

HMF VAARTA



**RESULTS OF THE MONTH
FIELD VISIT : Kamla Nehru Hospital
FOCUS ON: First Aid
SUCCESS STORY**

Aug-Sep 2012

The Art of Eating

Dear Readers,

The Ganapati Festival days are over and the season of festival has started. During these festivals, the main attraction is the sweets which are relished by all. However, do you know that there is also something which is called as 'the art of eating'?

The food that we eat should not be chosen just for its taste alone, but we should eat those food items which are good for our health.

Here are some rules of the 'art of eating'---

Always chew the food many times so that it becomes easier to digest and the brain gets the feeling of eating the food. The brain then sends signals of relishing the food. When you are eating, do not watch T.V. and do not let your children watch T.V. too, because it affects the communication between the members of the family and it also affects the digestion. Drink water half an hour before the meals or half an hour after the meals. When you are eating food, drink little quantities of water as required. This makes the digestion process more efficient.

It is said that if you eat something with a calm mind, then the same food can work as 'amrut', but if you eat the same food in a disturbed state of mind or environment, then it does not give you any benefits. It is therefore necessary that we have to take our meals when we are in a peaceful state of mind.

If we remember these little tips then we can enjoy not just the festivals, but in our day to day lives too we can enjoy the food that we eat.

Kumar Shailabh

RESULTS OF THE MONTH

Indicators – June 2012	
Number of on-going members	146 096
Number of HCP in network	329
Usage of services (%)	14%
Amount saved due to services in Rs	677 772 Rs.
In €	10 427 €
Number of claims	1 153
Amount of claims disbursed in Rs	3 468 657 Rs.
In €	53 364 €
Earn contribution in Rs	4 565 732 Rs.
In €	70 242 €
Claim Ratio (%)	76%



FIELD VISIT: KAMLA NEHRU HOSPITAL

Kamla Nehru Hospital is situated in the heart of **the** Pune city near Mangalwar Peth. This Hospital is run and owned by Pune Municipal Corporation. This is one of the famous and renowned hospital in Pune. The Hospital is famous for cancer treatment on reproductive system. Hospital provides OPD & IPD treatments in faculties like Gynaceology, Obstetrics, Paediatrics, Medicine, Surgery, Skin, Psychology.

ICU facility is also available in the hospital. For poor and below poverty level people the treatment is available for either free of cost or in concessional rates.

Our members are getting valuable support and timely guidance from Dr. Francis Dr. Shirole and Mr. Narendra of Kamla Nehru Hospital. Because of availing services in Kamla Nehru Hospital our members have saved 2 million (INR) IN 2011.

Dr. Amit Wadkar

FOCUS ON: FIRST AID

When a person has any ailment or a wound, the treatment that is given to a person, before the doctor or the ambulance arrives, with the help of a limited number of tools, is called as 'First-Aid'. The objective of the First Aid is to manage the situation with the least number of tools/medicines in such a way that there is least possible loss of time in bringing that person in a state where he/she can be treated properly. Therefore First Aid means those treatments carried out by a trained or untrained person with the help of minimum number of tools/medicines. Sometimes this proves to be life saving too.

First Aid education depends on the basic rules of experimental diagnosis. The knowledge of First Aid enables trained persons to be able to offer useful help on the occasion of sudden mishaps or disease, till the doctor arrives or till the patient is carried to a safe place, to save his life, to help in treatment, or to prevent worsening of the wound.

There are 3 objectives of First Aid:

1. Preserving Life – The main objective of First Aid is to protect the life of the patient / ill person/ wounded person.
2. Preventing Further Harm – This means to prevent worsening of the situation. For this it is essential to control the external and internal situation, so for the external control, the patient/ wounded person should be shifted away from the place where the cause has occurred (especially in case of accidents/ natural disasters) and for internal control, the further worsening of his physical and mental status should be prevented.
3. Promoting recovery – This means helping the person to get rid of the disease. The final objective of the First Aid is to make the patient free from disease and completely healthy by giving medicines and ointments – bandages etc.

First Aid is given in the situations when bones are broken/slip, in case of burns, if poison has entered the person's body, in case of cuts or bruises, or when a person is bitten by any insect etc. It is utmost essential to have a First Aid kit so as to be able to face any such situation, accidents, illness or emergency. If you have a First Aid kit with you then you can immediately respond to the accident/illness situation.

The collection of items which are used during such a treatment is called the First Aid Kit. All these items should be kept in a clean, sturdy and waterproof box. A red cross made from a red tape or colour should be stuck on this First Aid Kit, so that it will be easy to identify this box from amongst other items/ boxes. Do write your family doctor's name and the name and number of the ambulance on the Kit. Make an inspection of the expiry dates of the medicines and other items for their expiry dates and replace them as and when necessary.

	Material & Uses	How does it look?	What is the alternative
1	An antiseptic liquid is used to clean wounds. This will remove the dirt from the wound and help to avoid infection.		If there is no antiseptic liquid, you can clean the wound with water and soap.
2	An antibiotic ointment is used on the wound to avoid infection. These help the wound from drying and prevent it from getting worst.		If you are not able to find antiseptic ointment, you can use turmeric powder. Make sure that it is clean and not mixed with any other spices.
3	Band-aids Band aids or sticky plasters should be used to cover the wound. Remember to wash the wound before putting band aid. It is important that the Band aid is big enough to cover the wound so that the wound is not infected.		Alternative for band aid can be a clean cotton cloth. Tie the cotton cloth loosely so that little air can pass through it.
4	Cotton and gauze pad This also works like band aid but this is generally used if the wound is bigger/bleeding.		Again, a clean cotton cloth can be used. Tie the cotton cloth loosely so that little air can pass through it.
5	Scissors Even though it does not look like first aid material, a pair of scissors is needed in the first aid kit to cut the tape and gauze or cotton.		Knife can be used instead of scissor but scissor comfortable to cut tape/gauze then a knife.
6	Thermometer To Record temperature		Sorry! There is no other alternative for measuring temperature. If you don't have the thermometer but you feel fever, please see the doctor.
7	ORS POWDER This is taken in case of diarrhoea to prevent dehydration. It can be also taken if a person is feeling tired, weak and dizzy.		ORS can be prepared at home by mixing 2 tea spoon sugar and a pinch of salt in 1 litre of water. This solution once made should be taken only within 24 hours. After 24 hour, you should make another solution.

Dr. Komal Ghamande

SUCCESS STORY



Mrs. Shaila Namdev Jamdar, a slum dweller in the Dandeker Bridge area in Pune is a member of Parvati Swayam Rojgar (partner MIU of Inter Aide and Uplift). With her first loan, she became a member of Health Mutual Fund (HMF) and also included four members of her family. Today she honestly admits that, in the beginning, she was a little apprehensive about the program.

In the month of May 2012, her mother in law suffered from acute diarrhoea. At the age of 50, with acute diarrhoea, she became extremely weak. The dehydration and weakness led her to such extreme condition that she could not even get up from the bed. Shaila was scared by her mother in law's condition.

Luckily she remembered that she is a Mutuals member and can use the network hospital. Since the network hospital (Sahara Hospital) was near her house, she could immediately take her mother in law to the hospital. She showed her Nidhi card and immediately got her mother in law admitted.

After 2 days of hospitalization her mother in law was as good as before. She could walk down to her residence from the hospital.

The hospitalization bill was Rs. 4340. Since Sahara Hospital is a network hospital and she showed her Nidhi card at the time of admission, she was given a concession of Rs. 1180. She had to pay Rs. 3160 only.

Shaila submitted the claim to the Health Mutual managed by Uplift's partner organization Parvati Swamyamrojgar and since she had used the network hospital, she was reimbursed 50% of her hospitalization expenses i.e. Rs. 1580.

Shaila says that she is thankful to be a part of the HMF program which provides quality treatment at reasonable rate. She is happy that due to concessional rates, she could manage the expenses on her own and did not have to ask money from anyone.

According to Shaila, this program is very useful for everyone. It gives you the courage to face any unexpected health event with confidence. She is willing to renew her HMF policy every year, with loan or without loan!!!

Sulbha Waghmare