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Dear Readers,

Let me begin by wishing you and your loved ones a very Happy Deepavali! May we always spread light and love!

As we gear up for the festivities, I am sure all of us are planning everything down to the last detail – the parties we will be hosting and attending, gifts for loved ones, menus, outfits and even how to squeeze in some workouts.

In all of this, as we open up our homes for family and friends, let us put a little extra effort into making the space a little more understanding and inclusive.

Why do I say this? Because one of the things that many couples on fertility treatments share with me is their anxiety over questions and conversations around their treatments and outcomes during social gatherings. This discomfort is particularly strong if their current cycle did not end in pregnancy—and they have not just the heartbreak to deal with, but also the difficult decision of what to do next.

Editor's Note

Now, to most readers (especially to millennials and Gen-Z), it might seem that I am making a big issue out of something quite minor. After all, it is near inconceivable that in today's day and age, people would be so insensitive, right?

Truth is, it is very real. It may not be due to a loud remark that borders on bullying but in simple gestures like leaving someone out of a baby shower. It may be seen in offhand comments like, "But you are getting on in age, right?", or in talking a little too much about one's children and their activities. Much of this is completely unintentional, but it hurts nonetheless. And more often than not, the couple might not even show their true feelings, so that other person has no idea that they have crossed some bounds.

Different couples require different forms of support. Some may want a companionable silence while others may prefer a heart-to-heart. One may prefer to avoid social gatherings while another might feel that mingling with loved ones takes their mind off things. For sure, almost all of them would prefer that you leave an open choice and respect whichever way they lean.

It lies with us to be empathetic and considerate, and to be able to gauge the other's feelings and respond appropriately. A little sensitivity, a pause before we speak, and a willingness to truly listen can go a long way in making our celebrations truly heartfelt. ♦

Dr. Kavitha Gautham

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From 'Cute' to Concern

Childhood obesity isn't something to be taken lightly, as it has serious implications for your child's future health. As parents, it's our responsibility to support our children in developing healthy habits that will last a lifetime.

As parents, we are all aware of the term 'puppy fat'—the extra layer of baby fat that children seem to carry around, especially in their younger years. The general belief is that this is completely normal and that, as children hit their teenage years, they will naturally outgrow it and become leaner. However, as comforting as this idea may be, it's crucial to understand that it's not always accurate.

While it's true that children's bodies go through various growth stages, it's important not to confuse extra fat as normal or even desirable. This is where many parents fall into a trap.

Understanding Growth Patterns

There are clear medical guidelines and BMI (Body Mass Index) charts designed to help assess whether a child's weight is appropriate for their age, height, and overall development. Paediatricians use these charts to track growth and identify potential issues early.

If your child's growth remains proportionate according to their centiles—meaning they are progressing well in terms of height and weight—they may simply be carrying some extra fat, and that's okay. However, if the topic of 'overweight' or 'obesity' comes up, don't brush it away or jump up to justify it, especially if you or other family members experienced similar patterns as children. It is important that you pay close attention to what your paediatrician has to say.

A Hidden Red Flag

Studies show that children who are overweight or obese at an early age are at a much higher risk of continuing to carry that extra weight into adulthood. This is a serious health concern. Childhood obesity has been linked to numerous long-term health issues, including cardiovascular problems, metabolic disorders, Type 2 diabetes, high blood pressure and even joint issues. These health complications can impact a child's overall quality of life and set the stage for chronic conditions in adulthood.

Addressing Childhood Obesity

If your paediatrician raises concerns about your child's weight, it's

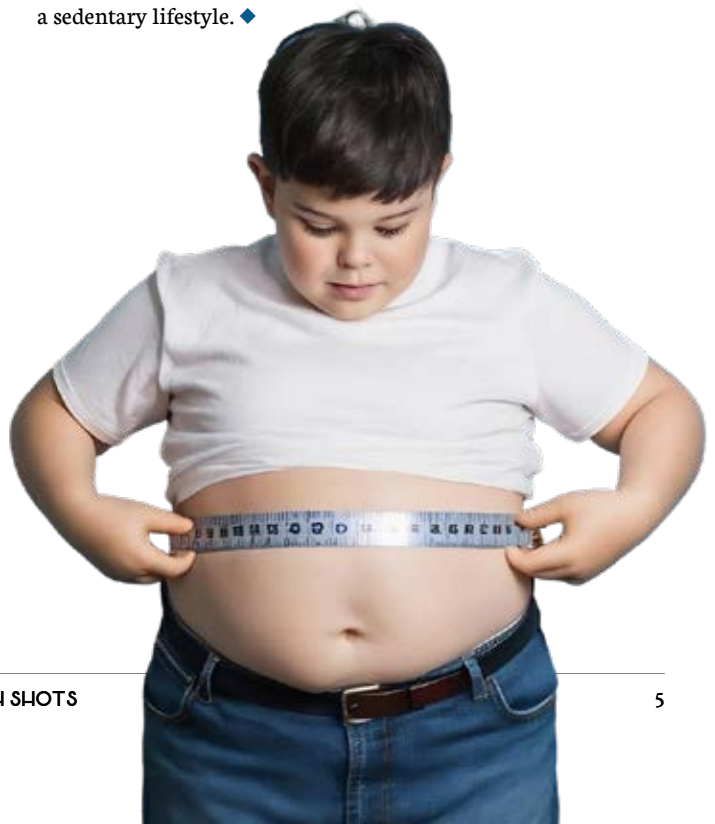
Dr. D. Balakumaran

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important to take the warning seriously and work with them to bring your child's weight back to a healthy range.

- **Visit the Paediatrician Regularly:** Your pediatrician will offer guidance on healthy weight management and potential interventions if needed.
- **Adopt a Balanced Diet:** Encourage a well-rounded diet filled with like vegetables, fruits, whole grains, and lean proteins, while reducing sugary snacks, processed foods, and high-calorie drinks.
- **Promote Regular Exercise:** Whether it's through outdoor play, sports, or family activities, help your child get moving every day. This will also help limit screen time, which tends to contribute to a sedentary lifestyle. ♦



The 20% Rule

Why Getting Pregnant Is Harder Than You Think

Most people assume that if a couple is healthy, sexually intimate and ready to start a family, conception should follow naturally and rather quickly. This is why many couples find themselves puzzled, even frustrated, when they don't get pregnant right away—until they discover a surprising truth about fertility.



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For Rajesh and Priya (names changed), pregnancy was a natural next step in their life plan. They had tied the knot when she was in her mid-20s and he in his late-20s, and within a couple of years, they decided they were ready to start a family. However, what should have been smooth sailing in terms of naturally conceiving did not happen as smoothly or swiftly as they anticipated.

When I met them, they had been trying for six months. Like many other couples, they were confused as to why they were not getting pregnant right away. After all, both of them are in good health, Priya's menstrual cycles are regular, and their sexual life is healthy.

At this point, I had to introduce them to the concept of 'fecundability rate'.

What is 'fecundability rate'?

The term 'fecundability' refers to a couple's chance of getting pregnant in any given month. Most people assume that this number is naturally high, meaning that conception is near guaranteed if most things are normal.

In reality, the number is surprisingly low—just 20%. In other words, even if everything seems right on paper, natural conception at a given time happens only for 20% of couples.



While this may seem alarming, let us focus on the deeper implications of this statistic. Firstly, lack of immediate conception does not mean something is ‘wrong’ with you or your partner. Rather, it indicates that there may be some issues that we need to look at to ‘course correct’ to improve a person’s chances of getting pregnant.

Herein, we need to understand that fertility is not always impacted by big factors like chronic health conditions or major surgeries. Even subtle factors, many of which are linked to daily lifestyle choices, can impact a person’s fertility.

The Impact of ‘Everyday Habits’ on Fertility

Things like poor sleep hygiene, eating late at night, excessive alcohol consumption, sedentary lifestyle, and poor dietary choices can take a toll on fertility over time. While these might seem like parts of daily life, they can disrupt your body’s hormonal balance, affect gut health, and lead to weight gain—all of which can gradually push you toward a state of sub-fertility.

The good news? Lifestyle changes can help improve overall fertility. When we investigate and find out the limiting factors, we can address them effectively by bringing in small, consistent changes to how you live—and help you progress on the path to parenthood.

One such change is improving your gut health—a lesser known but critical aspect that affects a person’s fertility.

A First Step to Improved Fertility: Better Gut Health

The saying, “You are what you eat” applies particularly well here, when it comes to fertility and conception. This is because the gut-womb axis plays an important part in determining the chances of conception for a couple, particularly for the woman, as the functions of the gut and uterus are deeply interconnected, and improving one can benefit the other.

Here are a few key functions where gut health plays a crucial role:

1. **Estrogen Balance:** Our bodies rely on estrogen for reproductive health, but excess estrogen can cause issues like fibroids or polycystic ovarian syndrome (PCOS). A healthy gut helps eliminate excess estrogen, preventing estrogen dominance.
2. **Immune Function:** Did you know that about 70% of our immune system is housed in the gut? A well-functioning gut

can improve immune response and may even help prevent conditions like repeated miscarriages or implantation failures.

3. **Nutrient Absorption:** For the body to produce high-quality eggs and sperm, it needs to absorb nutrients properly. Without optimal gut health, the body can’t make the most of the nutrients you consume.
4. **Neurotransmitter Balance:** A healthy gut supports the production of serotonin, which plays a role in reducing stress. Chronic stress can be a major roadblock to fertility, so maintaining good gut health is key to reducing stress levels and promoting a balanced hormonal environment.

Nutrition: A Fertility-Boosting Secret

Our diet plays a critical role ensuring our good health. This is why, in addition to lifestyle changes, a proper, focused diet can help to improve fertility. Truth is, what you eat today can impact your egg and sperm quality for up to 90 days—so nutrition should be a central part of any fertility plan. Here are some key nutrients and foods to incorporate into your diet:

- **Folate:** This B-vitamin is crucial for healthy cell division, including the development of eggs and sperm. You can find folate in green leafy vegetables like spinach, kale, and broccoli.
- **Zinc:** This mineral plays a critical role in hormone production and immune function. Zinc-rich foods include pumpkin seeds, chickpeas, and beans.
- **Iron:** Essential for preventing fatigue, which is especially important when you’re trying to conceive. Good sources of iron include drumstick leaves, ragi (finger millet), and dates.
- **Omega-3 Fatty Acids:** These healthy fats are vital for hormone production and overall reproductive health. Walnuts and flaxseeds are great sources—aim for about 2-3 walnuts a day to boost your omega-3 intake.

The path to pregnancy isn’t always straightforward, but by adopting a holistic approach that includes healthy lifestyle changes, addressing gut health, and prioritising nutrient-rich foods, couples can set themselves up for the best possible chance of conception. Remember, it’s not just about one single thing—it’s about nurturing your body with the right habits, nutrition, and care. ♦

Our Fertility Friday initiative approaches fertility and pregnancy from an individualised, holistic perspective. To know more, call +91-72999 11107.

& Food, Festivals, Balance

How to Indulge Without the Guilt

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Festivals are a time of joy, celebration, and connection—moments to be savoured with family, friends and, of course, food! In India, food plays a central role in our festivals, filling our homes with the irresistible aromas of ghee, spices, and sweet treats. However, while we allow ourselves some free rein, how we can do so mindfully, without guilt or overindulgence?

Festivals in India are more than just dates on a calendar. They are the fragrance of agarbatti in the air, the glow of diyas lighting up every home, and the happy smiles and laughter of loved ones we meet after ages. And, of course, the food—the aroma of nuts and raisins roasted in ghee, the golden shimmer of jalebis, the crunch of a fresh murukku...They are not just flavours, they are memories stitched into our being.

Yet, we also know deep down, that somewhere along the way, we lost the balance. Our grandparents indulged as well—they made laddus with loads of ghee, stirred in sugar and love into the payasam, and topped the biryani with spices and fragrant fried onions. Seems the same as today? Notice carefully: Every indulgence came with balance. There was sundal made of steamed legumes for protein; pachadi or



raita to aid digestion; jaggery, sesame and millets for sweetness with strength; and buttermilk or jeera water to end the meal on a light note. Moreover, the rich delicacies were served rarely, because festivals themselves were occasional—and that's what made every bite sacred and so much more pleasurable.

Today, we live differently. Sweets, fried snacks, and rich foods are no longer rare—they are available at the tap of a button. What was once occasional indulgence has become daily routine. And what about the endless boxes of sweets that fill up our fridges during Diwali and other festivals?

In reality, even with the abundance of food all around us, when festivals arrive, we indulge not so much with gratitude as the fear of missing out. The hardest part is when someone you love offers you food, and saying no feels like rejecting them. We tell ourselves: "This comes only once a year, so I must eat it!" or "What will they think if I say no?" or "It's about memories, pressure, and emotions, so I can't let go."

Good news: You don't need to avoid festive events or go on a rigid fast and avoid your favourites. You only need to bring balance back. Here's our guide to help you enjoy the festive celebrations (and the food!)—without guilt.

Celebrate Mindfully, Not Overindulgently

Remember, it's about savoring the moment, not overstuffing yourself. Begin your meal with sundal, salad or fruit so that cravings are in check. Eat biryani with a good side of cucumber raita. Relish a gulab jamun, then balance it with a handful of nuts. End with buttermilk, jeera water, or ajwain water (just like your grandparents did). Savor the first laddu slowly, and you'll realise one is all you really need.

Say 'No' Without Saying 'No'

Too shy or worried about saying 'no' to food and looking like you rejected the other person's love? Opt for phrases like:

- o "I'll taste it later, let me enjoy this first."
- o "It looks so good, can I pack one for home?"
- o "Wow, that was delicious, I want to save space for everything else too."
- o "I'm full, but let me sit with you and enjoy your company."

Remember: You're not rejecting love; you're simply respecting your health and choosing balance.

Give Freely, Double the Pleasure

The boxes of sweets that pile up in your fridge during festivals can be overwhelming. Instead of hoarding them, gift some to your neighbours, housekeeping staff, or community members, or share with those who may not be able to indulge in the same way. The true spirit of festivals is about sharing joy—so, passing on the extra treats spreads the happiness and lightens your load.

Focus on What Truly Matters

Festivals are more than just about food. They are about the laughter, stories, and togetherness that linger long after the food is gone. So, this year, eat what you love, balance it with what loves you back.

Food is only a part of the festival. You are the heart of it! ♦



Joints. Camera. Action.



Arthroscopy represents a significant advance in joint surgery, offering patients a less invasive alternative to open surgery. We look into what is, who it works for, and what are pros and risks associated with this procedural form.



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A rthroscopy represents a significant advancement in joint surgery, wherein patients have the option of a less invasive alternative to open surgery. The word “arthroscopy” is derived from the Greek words “arthro” (joint) and “scopy” (to look—in modern day terms, we can even say it refers to a camera). In medical terminology, the word arthroscopy refers to a surgical technique that allows doctors to visualise and treat joint problems from inside the joint using a small camera called an “arthroscope”.

Originally developed as a diagnostic tool, arthroscopy now enables surgeons to perform complex repairs. The procedure involves making small incisions (about the size of a buttonhole) through which the arthroscope and relevant surgical instruments are inserted. The arthroscope transmits high-definition images of the joint interior to a video monitor, which helps surgeons to diagnose and perform repairs without having to make large incisions. In rare cases, if arthroscopy cannot fully address the problem, the surgeon may opt for open surgery during the procedure.

Who is arthroscopy recommended for?

Arthroscopy is commonly recommended for patients who are suffering from joint pain, stiffness, or injury affecting areas such as the knee, shoulder, elbow, ankle, hip, and wrist. It is especially useful for conditions ranging across torn ligaments and tendons,

damaged cartilage, loose bone or cartilage fragments, inflamed joint linings and fractures near joints. Patients who are facing chronic joint problems, but who prefer less invasive treatment options, may also be advised to consider arthroscopy.

What are the advantages of arthroscopy?

Compared to traditional open surgery, arthroscopy offers significant benefits:

- Smaller incisions mean less pain and scarring
- Reduced trauma to surrounding connective tissue
- Faster recovery and rehabilitation times
- Lower risk of infection due to minimally invasive technique

What are the risks associated with arthroscopy?

Arthroscopy is much safer than traditional procedures, with rare cases of complications such as tissue or nerve damage inside the joint. However, with much reduced risk of infection and blood clots, this is definitely a procedure worth looking into, with the advice of the consulting doctor. ♦



From Silent Risk to Serious Threat



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With the rising prevalence of diabetes and insulin resistance in India, the need for awareness and action has never been more critical. Early detection and lifestyle changes can significantly reduce the risk of developing Type 2 diabetes and other associated health issues.

India has long been grappling with a growing health crisis that is quietly sweeping across its population: diabetes. A reported 8.9% of adults aged 20 to 79 years are affected by diabetes, according to the International Diabetes Federation's 2019 data, which translates to over 77 million people. This number is expected to soar to 100 million by 2030. It's no surprise, then, that India has earned the unenviable title of 'diabetes capital' of the world.

The increasing prevalence of diabetes in India is not without cause. A combination of genetic predisposition, socio-cultural habits, and changing lifestyles contribute to this surge. For many Indians, excessive carbohydrate consumption is ingrained in daily diets. Further, physical activity levels are steadily declining, with more and more people leading sedentary lifestyles, which adds to the risk factor. What's even more alarming is that around 57% of diabetes cases remain undiagnosed, often because the condition develops gradually and without noticeable symptoms in its early stages.

The Hidden Threat: Insulin Resistance

At the heart of many diabetes cases lies insulin resistance, a precursor to pre-diabetes and Type 2 diabetes. Insulin is a hormone that helps move glucose (sugar) from the bloodstream into cells, where it's used for energy. When the body becomes resistant to insulin, the muscle, fat, and liver cells stop responding to it effectively. As a result, glucose builds up in the bloodstream, and the pancreas works overtime to produce more insulin. This condition, known as hyperinsulinemia, can keep blood sugar levels in check for a while, but over time, it leads to hyperglycemia (high blood sugar) and eventually Type 2 diabetes.

The impact of insulin resistance extends beyond diabetes. In particular, hyperinsulinemia and hyperglycemia may lead to a constellation of health issues, ranging from vascular diseases

fertility issues to PCOS to dyslipidemia, so the highest level of caution must be exercised.

Who is at Risk?

Insulin resistance can affect anyone, even those who do not yet have diabetes. Common risk factors include:

- **Genetic predisposition:** A family history of diabetes increases the likelihood of developing insulin resistance.
- **Excess body fat:** Particularly abdominal fat is a major contributor to insulin resistance.
- **Sedentary lifestyle:** Lack of physical activity can make the body more resistant to insulin.
- **Hormonal imbalances:** Conditions like PCOS can increase the risk of insulin resistance.
- **Pregnant Women:** Pregnancy itself may induce insulin resistance due to hormonal issues, a factor compounded by genetic predisposition and unhealthy lifestyle habits.
- **Steroid medication:** Certain medications, particularly steroids, can cause temporary insulin resistance. ♦



(In the upcoming issue, we will look into how insulin resistance is detected and the key ways to manage the condition.)



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When the Time is Right

Healing and Planning for Pregnancy After a Miscarriage

Experiencing a miscarriage is one of the most heartbreaking and emotionally challenging events a person can go through. While the journey to conceiving again may look different for each person, understanding the various types of miscarriages, the potential causes, and the steps you can take to support your body and mind can bring clarity and hope.

Miscarriage is an emotional and physical challenge for many women, and the question on most minds is: *When can we conceive again?* The answer is not one-size-fits-all, as the management and timing of a future pregnancy vary based on several factors, including the number of miscarriages experienced, the type of miscarriage, and any underlying health issues.

The First Miscarriage: When Can You Try Again?

If the miscarriage is a woman's first, the recovery and next steps are typically more straightforward. In many cases, the uterus can heal naturally within a few weeks, especially if no surgical intervention or uterine procedure is required. Once the body has physically and mentally recovered, most women are advised to wait two to three months before trying to conceive again. The first few months should focus on emotional healing and physical recovery.

Recurrent Miscarriages: What You Should Know

For women who have experienced multiple miscarriages—whether two or more—it's important to undergo testing after the first 45 days to determine the cause of the miscarriages. Only after these tests should a woman plan for another pregnancy. Repeated losses may be due to a variety of factors such as chromosomal abnormalities, hormonal imbalances, or uterine issues, so it's essential to consult with a healthcare provider for tailored advice.



Types of Miscarriages and Their Implications

Miscarriages are typically classified into three types, each with different causes and implications for future pregnancies.

1. Early Miscarriage (Pre-embryonic stage)

This occurs before the baby's heartbeat is detected, usually before the seventh week. The most common cause of early miscarriage is a chromosomal issue, meaning the embryo was not developing correctly from the start. If this happens, it's important to consider testing the chromosomal patterns of both partners. In some cases, a test called Chromosomal Microarray can be done to analyse the genetic material of the pregnancy, though it can be costly. If a miscarriage recurs, the couple may need to go for parental karyotyping and poc microarray after couple counselling.

2. Missed Abortion (Between 8 to 12 weeks)

A missed abortion occurs after the baby's heartbeat has been detected, typically between the eighth and twelfth week. In these cases, the pregnancy stops developing, and the heartbeat is no longer present. Factors like maternal age, weight, and underlying health conditions—such as obesity, diabetes, hypertension, or thyroid issues—may contribute to missed abortions. Women with autoimmune disorders may also be at risk, and specialised treatments are available to help manage these conditions in future pregnancies.

3. Mid-trimester Miscarriage (After 14 weeks)

When a miscarriage occurs after the fourteenth week, it is considered a mid-trimester loss, which can be emotionally and physically more challenging. In these cases, the uterus may not be strong enough to support the pregnancy, leading to a sudden loss without pain. Also, the loss due to inefficiencies of the mouth of the uterus (cervix) to hold the pregnancy till term. To prevent this in future pregnancies, doctors may recommend placing a cervical stitch (cerclage) after 14 weeks to help strengthen the uterus and reduce the risk of another miscarriage. This can help carry the pregnancy to term, which is generally around 37 weeks.

Key Factors to Consider Before Trying Again

If you've had a miscarriage, there are several factors to consider before planning for another pregnancy:

- **Age:** Older women may have a higher risk of chromosomal abnormalities and pregnancy complications.
- **Weight:** Obesity can affect fertility and increase the risk of miscarriage. Achieving a healthy weight before trying again can improve your chances of a successful pregnancy.
- **Health Conditions:** Conditions like diabetes, hypertension, and thyroid disorders need to be managed before trying again to ensure the best possible outcome.
- **Chromosomal Health:** If a miscarriage occurred due to chromosomal issues, testing both partners' chromosomes might be necessary to rule out any genetic factors.

Planning for a Healthy Pregnancy

While it's normal to feel uncertain after a miscarriage, it's important to remember that not every miscarriage leads to repeated losses. Many women go on to have successful pregnancies after a miscarriage, especially if underlying health issues are addressed. Working closely with a healthcare provider will ensure that any factors contributing to miscarriage are identified and managed properly.

Each woman's situation is unique, and there is no universal timeline or treatment plan that applies to everyone. The best approach is personalised care—so, consult your doctor to create a personalised plan that fits your needs and gives you the best chance for a successful pregnancy in the future. ♦



Two Policies, One Claim

Having two valid health insurance policies can be a great financial cushion during medical emergencies. The key lies in understanding how to prioritise, coordinate, and process claims properly. With awareness, timely communication with your hospital's insurance desk, and careful documentation, you can make the most of both policies.



Dr. Rija Prathab

Manager – Billing & Insurance BloomLife Hospital Pvt. Ltd.

In today's world, it's not uncommon to be covered by more than one health insurance policy. For instance, you may have a corporate insurance plan provided by your employer and also hold a personal health policy from providers like Star Health, HDFC ERGO, or others. While having dual coverage can be a significant advantage, understanding how to use both policies effectively is key to ensuring smooth claim settlements and maximising your benefits.

CAN YOU USE BOTH POLICIES?

Yes, you can—but not for double payment. Instead, you can split your medical expenses between the two insurers, especially when your hospital bill exceeds the coverage limit of one policy. The second policy can help cover the balance amount not paid by the first.

WHICH POLICY SHOULD YOU USE FIRST?

The primary policy is typically the one offered by your employer, or the one that has a cashless tie-up with the hospital. Here's how it generally works:

- Use the policy that offers **cashless admission** for initial settlement.
- The **secondary policy** can be used to claim any remaining amount that the first policy did not cover.

HOW CAN I MAKE THE DUAL INSURANCE CLAIM PROCESS WORK FOR ME?

1. **Choose one policy** (usually the one with cashless facility) for initial hospitalization and treatment.
2. After discharge, the **first insurer** settles the claim with the hospital.
3. To claim the **remaining balance**:
 - o Submit the **claim settlement letter** from the first insurer.
 - o Include all **original bills, discharge summary, investigation reports**, and any other required documents.
 - o Send these to the **second insurer** for reimbursement.

Important Tips for a Smooth Claim Process:

- **Always inform** the hospital's insurance desk if you are covered under **more than one policy**.
- **Do not attempt to claim the same bill twice** – it's not allowed and can lead to claim rejection.
- **Keep digital (soft) copies** of all bills, letters, and medical records.
- Be **transparent** about having multiple policies – hiding this information or disclosing it late can delay the process.
- **Compare the benefits** of both policies before opting for cashless – this helps you choose the one that offers better coverage for your specific needs.

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



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- ◆ **Physiotherapy**



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