such signs are often time-sensitive and may require urgent hospital care. By clearly outlining these red flags, obstetricians help parents move from hesitation to action—ensuring that both mother and baby receive timely care when it matters most.

The Questions Every Parent Brings to the Table

Alongside clinical guidance, there are a few deeply personal questions that surface repeatedly. Addressing them openly is key to building confidence and reducing anxiety.

(a) Is the Baby Developing Normally?

This question continues to be answered across the nine months through regular tests and scans. Beyond reassurance, these assessments establish a clear framework for monitoring both foetal and maternal health, allowing the doctor to detect early warning signs and intervene when necessary.

(b) Am I Healthy?

Maternal health remains central to a successful pregnancy. This is addressed through a focus on:

- Nutritional balance
- Regular follow-ups
- Awareness of potential risks and warning signs

(c) Am I Doing Everything Right?

With advice flowing in from family, friends, and the internet, many mothers feel an overwhelming sense of pressure with every decision they make. What healthcare providers and support systems must reinforce is this: doing things “right” is not about perfection. It is about consistency—attending appointments, undergoing recommended tests, voicing concerns, and staying informed. It is also important to avoid the anxiety that comes from comparisons.

The Question That Matters Most

Beyond medical care and personal concerns lies one often overlooked question: *What kind of environment surrounds the mother?*

The role of family and community is pivotal in shaping a calm and reassuring pregnancy experience. Emotional support, understanding, and shared responsibility help reduce stress and foster a sense of stability. In many ways, this support system becomes the foundation upon which both confidence and well-being are built. ♦



The 'Ozempic Era'

Promise, Access, and Responsible Use

Did you know that the world's most talked-about weight-loss drugs weren't designed for weight loss at all? Behind the buzz around Ozempic and Mounjaro lies a decades-long scientific journey—from a desert lizard's saliva to a breakthrough in diabetes care—revealing powerful benefits, but also important cautions.



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In recent years, medications like Ozempic and Mounjaro have captured the public's attention as 'miracle' weight-loss solutions, aided by abundant celebrity endorsements painting them as quick fixes for shedding kilos. However, behind this hype lies a story of far greater gravity—one rooted in decades of scientific exploration and the discovery of a medicine designed primarily to treat a serious chronic condition: Type 2 diabetes.

The genesis of these drugs, otherwise categorised as GLP-1 analogues, can be traced back to an unlikely source—A lizard's saliva. In the 1990s, scientists discovered that the Gila monster lizard possessed peptides that not only resembled human glucagon-like peptide molecules known as GLP-1 by stimulating insulin production, but also resisted degradation by enzymes—allowing them to remain active in the human body for longer periods, and ultimately demonstrating the capability to lower blood sugar levels.

How the Incretin Pathway Works

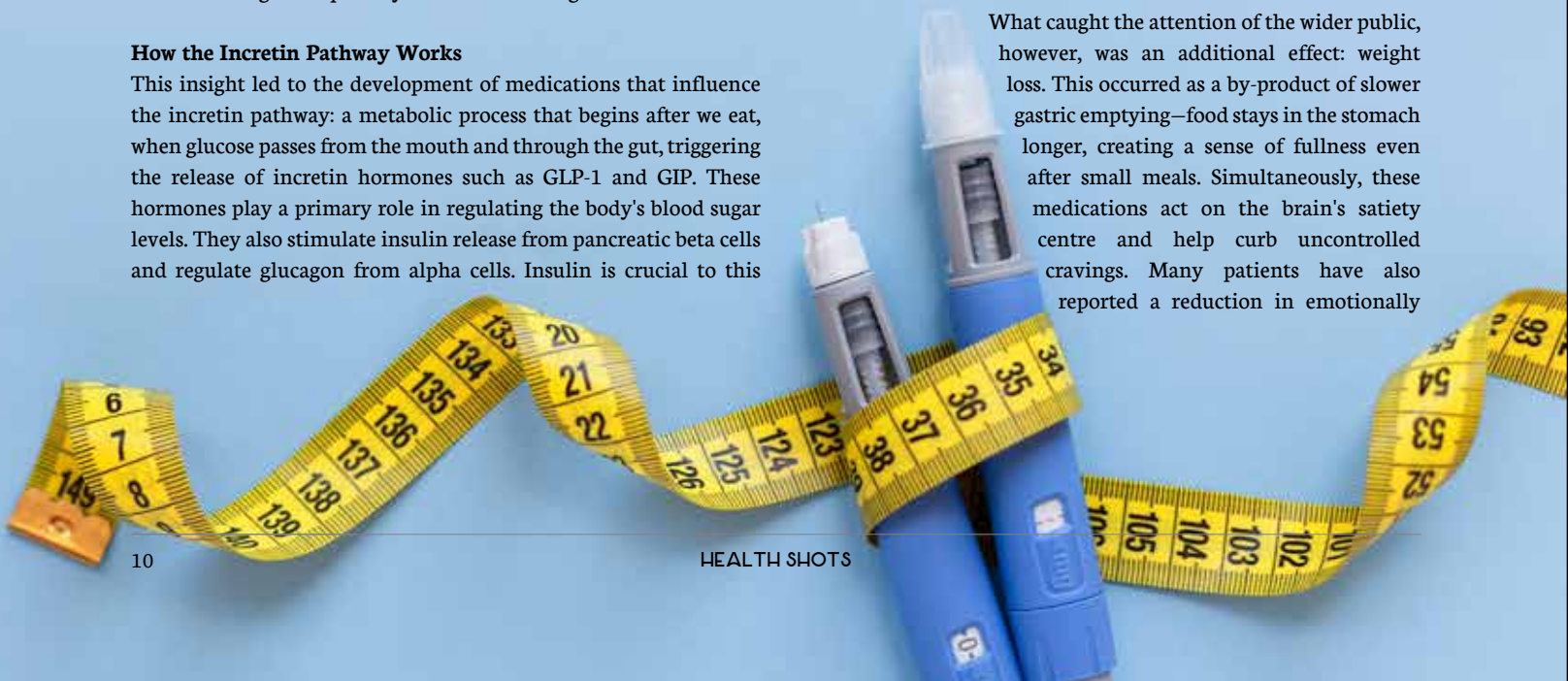
This insight led to the development of medications that influence the incretin pathway: a metabolic process that begins after we eat, when glucose passes from the mouth and through the gut, triggering the release of incretin hormones such as GLP-1 and GIP. These hormones play a primary role in regulating the body's blood sugar levels. They also stimulate insulin release from pancreatic beta cells and regulate glucagon from alpha cells. Insulin is crucial to this

process as it helps move glucose from the bloodstream into cells, while glucagon manages glucose production during fasting. All these hormones serve a critical function in maintaining a healthy body, operating within a system that requires balance. However, in a patient with type 2 diabetes, this harmony is disrupted—incretin hormones are quickly deactivated, and their beneficial effects are short-lived.

What GLP-1 Analogues Do

This is where GLP-1 analogues step in. Medicines like Ozempic and Mounjaro are synthetic versions of natural incretin hormones, developed to overcome the limitations that arise with type 2 diabetes. Initially introduced as daily injections and later refined into once-weekly doses, these medications prolong the action of incretin hormones, ultimately improving blood sugar control.

What caught the attention of the wider public, however, was an additional effect: weight loss. This occurred as a by-product of slower gastric emptying—food stays in the stomach longer, creating a sense of fullness even after small meals. Simultaneously, these medications act on the brain's satiety centre and help curb uncontrolled cravings. Many patients have also reported a reduction in emotionally



driven eating, particularly irrational cravings for high-calorie, processed foods. In addressing both the metabolic and psychological aspects of eating behaviour alongside blood glucose regulation, the medication was effectively hitting two goals with one intervention.

A Milestone in Diabetes Management

Due to their long-term results and reliability, GLP-1 analogues were increasingly recommended globally as a key step in managing type 2 diabetes, particularly when lifestyle changes and oral medications proved insufficient. These drugs targeted the core issues of the disease: declining beta-cell function, impaired insulin secretion, and disrupted incretin activity. Patients also experienced secondary benefits such as better lipid profiles and fatty liver reversal, lowered risks of cardiovascular and kidney complications, improved glycaemic control, and an overall better quality of life. In some cases, patients have even been able to reduce or entirely discontinue insulin therapy under proper medical supervision—a significant milestone in diabetes management.

Despite their benefits, these medications remained inaccessible to many patients outside their countries of patent, which meant that diabetic treatment strategies leaned heavily toward insulin, reserving GLP-1 analogues for severely obese patients or those who could afford the high monthly costs. That changed on 21 March 2026, when the drugs came off patent—opening new avenues for more affordable generic versions and making the treatment accessible to a far broader group of patients. What was once a premium option has become a realistic one for many.

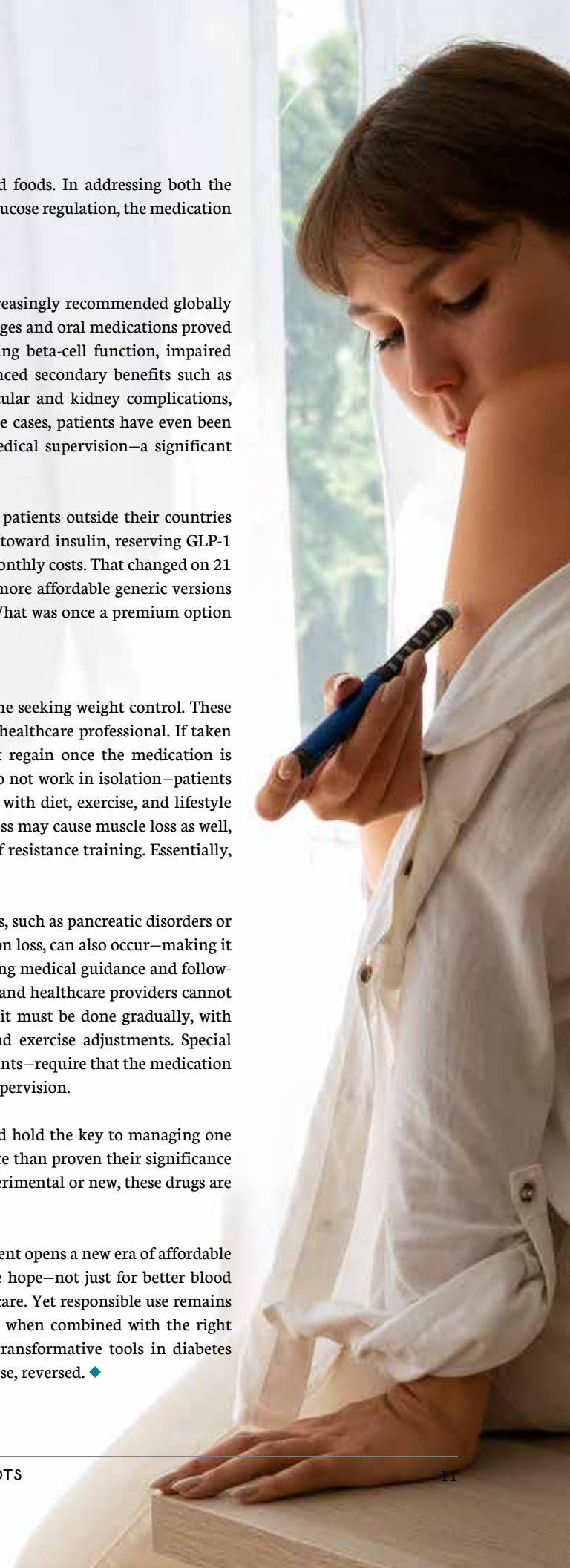
Not Without Caution

The promise of GLP-1 medications is not a universal solution for everyone seeking weight control. These drugs must be used carefully and only on the prescription of a qualified healthcare professional. If taken recklessly by non-diabetic individuals, the primary risk is rapid weight regain once the medication is stopped abruptly. It is also critical to understand that GLP-1 analogues do not work in isolation—patients experience the full range of benefits only when the medication is paired with diet, exercise, and lifestyle changes tailored specifically to them. In particular, the resultant weight loss may cause muscle loss as well, so it is important patients on these drugs are guided to follow a routine of resistance training. Essentially, these medicines are not a substitute for healthy living.

The drugs are especially unsuitable for individuals with certain conditions, such as pancreatic disorders or a history of thyroid cancer. Rare but serious complications, including vision loss, can also occur—making it essential that these medications never be taken casually or without ongoing medical guidance and follow-up. Treatment with GLP-1 analogues also requires commitment. Patients and healthcare providers cannot simply start and stop the course at will. If discontinuation is necessary, it must be done gradually, with a carefully planned transition that includes complementary dietary and exercise adjustments. Special situations—such as planning for pregnancy or undergoing fertility treatments—require that the medication be tapered well in advance, ideally several months prior, under medical supervision.

Nearly two decades after the discovery that a desert lizard's biology could hold the key to managing one of the world's most prevalent chronic diseases, GLP-1 analogues have more than proven their significance in diabetes care. Contrary to the popular misconception that they are experimental or new, these drugs are well-studied, effective tools—when used correctly.

For healthcare providers, their increased accessibility since coming off patent opens a new era of affordable and widely available diabetic treatment. For patients, they offer genuine hope—not just for better blood sugar control, but for improved health and easier access to life-affirming care. Yet responsible use remains paramount. Despite being powerful, these drugs are not shortcuts. Only when combined with the right lifestyle habits and strict medical monitoring can they serve as truly transformative tools in diabetes management. Without that balance, their benefits may be limited—or worse, reversed. ♦



Part 2

The ‘Little Things’ Adding Inches to Your Waistline

By now, you’ve probably realized—it’s not the big decisions that shape your health, it’s the small ones you barely think about. So how do you actually change those? Not with strict rules, but with smarter swaps and a bit of intention. We continue the conversation.

Shweta R.

Clinical Dietitian – BloomLife Hospital Pvt. Ltd.

In the first part of this article, we talked about how most people aren’t unhealthy because of big mistakes—they’re unhealthy because of small, repeated habits that felt harmless until they weren’t. The biggest change doesn’t come from doing more, it comes from finally noticing what’s always been there, starting with awareness and making a few better choices each day.

We continue the list of ways in which you can move towards better health, starting today.

4. Bring Back Home Cooking (Even a Little)

You don’t have to cook every meal, start small—one home-cooked meal more than usual, carrying lunch a few times a week, controlling hidden oils, seasoning, and portion sizes, and over time, you’ll feel the difference in your energy, your waistline, and even in the flavors you enjoy.

5. Fix Your Snacks, Not Your Hunger

Snacking isn’t the enemy, mindless snacking is, so swap sugar-laden treats for small portions of nuts, roasted chana, fruits, or curd, keeping you full, satisfied, and avoiding the infamous sugar crash that leaves you craving more, because it’s not about stopping snacks, it’s about making them smarter.

6. Don’t Trust ‘Healthy’ Packaged Foods Blindly

Granola bars, flavored yogurts, and diet snacks can be misleading, tasting like dessert while hiding sugar, so a simple test: if it tastes like a dessert, read the label twice, because “healthy” isn’t always what it seems, and awareness is your best defense.

7. Cut Out Fried Foods

All-or-nothing rarely works, so limit fried food to specific days, explore baked or air-fried alternatives, and remember that sustainable changes beat extreme restrictions, because moderation lets you enjoy your favorites without guilt or sabotage.

8. Let Your Taste Buds Adjust

At first, less sugar feels like compromise, but give it two to three weeks and tea tastes fine without sugar, fruits taste sweeter, oily food feels heavier, and your body adapts faster than your mind expects, showing you that change doesn’t have to be painful—it just has to be consistent.

9. Control Portions Without Overthinking

Forget calorie-counting apps, use smaller plates, eat slower, pause before second servings, and suddenly awareness naturally reduces excess, because your brain and body communicate better when you slow down and notice what’s actually on your plate.

10. Don’t Ban—Balance

The fastest way to fail is forbidding everything; instead of “I’ll never eat sweets again,” try “I won’t eat them every day,” which removes guilt, prevents binge cycles, and creates sustainable habits, proving that balance beats extremes every time. 

Your thyroid is small enough to fit in the palm of your hand—but when it stops working properly, almost every system in your body feels the impact. And in India, where more than 40 million people are affected, this ‘silent’ condition is a major health concern.

Part 1

Understanding Your THYROID

Tucked just beneath the skin at the front of your neck, your thyroid is a small, butterfly-shaped gland. As part of the body's endocrine system, it produces and releases two key hormones—thyroxine (T4) and triiodothyronine (T3)—that together govern your metabolism. When the thyroid works as it should, you barely notice it. When it doesn't, the effects ripple through the entire body.

A Bigger Problem Than Most Realise

In India, over 40 million people are affected by thyroid disorders due to a number of cases, including iodine deficiency (despite widespread availability of iodised salt), genetic predisposition, autoimmune conditions, environmental toxins, and lifestyle factors such as chronic stress and poor diet.

Two Manifestations, Many Causes

Thyroid disease is an umbrella term for any condition that disrupts the thyroid's ability to produce the right amount of hormones. The two primary forms are:

Hypothyroidism—an underactive thyroid—means the gland is producing too little

hormone. The most common causes include Hashimoto's disease, a chronic autoimmune condition in which the immune system gradually attacks the thyroid, which is a leading cause of hypothyroidism; Iodine deficiency, which deprives the thyroid of the raw material it needs to produce hormones; and Congenital hypothyroidism, in which a baby is born with a missing or underactive thyroid.

Hyperthyroidism—an overactive thyroid—means the gland is producing too much hormone. Common causes include Graves' disease, a chronic autoimmune condition; Thyroid nodules, abnormal lumps on the thyroid that can hyperfunction and trigger excess hormone production; and Excessive iodine, which can result from certain medications, causing the thyroid to overproduce hormones.

Symptoms of Thyroid Disorders

In **Hypothyroidism**, patients experience weight gain, persistent fatigue, low moods or depression despite adequate rest, and menstrual cycles can become irregular. In severe or long-standing cases, hypothyroidism may also produce



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psychotic manifestations and gastrointestinal disturbances.

In **Hyperthyroidism**, patients experience unexplained weight loss, loose motions two to three times a day, increased sweating, hand tremors, and a persistent sense of restlessness. Palpitations and irregular heartbeat are also possible. Menstrual irregularities as heavier-than-normal flow are seen.

Some additional signs include a swelling in the neck (particularly one that has been present since childhood or puberty and has recently changed in size), persistent change in the voice, or a cough that does not resolve, can also be significant. ♦

(In Part 2, we look at diagnosis, treatment and management of thyroid diseases.)

Health Insurance Rejected? Here's Why

You pay your insurance premiums on time, assume you're protected, and only discover the fine print when a claim is denied. From undisclosed medical conditions to missed renewal dates, many health insurance rejections happen not because treatment isn't covered—but because critical steps were overlooked long before hospitalisation.

Dr. Rija Prathab

Manager – Billing & Insurance
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Health insurance is meant to provide financial protection during medical emergencies. Yet, many policyholders are shocked when their claims are delayed or rejected.

The truth is, health insurance claims are not rejected randomly. Most denials happen due to avoidable errors, lack of awareness, or incomplete information. Reading policy terms carefully, maintaining proper records, and communicating promptly with insurers can make all the difference when medical emergencies arise.

Non-Disclosure of Pre-Existing Illnesses

One of the biggest reasons for claim rejection is failing to disclose previous medical conditions while purchasing a policy. Illnesses such as diabetes, hypertension, thyroid disorders, or any past medical history must be declared honestly.

Insurance companies carefully verify medical records during the claim process. If they discover any undisclosed condition, they have the right to reject the claim on grounds of misrepresentation.

Ignoring Waiting Periods

Most health insurance policies include waiting periods for specific treatments and surgeries. Procedures such as cataract surgery, hernia repair, hysterectomy, and joint replacement often come with a waiting period ranging from months to years.

If treatment is taken before this period ends, the insurer may reject the claim. Patients should always check policy terms carefully before planning treatment.

Delayed Intimation to the Insurer

Whether it is an emergency admission or a planned hospitalisation, insurance companies must be informed within the stipulated time frame.

Late intimation is another common reason for rejection. Timely communication helps insurers process pre-authorisations and ensures smoother claim approval.

Lapsed or Expired Policies

Missing a renewal date can lead to loss of policy continuity benefits. If a policy lapses due to non-renewal, insurers are not obligated to honour claims. Renewing policies before the expiry date is essential to maintain uninterrupted coverage.

Improper Documentation

Incorrect policy numbers, mismatched ID proofs, missing e-cards, or incomplete hospital records can delay or even lead to claim rejection. Proper documentation, including medical records supporting admission and treatment, is critical for successful claim processing.

Excluded Conditions

Some policies may not provide coverage for specific aspects like fertility treatments, Ayush wellness treatments, dental procedures and so on. Understanding the exclusions in the policy is essential to ensure a rejection does not ensue. ♦



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