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On this World Heart Day, take a pledge to raise awareness about heart health by discussing risk factors, healthy lifestyle choices, and the importance of regular check-ups

In a world filled with uncertainties, taking care of your heart isn't just a matter of physical health; it's also a financial imperative.

Says Bhaskar Nerurkar, head of the health administration team at Bajaj Allianz General Insurance: "Comprehensive health insurance is a wide-ranging policy that offers extensive coverage for various medical expenses, safeguarding individuals against unforeseen medical emergencies."

Comprehensive Health Insurance Policies

One should ideally get a comprehensive health insurance policy that includes a broad spectrum of heart-related conditions and treatments. These policies typically cover hospitalisation, surgeries, consultations with specialists, prescribed medications, and preventive care.

Having such coverage offers peace of mind, ensuring that you and your family can access quality healthcare without the added stress of financial burdens, especially during emergencies or planned heart-related procedures.

Says Nerurkar: "These policies often offer valuable add-on services, such as free teleconsultations with certified doctors and preventive health check-ups."

Regular Preventive Check-Ups

Many health insurance plans provide coverage for preventive check-ups and screenings, including assessments of heart health. One should take advantage of this benefit to schedule regular check-ups for oneself and one's family members.

These check-ups play a crucial role in detecting risk factors, such as high blood pressure, cholesterol levels and diabetes at an early stage. Early detection will allow one to take preventive measures and make lifestyle changes to protect the heart.

Says Dr. Chandrika Kamban, medical director, Even Healthcare: "Regular check-ups and electrocardiograms (ECGs) are pivotal for maintaining the heart's health. Routine check-ups allow for early detection and management of risk factors, while ECGs provide valuable insights into the heart's electrical activity, thus helping identify potential issues before they escalate into serious problems."

"Our preventive efforts should focus on addressing and creating awareness about risk factors that lead to heart-related issues, such as hypertension, high cholesterol levels, diabetes, obesity, and smoking. With our collective proactive approach and addressing the risk factors early on, we can build a healthier future for our hearts," she adds.

Consultations With Cardiologists

If you or a family member has heart concerns or a known heart condition, health insurance can provide coverage for consultations with cardiologists.

Cardiologists are specialists in diagnosing and treating heart-related issues. Consulting with them can help you gain a deeper understanding of your specific cardiac health needs and receive expert guidance on managing heart conditions effectively.

Critical Illness Rider For Added Protection

One should consider enhancing one's coverage by including critical illness riders to one's life insurance policy. These riders provide a lump-sum payout upon the diagnosis of specific critical illnesses, including heart-related conditions, such as heart attacks, coronary artery disease, or stroke. The funds received can be used to cover not only medical expenses, but also income replacement, necessary lifestyle modifications, and family support during recovery.

Value Added Services

One can also take advantage of wellness programs and benefits offered by one's health insurance provider, such as gym membership discounts and rewards for meeting fitness goals. Engaging in these programs can motivate you and your family to adopt healthier habits like regular exercise and balanced nutrition that promote heart health.

Also take care to utilise preventive care services covered by your health insurance plan, including vaccinations, health screenings, and lifestyle counselling. These services help identify and address risk factors for heart disease early, thus enabling informed choices for heart health.

One should also leverage health education resources provided by the insurance company to educate one's family about heart health, risk factors, and prevention strategies. Knowledge is a powerful tool in making informed decisions about your family's well-being.

Health insurance is a valuable resource for caring for your and your family's heart health. Combine these insurance strategies with healthy lifestyle choices and proactive health management to ensure that your hearts remain in good health for years to come.