

HOW TO LEAD A HEALTHY LIFE – A STUDY ON NEED OF HEALTH INSURANCE

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Living a healthy productive life is a goal for most people. But achieving good health is a daily challenge as a number of factors like food habits, lifestyle changes, life stages and various environmental factors have an impact on the same. Good health helps to solve any kind of problems in our day-to-day life as it is rightly said healthy mind resides in healthy body.

Health can be classified into three categories viz , physical health, mental health and spiritual health. To lead the healthy life in world all these three healths are equally important.

Physical health relates to the health of all parts of the body

Mental health means state of mind, thought process, happiness and peace of mind and Spiritual health refers keeping mind in high spirits with control over the senses .

Caring the health is most important for the healthy life . The importance of health is stressed in proverb with the help two words “ HEALTH IS WEALTH ”. This is a by word of enormous significance.

Pollution and Health Damage:

Good health only guides a person how to use all the available resources in a fruitful way. Such a valuable health today affected by increasing pollution. The way used to grow and process fruits and vegetables also affected by pollutions. Pollution is the greatest problem faced by the world every passing year and causing grave and irreparable damage to the earth. The pollution may be of five basic types namely, air, water, soil, noise and light. All the type of pollution kills many organisms including humans. Picture 1 helps to understand how the pollution damages the health of a human being. Air pollution damages the nerve system and which leads to headache, fatigue and other major diseases like Respiratory illness, cardiovascular illness, risk of cancer, skin irritation etc. Water pollution creates Gastroenteritis through Bacteria, Parasites and chemicals. The soil Contamination creates Nausea through pesticides.

How to Maintain Good Health

An adult human body daily requires Vitamins and Mineral to have a good and strong health. Vitamins are organic Substances made by plants or animals. Minerals are inorganic elements that come from the earth; soil and water are absorbed by plants. Functions of Vitamins and Minerals:

- a) Supports energy metabolism and help cells and organs do their jobs
- b) Supports normal growth and development and
- c) Boost the immune system

Deficiency in such items leads to damages to cells and gate way for diseases. The daily requirement of Vitamins and Minerals for an adult for a day is given in Table 1. Followed by the table 1 the vitamins are grouped in two categories namely Fat Soluble and Water Soluble and the functions the concerned categories are also stated in table 2 and 3 . In table 4 the symptoms of vitamin deficiency is exhibited.

Table 1

Statement of Daily requirement of 13 Vitamins and 11 Minerals for an adult, for a Day

1	Vitamin A	5000 IU	1	Calcium	200 mg
2	Vitamin C	90 mg	2	Iron	7 mg
3	Vitamin D	400 IU	3	Phosphorus	45 mg
4	Vitamin E	30 IU	4	Iodine	150 mcg
5	Vitamin K	80 mcg	5	Magnesium	100 mg
6	Vitamin B1	2.3 mg	6	Zinc	15 mg
7	Vitamin B2	2.6 mg	7	Selenium	70 mcg
8	Vitamin B6	2 mg	8	Copper	2 mg
9	Vitamin B12	9 mcg	9	Manganese	2 mg
10	Niacin	20 mcg	10	Chromium	120 mcg
11	Folic Acid	400 mcg	11	Molybdenum	75 mcg
12	Biotin	300 mcg			
13	Pantothenci Acid	10 mg			

Source: Nutralite Foundation of Optimal Health Module

Table 2

Functions of Vitamins - Fat Soluble Vitamins:

Nutrient	Function
Vitamin A (Retinol or Beta Carotene)	Requried for vision , growth , building immunity and bone development Beta Carotene functions as an anti - oxidant
Vitamin D	Normal bone growth and tooth function Stimulates calcium and phosphorus absorption
Vitamin E	Antioxidant - protects body cells , Vitamin A and unsaturated fatty acid Maintains normal RBCs
Vitamin K	Helps in blood clotting Involved in bone building

Source: Nutralite Foundation of Optimal Health Module

Table 3

Functions of Vitamins - Water Soluble Vitamins

Vitamin B Complex	Assist in carbohydrate and protein metabolism and energy production Helps maintain healthy skin Helps maintain a healthy nervous system Essential for RBC formation , hormones and synthesis of DNA and protein Involved in metabolism of carbohydrates and Synthesis of fats and proteins
Vitamin C	Essential for formation of connective tissue , bones and teeth Assist in utilization of other nutrients Act as an antioxidant

Source: Nutralite Foundation of Optimal Health Module - AMWAY

Table 4
Symptoms of Vitamin Deficiency

Vitamin - A	Lack of vitamin “A” causes slackening of the growth of body . Eyes and skin become dry, night vision is impaired ; abnormalities of bone and teeth also develop
Vitamin - B Note : This is a group of vitamins comprising eight vitamins , B1, B2, B11, B12, Niacin , Pantothenic Acid , Biotin and Folecin .	Lack of vitamin “ B1” causes a disease named “Beriberi” . Lack of vitamin “B2” causes cracks in the skin and around eyes , nose and mouth. Lack of Niacin causes a disease called “Pelagra” and abnormalities of the nervous system . Lack of Pantothenic Acid causes metabolic disorders. Symptoms of Biotin and Folecin are similar to those of the lack of Pantothenic Acid . Lack of vitamin “B 12” causes slackening of the growth of the body and also causes fatal anemia .
Vitamin - C	Besides causing a disease called scurvy ; lack of this vitamin may causes problems of teeth and gums , internal haemorrhaged , osteoporosis of bones , weight loss and infertility .
Vitamin - D	Deficiency of vitamin “D” causes osteoporosis of bones and consequently children develop a disease called Rickets.
Vitamin - E	Deficiency of this vitamin may causes infertility

Source: www.manavata.org/health.htm

In maintaining good health Mineral equally important in everyday life, so functions of minerals and symptoms of mineral deficiency are given in table 5 and 6 respectively.

Table 5
Function of Mineral

Nutrient	Function
Calcium	Helps build strong bones and teeth Involved in muscle contractions and nerve function
Chromium	Works with insulin for proper glucose metabolism
Iron	Helps carry oxygen to body tissues including muscle
Magnesium	Maintains normal muscles , nerves and immune functions Bone health
Phosphorus	Works with calcium to build and maintain bones and teeth Helps convert food to energy
Potassium	Vital for muscle contractions and nerve transmission Important for heart and kidney function Helps regulate fluid
Zinc	Important in function of many enzymes Wound healing

Source: Nutrilite Foundation of Optimal Health Module

Table 6
Deficiency of Minerals Symptoms

Calcium	Lack of calcium causes weakening of bones and teeth and also causes osteoporosis.
Phosphorus	Phosphorus Deficiency causes weakening of bones and weight loss.
Potassium	Potassium deficiency may cause weakening of muscles, brittleness of bones, infertility and cardiac trouble.
Sodium	Sodium deficiency causes headache, nausea, slow growth of body and muscular weakness.
Iron	Anemia is the main symptom of iron deficiency.
Chlorine	Chlorine deficiency weakens the bones and makes the joints stiff.
Iodine	Iodine deficiency causes thyroid gland disorders and a disease named Goitre.
Vitamin - K	Lack of this vitamin hampers the production of prothombin and consequently blood coagulation does not take place , as a result of which , there is profuse bleeding even after a minor injury .

Source :www.manavata.org/health.htm

Symptoms of Common Diseases

From the above details it is too difficult for a normal human being to get all the required level of vitamin and minerals out normal food habits. There is no substitute for healthy diet , but very often simply there is not time to prepare healthy meals with fruits and vegetables. Pollution, lack of knowledge in food and vegetable consumption, non availability of natural and healthy fruits and vegetables etc all this makes it difficult to ensure the right nutrition for our body at all time , every time. So, one or other way everyone is running at a deficiency of any one of the above mentioned vitamins and minerals, which lead to damages to health create some common diseases. Table 7 shows symptoms of common Diseases.

Table 7
Statement of Symptoms of Common Diseases
when deficiency of vitamins and minerals in the human body

Disease	Symptoms
Diphtheria	High temperature “Sore Throat”, white patch in throat.
Diabetes	Excessive hunger, excessive thirst, excessive urination
Hyber tension (High blood pressure)	Unexplained head – ache, dizziness.
Heart attack	Sudden severe chest pain, profuse sweating, difficulty in breathing. At times a mild discomfort in the chest may be the only symptom of a mild heart attack.
Jaundice	Nausea, vomiting, low grade temperature, loss of appetite
Measles	High temperature, watering eyes, sore mouth, and temperature subsides with appearance of skin rash.
Mumps	Fever, swellings on both sides in front of the ears, inability to open the mouth
Tuberculosis	Prolonged cough, low grade evening rise of temperature loss of appetite, marked loss in weight.
Typhoid	High fever, malaise, coated tongue.

Source:www.manavata.org/health.htm

Need of Health Insurance

At this juncture the importance of health, as a major issue of any person and that too low and middle income group, because the cost of medical care and treatment to cure the diseases now a day has soared to new heights and is beyond the reach of common man and expected to go up in future also. To meet such an increasing cost of healthcare it is necessary to have a health insurance, without which it is too difficult to the people to meet the medical care and treatment expenses out of their income. Health insurance is a protection against medical costs. Both life and non life insurance companies offer health insurance products. Health insurance policies general cover, nursing and diagnostic expenses, which include room rent, chared at the hospital or nursing home, fees of the surgeon, anaesthetist, doctor, etc. Some polices even offer fixed cash amount for each day of stay at any hospital for treatment.

The health insurance schemes available in India can be broadly categorized as :

- 1) Voluntary health insurance schemes or private for profit schemes .
- 2) Mandatory health insurance schemes or government run schemes (namely ESIS , CGHS).
- 3) Insurance offered by NGOs / Community based health Insurance and
- 4) Employer based schemes.

Current Scenario of Health Insurance in India

Health insurance is also provided by the government to protect the general public through sponsored social insurance programme or through private insurance companies e.g. star health insurance plan for Tamil Nadu State Government employees . It is available to an individual customers as well as for a group of customers for example Infosys technologies has just taken India's biggest ever group life insurance policy from LIC of India, at Rs. 24,000 Crores covering around 97,000 employees of the organisation.

In the financial year 2007 – 08 health insurance covered only one percent of the population of the country and accounted for 1.2 percent of the total healthcare expenditure (Average of other Asian countries is 4 percent). The premium on health insurance products has grown from Rs .6.7 billion in the financial year 2002 to Rs . 40 billion in the financial year 2007. This is expected to increase to Rs.300 billion by the end of the financial year 2015.

In the last 20 years , healthcare consumption increased at 8 percent as compared to the overall consumption growth on only 4.7 percent. Five product categories namely food, transportation, housing and utilities, health care and personal products and services, are expected to account for more than 80 percent of the total cumulative spending in next 20 years. Currently , there are two standalone health insurance companies in India – Star Health and Allied Insurance and the recently launched Apollo DKV insurance. A large number of international private insurance companies are setting their footprint in the country, despite a 26 percent FDI regulation.

There are two driving forces responsible for the growth of Health Insurance sector. One driver of growth in the healthcare sector is India's booming population, another factor driving the growth of India's healthcare sector is a rise in both infectious and chronic degenerative diseases . While ailments such as poliomyelitis, leprosy, and neonatal tetanus will soon be eliminated, some communicable diseases once thought to be under control, such as dengue fever, viral hepatitis, tuberculosis, malaria , and pneumonia , having returned in force or have developed a stubborn resistance to drugs . This troubling trend can be attributed in part to substandard housing , inadequate water, sewage and waste management systems, a crumbling public health infrastructure, and increased air travel.

Conclusion

Now a days most of the people do not know which nutrient is present in which fruit or vegetable , what quantity should be consumed to have a required amount of vitamins and minerals . And most of the Fruits and Vegetables lose their nutrients due to pesticides, Transit, Washing and Boiling and Cooking . So , most of the people consume lesser vitamins and minerals than required. In this situation there is a possibility to lose good health and taking medical treatment general found to be more expensive it is too difficult to the low and middle income groups to meet such cost out of their hand to mouth earnings and therefore it is advisable to have a health Insurance, which will enable them to compensate the day by day increasing cost of medical treatments .

Reference

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