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Headline: - **World Heart Day: What treatments cost across top Indian cities and how to stay covered**	

World Heart Day: What treatments cost across top Indian cities and how to stay covered

- Treatment costs vary based on factors like location, treatment type, condition severity and hospital choice.

- It is recommended to have a health insurance policy with a minimum sum assured of ₹10 lakh.

- Annual premiums would range from ₹10,000 to ₹40,000 for family floater policies and ₹8,000 to ₹30,000 annually for individuals.

Cardiovascular diseases (CVDs), including conditions like ischemic heart disease (a condition in which blood flow is restricted) and cerebrovascular disease such as stroke, are responsible for 17.7 million fatalities and stand as the primary cause of death. According to data from the World Health Organization, India alone contributes to one-fifth of these global fatalities, particularly among the younger demographic.

While it is important to take care of your body and heart health, it is also important to be adequately insured against heart diseases which are now common even among those who are less than 40 years old. Moreover, understanding what treatment is available at what cost, in a city near you, can help one make important decisions quicker in times of emergency.

What treatment of heart diseases costs across Indian cities

The treatment of different heart diseases would vary across Indian cities and also across hospitals. In Tier 2 cities the cost will be lower.

The actual cost of treatment may vary depending on a number of factors, including the type of treatment required, the severity of the condition, the hospital or clinic where the treatment is received, and the patient's insurance coverage

MEDICAL PROCEDURE	MUMBAI	DELHI	BANGALORE	CHENNAI	KOLKATA
Angioplasty	₹1.2 lakh - ₹3 lakh	₹1.2 lakh - ₹2.5 lakh	₹80,000 - ₹3.5 lakh	₹1.2 lakh - ₹3 lakh	₹80,000 - ₹3 lakh
Bypass Surgery	₹2 lakh - ₹6 lakh	₹2 lakh - ₹6 lakh	₹2 lakh - ₹6 lakh	₹1.5 lakh - ₹6 lakh	₹1.5 lakh - ₹5.5 lakh
Stent Implantation	₹30,000 - ₹1.5 lakh	₹30,000 - ₹1.5 lakh	₹30,000 - ₹1.2 lakh	₹30,000 - ₹1.5 lakh	₹30,000 - ₹1.2 lakh

It is noteworthy that it is important to speak to a hospital to get an accurate estimate of the cost of treatment.

Get covered for heart ailment

Obtaining comprehensive coverage for heart ailments in India is essential given the increasing prevalence of cardiovascular diseases.

Sum assured

Start by securing a comprehensive health insurance policy, especially in metropolitan areas where healthcare costs can be high. "Normally a ₹10 lakh cover should suffice to take care of most of the health exigencies with reasonable comfort on the treatment front. In the case of a family floater, this amount should go up to Rs 25 lakh. This will ensure decent coverage in most of the medical facilities with an average length of stay of around five-seven days," says Bhaskar Nerurkar, head, health administration team, Bajaj Allianz General Insurance.

One may also add a critical illness rider to their life insurance which will make a lump sum payment for listed critical illnesses which include heart conditions.

Premiums

Annual premiums would range from ₹10,000 to ₹40,000 for family floater policies. Individual health insurance premiums range from ₹8,000 to ₹30,000 annually, depending on factors like age and coverage amount.

Be aware of waiting periods, which can vary from 12 to 48 months for pre-existing conditions. Lastly, compare policies from different insurers and consult insurance agents or financial advisors for the most suitable coverage.