

'Rising insurance claims for heart ailments due to lifestyle changes'

■ ANNA SAKHI JOHN

CHENNAI: Year on year, there has been an increase of around seven per cent in claims related to heart ailments, an internal study of health claims by a private insurance company.

Stating that the rise is primarily attributed to the increasing prevalence of lifestyle conditions such as diabetes, hypertension and obe-

sity, doctors say that India is going through a health transition because of the sedentary lifestyle of its people, thereby resulting in a huge spike in Non-Communicable Diseases (NCDs).

Stating that most heart ailment related claims have been coming from people belonging to the age group of 56 to 65 years, Sasikumar Adidamu, Chief Technical Officer, Non-Motor, Bajaj Alliance General Insurance,

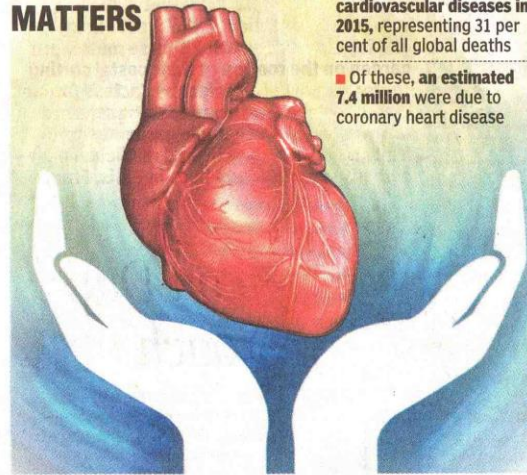
said, "As and when the policy increases, the age of the members increases. With increasing age, these kind of lifestyle diseases are on the rise. As the policy increases, these diseases get covered. A lot of youngsters are now more prone to lifestyle related diseases. As heart diseases tend to take time to develop, by the time they reach the age of 50 or so, these kinds of diseases will increase drastically."

He added that they have received maximum claims for ailments like ischemic heart disease (45 per cent), hypertensive heart disease (18 per cent), rheumatic heart disease (2 per cent) and pulmonary heart disease (one per cent) amongst other causes. "We had analysed the company's internal health insurance claims over the past five years that highlight the need for cover against heart related ailments."

According to Dr Anand, a cardiologist, "An estimated 17.7 million people died from cardiovascular diseases in 2015, representing 31 per cent of all global deaths. Of these deaths, an estimated 7.4 million were due to coronary heart disease. Of the 56.4 million global deaths recorded in 2015, close to 70 per cent were due to NCDs. While the need to keep a check on lifestyle habits is essential to prevent such diseases, there is also a need for a comprehensive health insurance plan which not only helps during the time of treatment but also assists you in preventing such diseases."

To keep their customer's health in a good state, companies li are also coming up with health policies that offer added wellness benefits that spread awareness about being healthy and simultaneously help manage the disease. There are exclusive health apps and wellness which will provide the customers with a facility to check his/her wellness score and store health records.

HEART MATTERS



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5.4 million in India are currently living with heart ailments

■ Cardiovascular diseases, cancer, diabetes and chronic lung diseases, are the four NCDs that accounted for the most number of deaths, worldwide

■ Of the 17 million premature deaths (under the age of 70) due to NCDs in 2015, 82 per cent are in low- and middle-income countries, and 37 per cent are caused by CVDs

■ Over three quarters of CVD deaths take place in low- and middle-income countries

■ About 46 per cent of heart failure patients die within one year of diagnosis due to cardiac reasons

■ Cardiovascular disease will cost India \$2.25 trillion by 2030

Source: WHO, Lancet