AHPI
Tamil Nadu Chapter

Dr. Sathish Devadoss
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PRESIDENT'S MESSAGE:

Challenges Faced by Hospitals in the Face of Insurance Company Practices

Dear Esteemed Members,

In recent months, our healthcare institutions have been grappling with increasingly challenging circumstances stemming from the policies and practices of various health insurance companies. While insurance is meant to provide financial protection and ease access to quality healthcare, numerous issues have surfaced that threaten the very fabric of our hospitals' operations and sustainability.

One of the most pressing concerns is the persistently poor package rates offered by insurance companies. These rates often do not reflect the actual costs of delivering quality care, forcing hospitals to operate at significant financial losses. This situation is further exacerbated by the frequent disallowance of essential consumables and medications, which are critical for patient safety and treatment efficacy. Such practices not only compromise the quality of care but also place hospitals in a difficult position of having to either absorb additional costs or compromise on standards.

Additionally, we are witnessing a troubling trend of insurance companies approving bills only to later deny certain claims or reduce the approved amounts substantially. This not only causes delays in reimbursement but also creates uncertainty and financial instability for hospitals. It erodes the trust and collaborative spirit necessary for effective healthcare delivery.

In light of these challenges, I strongly advise all healthcare providers to stand united in their resolve. We must collectively refuse to sign restrictive package deals that limit our ability to deliver optimal care and threaten our financial viability. Instead, we should advocate for open billing systems complemented by transparent discounts, which empower hospitals to provide quality care without being constrained by arbitrary package rates.

The Association is actively engaged in dialogue with insurance companies and the IRDA to address these issues. We are working tirelessly to establish a single, unified portal for all insurance claims—aimed at streamlining processes, reducing disputes, and ensuring timely reimbursements. Such initiatives are critical for restoring trust and ensuring a fair, transparent environment for all stakeholders.

To all our members: let us remain resolute and united in our efforts. Our collective voice is powerful, and by standing firm, we can push for fair practices that uphold the integrity of our healthcare system. Together, we can work towards a sustainable future where quality, access, and fairness remain at the core of healthcare delivery.

Thank you for your continued commitment and solidarity.

Yours sincerely,

Dr Sathish Devadoss MS (Ortho) Mch Orth (UK), FASIF(AUSTRALIA)
President, AHPI-TN
Vice Chairman Devadoss Hospital, Madurai

From Health to Wealth: A Financial Roadmap for India's Emerging Professionals

In an era where time is the most undervalued asset, Sincere Syndication's recent presentation, “From Health to Wealth: Mastering Financial Wellbeing,” delivered a timely and transformative message to professionals, especially doctors, entrepreneurs, and high-income individuals. Drawing parallels between physical health and financial health, the session emphasized that while most rely on professionals for their medical well-being, they often neglect the need for expert guidance in managing their wealth.

The Time Value of Money: Start Early, Grow Bigger

Through a compelling illustration, the presentation compared two investors with the same monthly savings but different starting ages—one at 25, the other at 40. The result? A nearly 4X difference in wealth by the age of 70. The message was clear: starting early beats starting larger. Consistency and time are the strongest multipliers of wealth.

Where to Invest: Your Business vs Public Markets

Participants were encouraged to evaluate the opportunity cost of capital. Should they invest more in their own business or back professionally managed, listed companies? By comparing returns from the Nifty 500 Index (~14%) and PMS strategies (~20%+), it was shown that allocating capital to high-growth listed businesses can deliver stronger, scalable returns with lower personal stress.

Debt Isn’t the Enemy—Lack of Planning Is

The session also addressed myths around borrowing. A nuanced framework explained how debt, when used prudently, can enhance equity returns—provided Return on Capital Employed (ROCE) exceeds the cost of borrowing. Tools like DSCR (Debt Service Coverage Ratio) and EBITDA-to-debt ratios were introduced as practical levers to evaluate a company’s borrowing capacity.

A Financial Prescription

Mirroring the structure of a medical treatment plan, attendees were given a **Wealth Prescription**:

- 💊 Start Early – Begin compounding as soon as possible
- 🤝 Stay Consistent – Regular SIPs build wealth over time
- 🩺 Annual Reviews – Rebalance and reassess periodically
- ⚖️ Diversify Smartly – Spread across equity, debt, gold, and real estate
- 🧑‍⚕️⚕️Seek Expert Advice – Don’t self-medicate financially

The session closed with a powerful reminder: “In business, you earn. In stocks, you multiply.” Professionals who take early, informed, and consistent steps toward managing their finances are the ones who create enduring legacies.



New Office Bearers (2025–2027):

We are pleased to announce the elected Office Bearers for the term 2025–2027. We look forward to their leadership and continued contribution to advancing the mission of our association.

President: **Dr. Sathish Devadoss**	Vice President: **Mr. D. Rambabu**
Secretary: **Mr. Adel J**	Joint Secretary: **Dr. M. K. Eniyan**
Treasurer: **Ms. Sandhya Cherian**	

WEST ZONE, HOSPITAL VISITS

KOVAI MEDICAL CENTRE AND HOSPITAL

KG HOSPITAL

GANGA MEDICAL CENTRE & HOSPITALS

VEDANAYAGAM HOSPITAL

REX ORTHO HOSPITAL

SRI RAMAKRISHNA HOSPITAL

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