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Healthlines



Message from Chief Medical Officer and Corporate Advisor

There is a recent trend of medical groups and partners forming mega-clinics and day procedure centres, that offer modern medical facilities, equipment and technologies in the city areas. At the same time, AIA will continue to source high quality and professional service providers for provision of effective treatment to our clients. The partnerships with Union Hospital, Gleneagles HK and New Medical Centre have generated more cashless claims and good quality care since 2017.



Dr York Chow

Chief Medical Officer
and Corporate Advisor,
AIA Hong Kong and
Macau

Hong Kong's insurance and medical care services are evolving: ie., the government's announcement of the implementation of Voluntary Health Insurance Scheme in April 2019. For the first time, the government is going to regulate¹ health insurance, establish a Code of Practice, and provide tax benefits to participating policyholders. This is the recognition of private medical services and the insurance sector as one of the key pillars in Hong Kong.



As everyone knows that the life expectancy of Hong Kong people tops the rest of the world, many who care for their family members are also concerned with the long-term health and the future of their children and parents. Appropriate medical insurance and health services are essential for our society's future, so to complement with the social welfare measures of the government and healthcare capacity of the public services. People would welcome options for self-protection and reassurance to maintain a lifestyle that they can afford.

AIA will continue to work hard to develop relevant services by using appropriate advanced medical and information technology, so to keep up with the evolving needs of the general public.

¹ Under the ambit of Voluntary Health Insurance Scheme



➔ Take Good Care of Sports Injuries to Avoid Long-term Sequelae (on ankle injuries)

In the last issue, we discussed the need for timely accurate diagnosis and treatment of knee injuries to decrease potential sequelae. In this issue, we will focus on treating the most common sports-related ankle injuries.



Although ankle joint is smaller than other joints of the body, it has the highest chance of injury, especially a sprain. Improperly handled ankle sprains can often cause long-term sequelae. Studies in Hong Kong have pointed out that more than 70% of amateur and professional athletes experience repeated ankle sprains. As many as 60% of them suffer from varying degrees of chronic foot and ankle problems. Moreover, about 10% of patients with sprained ankles experience chronic ankle instability. There are several common reasons for this. First, after the injury, the affected area can easily be injured again when the ligament has not yet fully recovered, resulting in more serious trauma. Second, when a sprain is treated improperly, the ankle becomes more fragile, which can easily lead to another sprain. This can become a vicious cycle, where the ankle becomes more and more unstable. An anterior talofibular ligament tear is the

most common culprit. Its symptoms include repetitive sprains, persistent ankle pain, weakness in going up and down stairs or ramps, and feelings of instability even in daily life activities. It is difficult to determine the degree of instability from a general static X-ray film, so the problem can be diagnosed when the unstable situation becomes severe and a dynamic X-ray is taken. Identifying this injury requires a thorough clinical examination and an MRI.

The ankle and nearby tissues – the ligaments, joints, and lateral muscle groups – are responsible for the foot's stability. When the ligament is damaged, part of the non-surgical treatment includes training up the muscles' strength and proprioception through physical therapy. An ankle brace can also provide some degree of protection for the foot and ankle joint, reducing the chance of repeated sprains. However, in cases of severe ankle joint injury or persistent instability, the patient may need to undergo surgery to repair or rebuild the injured ligaments. Traditionally, an open procedure (i.e., a 5-6 cm wound on the outside of the foot and ankle) is used to repair or reconstruct the injured ligament (mainly the anterior talofibular ligament). If necessary, an inferior extensor retinaculum is used to add additional stability. But a bigger wound with more postoperative pain and possible damage of soft issue or nerve nearby are the drawbacks of an open surgery. Additionally, postoperative wound pain or adhesions of nearby tissues can lengthen the recovery time.

In recent years, thanks to advances in surgical techniques, doctors have been able to conduct these repairs and reconstructions through minimally invasive arthroscopy. As arthroscopic surgery can be done by using two to three one-centimetre wounds, it can reduce postoperative wound pain and soft tissue adhesions, achieving a speedy recovery.

We should all be alert to sports injuries. If you suffer from persistent pain for more than a week after exercise, you should seek for a detailed consultation from an orthopaedic surgeon. Making an early and accurate diagnosis and treating the joint accordingly is the best way to avoid long-term sequelae.

Remarks : The above information is for reference only and should not be construed as medical advice. Treatment may vary based on individual conditions. If you have any query, you are suggested to check with your doctor.



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Cancer and the Journey from Diagnosis – What Every Patient Needs to Know

In many cases that Medix comes across, we know that nothing can prepare you for a cancer diagnosis.

However, with the advances of modern technologies, early diagnosis and breakthrough treatment options, cancer is not always the terminal illness it was once perceived to be, and in some cases can be cured or managed as a chronic condition.

There are five crucial steps to follow when presented with the possibility of a cancer diagnosis that can save your life and help to identify the most appropriate and personalised treatment approach:



Biopsy:

The biopsy is critical for verifying whether the suspected growth is benign or malignant, which is essential to determine whether or not you have cancer. Further, the biopsy defines the type and sub-type of cancer. This stage is crucial for deciding on and matching the correct treatment plan.



Oncology Consultation:

It is imperative to consult an oncologist that specialises in the type of cancer that you have been diagnosed with, such as specialists in breast cancer, lymphoma, lung cancer, etc. The oncologist will refer you to advanced tests for staging. However, many patients often consult a surgeon to see if a surgery is the best treatment for the cancer diagnosed. An oncologist will share additional available and relevant treatment options with the patient.



Staging:

Based on the type of cancer, you will undergo further imaging tests to ascertain whether the cancer is local or whether it has metastasized to surrounding tissue or surrounding organs in the body. This stage is essential for defining an effective treatment plan and can be life-saving!



Treatment:

Only after staging and in some cases, also conducting specific genetic testing on the tumor will it be possible to identify the optimal treatment that suits you best. There are many treatment options including chemotherapy, biological treatments, immunotherapy, interventional radiology, radiation therapy, surgery, blood & marrow stem cell transplantation, experimental clinical trials, etc. Thus, it is important to not just go with the first treatment recommended without properly evaluating the options, receiving additional opinions and applying a multi-disciplinary approach.



Recovery:

Depending on the type of treatment, it may take the body some time to recover. A monitoring plan including nutrition, exercise and traditional Chinese medicine can help the body recover better. Follow-up examinations and regular testing are vital to detect any possibility of relapse. If you are combining traditional Chinese medicine with western treatment, it is critical to consult with your treating doctor as some traditional Chinese medicine remedies can influence the treatment and create side effects.

With constant improvements in accessibility, genetic profiling, early testing and advanced therapies, survival rates for patients with a cancer diagnosis have greatly improved. Medix encourages you to reach out to your doctor and conduct the relevant screening tests based on your personal profile. If you have been diagnosed with cancer, please make sure to contact an oncologist who will help ensure whether you have undergone related tests and consultations prior to starting treatment.

Important Information

1. The above information is for reference only and should not be construed as medical advice. Treatment may vary based on individual conditions. If you have any query, you are suggested to check with your doctor.
2. Medix is an independent third-party company. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by Medix, which is not sold or marketed by AIA.
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4. Additional charges might be incurred for some particular services stated by Medix.
5. With customer's informed consent, their medical history will be passed to Medix for the purpose of medical assessment.
6. Statistics and service information stated here have been verified by Medix only.
7. Please contact Medix for full details of the scope of the service.

Insureds of AIA selected plans are eligible for the service provided by Medix. For details, please visit www.aia.com.hk/medix



'Hello! I am Andy.'



'Hi! How are you? Can you introduce yourself?'

'Sure. I am Andy. I am in service at AIA Wealth Select Centre in Tsim Sha Tsui since May this year. Being the industry-first Customer Service Robot – as customers' friend and helper.'



'What languages do you speak?'

'I am fluent in Cantonese, Mandarin and English. I aim to provide innovative customer experience by delivering instant and efficient service to our customers, to introduce the latest company information and insurance products to them.'



'What kind of information could you provide to customers?'

'Beside insurance information, I can not only provide customers practical information such as current weather, stock prices and currency exchange rates, but also assist customers to manage queue arrangement.'



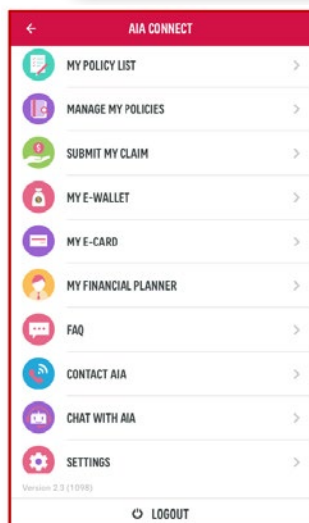
'What is the usage of the QR code on your body?'

'By scanning on my QR code, you can download the "AIA Connect" mobile application, to access different comprehensive services 24-hours a day.'



'Where can we meet you other than the AIA Wealth Select Centre in Tsim Sha Tsui?'

'In fact, customers can access the 'AIA Connect' mobile application and connect to me anytime through the "Chat with AIA" button. We can have instant chat and I can answer customers regarding their questions about log in, eClaim submission and premium payment issues.'



'What's your future plan?'

'I will continuously update and upgrade myself with more knowledge as both a Robot and an Online Chatbot, to amalgamate our company's various digital platforms to enrich customer service and elevate insurance product introduction functions to further enhance customer service experience.'



'Thanks! We hope that you will bring more surprises to our customers in the future.'



Living Your Life Meaningfully

City life may not be appealing to everyone. Striking balance to live different roles, as parents, employees, spouses, friends and children, in this hectic and busy city is by no means easy. Some people may get lost sometime in their life, feeling aimless, confused and stressful.

In my clinic, I see clients burdened by different sources of stress: struggle to work under a very harsh system; stressed out by social discrimination; torn apart by various demands at work and family, or in their studies... Some of them really could not see their future, feeling lost and helpless.



Learning skills to handle stress and regulate emotions is essential for us to cope with daily challenges in our lives. Our bodies often tell us that we are fatigue and overstressed through signs of headache, abdominal pain, muscle tension or sleep problems. However, we are just too busy to realise that these signs, such as anxiety, irritability, sadness or recurrent feelings of helplessness, are potential mood symptoms.



Stress is inevitable in city life. Yet, persistent stress not only affects our physical bodies, but also impairs our psychological wellbeing. If you find yourself having a fluctuating mood, poor appetite, impaired memory, difficulty concentrating at work or study, difficulty falling into and/or staying in sleep, loss of interests in pleasurable activities you used to enjoy, then you are advised to seek professional help as you may be suffering from mood disorders.

Mood disorders are common mental illnesses in city life, as common as minor physical illnesses like influenza. Seeking treatment proactively is not a sign of weakness.

Instead, it is a courageous act to protect yourself and your family, and to achieve a meaningful and satisfying life.

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Union Hospital

Individual Medical Insurance Pre-approval Service

Hong Kong hotline : (852) 2232-8888

(after selecting the language used, please press #2 and the 2)

Hong Kong mobile : *1299

(after selecting the language used, please press 2 and the 7)

China toll-free hotline : 4008-428-013

Corporate Solutions Medical Insurance Pre-approval Service

Hong Kong hotline

: (852) 2200-6333

Personal Medical Case Management Service

AIA Hong Kong hotline

(Customer and financial planner) : (852) 2232-8820

Medix dedicated hotlines for AIA

Customer

: (852) 3896-0500

Financial planner

: (852) 3896-0555