

Article Date	Headline / Summary	Publication
29 Sep 2026	Prepare for cardiac risk before emergency strikes	Business Standard



YOUR MONEY

Prepare for cardiac risk before emergency strikes

HIMALI PATEL

September 29 is World Heart Day. Cardiac diseases are striking a large number of Indians each year. The bill for treating them can run into several lakhs. Families, especially those with a history of these ailments, must prepare before an emergency strikes.

Ailments starting early

India recorded an estimated 31.65 lakh cardiovascular deaths in 2024, according to the World Heart Federation. "Cardiovascular diseases account for roughly one in three deaths in India, according to the 2022-24 Sample Registration System (SRS) cause-of-death report," says Shilpa Arora, co-founder and chief operating officer (COO), Insurance Samadhan.

"The onset of cardiac ailments appears to be occurring earlier than in previous decades," says Vikas Gupta, head of the health administration team, Bajaj General Insurance.

Prepare for a large bill

A bypass surgery can cost ₹4.5-6.5 lakh, reaching ₹7-8 lakh at premium centres. Mitral valve replacement or repeat surgery can cost ₹8-12 lakh and sometimes exceed ₹12 lakh. Aortic replacement can cost ₹12-16 lakh in premium metros.

Location affects the bill. "A sample check comparison of similar procedures in metros with tier 2 cities shows that they can on an average cost approximately 30-40 per cent less in the latter, excluding fixed cost implants," says Varsha Gujarathi, chief cus-

tomiser officer, Universal Sampo General Insurance.

Buy adequate cover

Metro residents should consider a ₹15-20 lakh base cover. "Supplement it with a super top-up of ₹40-50 lakh if living in a city," says Gupta. The annual deductible should not be higher than the base cover. "Holding both policies from the same insurer can ease cashless approvals," says Arora.

Check policy limits

A policy should ideally not have a room-rent cap as this can lead to proportionate deductions if the patient uses a more expensive room. Check sub-limits for intensive care unit (ICU), procedures and devices; co-payments and exclusions; and waiting periods for pre-existing diseases. "Check whether cardiac speciality centres situated nearby are in the insurer's cashless network," says Gujarathi.

Critical illness policy

A critical illness policy pays a lump sum. "Families can use it to cover for lost income, travel, long-term medication or debt payments," says Siddharth Singhal, head of health insurance, Policybazaar. Covered conditions may

include a first severe heart attack, open-chest bypass, open-heart valve surgery, aortic graft surgery and primary pulmonary arterial hypertension.

These policies require survival for at least 28 days. "Angioplasty, stenting and other intra-arterial procedures are excluded," says Singhal.

Assess cardiac-specific policies

A cardiac indemnity cover serves people with existing conditions or prior surgery. "They may help people declined, loaded or given a permanent cardiac exclusion under regular insurance," says Surinder Bhagat, president, employee benefits large account practices, Prudent Insurance Brokers.

The waiting period for pre-existing cardiac ailments is lower in these policies — from 31 days to 24 months. "A general hospitalisation policy typically has a pre-existing disease waiting period of 36 months," says Bhagat.

Premiums are roughly 20-25 per cent higher than in comparable general covers. A high sum insured may not be available. Many come with age-based co-payments of 10-30 per cent.

Nowadays, many general hospitalisation policies also offer only a one-year waiting period if the customer purchases a pre-existing disease rider.

Finally, hospitalisation covers do not pay for many expenses. "A healthy individual should have an emergency fund of six to 12 months of household expenses. For a person with a cardiac condition, it should be 12-24 months," says Singhal.

The writer is a Mumbai-based independent journalist

Adding a rider can reduce waiting period

Insurer	Plan	Premium (₹)	Rider cost to reduce PED wait to 1 yr (₹)
Star Health	Super Star	7,566	1,316
ICICI Lombard	Elevate	7,708	931
Niva Bupa	Reassure 3.0 Elite	8,736	1,491
Bajaj General	My Health Care	9,095	455
Manipal Cigna	Infinix	12,928	970

Note: Premiums are for a sum insured of ₹10 lakh for a 35-year-old man living in Delhi. PED stands for pre-existing diseases. In case of Manipal Cigna, waiting period gets reduced to two years. More data on business-standard.com Source: Policybazaar