

Can I claim tax benefit on medical costs?

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I am a 55-year-old man, with a group health insurance policy from my employer that covers my senior citizen parents. I suffered a major muscle pull in my leg last year while playing sports and have to undergo regular physiotherapy for it. Can I claim tax benefit on medical expenses on this in the current financial year? My octogenarian father has Parkinson's disease. In October 2023, he fell in the bathroom and broke his hip and had to undergo a hip replacement surgery. His wound had to be regularly dressed even after one month of surgery. He's also taking regular physiotherapy and I have hired an attendant to nurse him at home. My father is financially dependent on me. Can I claim the medical and physiotherapy expenses and attendant's fees spent on my father's ailments?

—Name withheld on request

As per Section 80D of the Income Tax Act, 1961, deduction is permissible for the total expenditure incurred on medical expenses related to the



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health of the taxpayer or their family members, up to a maximum aggregate of ₹50,000. However, this deduction is exclusive to senior citizens who have not made any payments towards health insurance premiums. Since you do not fall into the senior citizen category, this deduction is not applicable in your case.

Under Section 80D of the income tax Act, a deduction is applicable for the entire amount spent on medical expenses related to the health of

the taxpayer's parent, provided it does not exceed a total of ₹50,000. This deduction is specifically tailored for senior citizens who have not made any payments to initiate or maintain health insurance coverage.

In accordance with the provisions of Section 80D of the ITA, expenses incurred for hip replacement may be claimed as medical expenses, provided they are not covered under the group insurance provided by your employer.

Additionally, expenses related to physiotherapy and attendant care may also be claimed as medical expenses. However, it's important to

note that the interpretation of medical expenses is subject to the discretion of the tax officer, as the law does not explicitly define these expenses and may lead to potential litigation.

Regardless of the scenario, it is crucial to keep in mind that the aggregate deductions should not exceed ₹50,000.

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