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THE TIMES OF INDIA

Doctors worried over declining effectiveness of typhoid drugs

TIMES NEWS NETWORK

Bengaluru: The epidemic swept across Africa three years ago and now doctors are worried drug-resistant typhoid could hit India too. Doctors say the country is quickly running out of antibiotics to treat the disease.

Ciprofloxacin, which was introduced in 1990 to battle the bacterial disease, has been rendered ineffective, prompting doctors to prescribe another drug (ceftriaxone). Dr Arti Kapil, professor of microbiology, All India Institute of Medical Sciences (AIIMS), New Delhi, said it is believed to be the

Drugs available online a concern

Doctors do not prescribe a combination of antibiotics, but it's available online, adding to the chaos. Patients who buy these drugs online may not be aware of the effects of taking them without a prescription. There is an urgent need to formulate guidelines on prescribing and using antibiotics

Dr Arti Kapil | PROFESSOR OF MICROBIOLOGY, AIIMS, NEW DELHI

result of bacterial resistance due to overuse of antibiotics over last two decades.

Study required

Speaking about 'Antibiotics treatment for typhoid fever: Have we run out of options?' at the World Congress on Infectious Diseases and Antibiotics on Wednesday, Dr Kapil said the online sale of a combination of antibiotics to treat typhoid is a matter of concern. Dr Kapil stressed on the need to conduct a community-based typhoid survey across the country to understand whether there is a need to include typhoid vaccine in the immunisation scheme.

"But such surveys require testing blood samples," she said. "This demands blood culture tests be done in pri-

mary health centres (PHCs). Currently, PHCs don't have a lab facility to support such a massive study."

Risk of heart ailment triples post-menopause

Dr Veena Nanjappa, interventional cardiologist, Sri Jayadeva Institute of Cardiovascular Sciences and Research, Mysuru, said, "Cardiovascular disease (CAD) is twice as common among women with diabetes as those without. They are four times likely to be hospitalised, and women have a higher risk than men. Post menopause women are at equivalent risk to men of same age. Risk of CAD triples after menopause,"

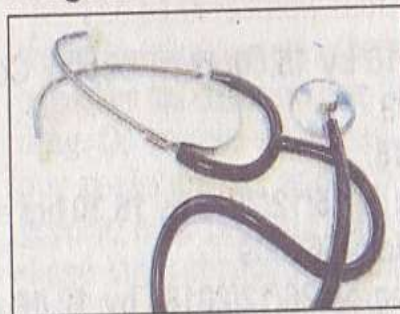
Health covers may get dearer, life cheaper

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Mumbai: Buying life insurance is likely to get more affordable, while health insurance could get dearer. Improved life expectancy among the insured population will keep the cost of life cover down, but the cost of health covers is expected to move the other way because of various court directives asking insurers to cut out exclusions.

According to Sanket Kawatkar, head of life insurance at actuarial consulting firm Milliman, there is an improvement of around 10% in the new mortality table, which is prepa-

Court have intervened for covering hitherto excluded illnesses like HIV, mental ailments and congenital defects



red by the Institutes of Actuaries of India. Insurance companies base their pricing on these mortality tables, which give the life expectancy starting

from infancy for every year.

According to Kawatkar, insurers may choose not to reflect the new tables because prices are already the lowest in the region. "Term insurance rates are cheaper in India compared to Australia. Although the life expectancy is higher there," said Kawatkar. He added that one of the reasons why insurers can provide term insurance at low rates is because global reinsurers are supporting them.

Global reinsurers are bullish on India as it is seen as the market with the highest latent demand. "The 'protection gap' in India is estimated at \$9 tril-

lion, making it one of the biggest markets in terms of potential," said Heerak Basu, consulting actuary with Milliman. The term 'protection gap' as defined by Swiss Re as: "The shortfall in the amount of cover necessary to maintain the current living standards of dependents." Basu added that the use of technology for shortening and streamlining the sales and underwriting process is bringing down the cost of life insurance operations. While life insurance premiums are coming down, health insurance — the faster growing business for the industry — is expected to see an increase in rates.