

Deduction in respect of Medical Treatment

Introduction

Where an assessee who is resident in India has, during the previous year, actually paid any amount for the medical treatment of such disease or ailment as may be specified in the Income Tax Rules made in this behalf by the Board

(a) For himself or a dependent (Individual Assessee); or

(b) For any member of a Hindu undivided family (HUF Assessee)

The assessee shall be allowed a deduction of the amount actually paid or a sum of forty thousand rupees; whichever is less, in respect of that previous year in which such amount was actually paid.

Important

(1) That no such deduction shall be allowed unless the assessee furnishes with the return of income, a certificate in such form, as may be prescribed from a neurologist, an oncologist, a urologist, a hematologist, an immunologist or such other specialist, as may be prescribed, working in a Government hospital.

(2) That the deduction under this section shall be reduced by the amount received, if any, under an insurance from an insurer, or reimbursed by an employer, for the medical treatment of the person referred to in clause (a) or clause (b)

(3) That where the amount actually paid is in respect of the assessee or his dependent or any member of a Hindu undivided family of the assessee and who is a senior citizen, the provisions of this section shall have effect as if for the words "forty thousand rupees", the words "sixty thousand rupees" had been substituted.

Definitions

Dependent means:

(a) In the case of an individual, the spouse, children, parents, brothers and sisters of the individual or any of them;

(b) In the case of a Hindu undivided family, a member of the Hindu undivided family, dependent wholly or mainly on such individual or Hindu undivided family for his support and maintenance.

Government hospital includes a departmental dispensary whether full-time or part-time established and run by a Department of the Government for the medical attendance and treatment of a class or classes of Government servants and members of their families, a hospital maintained by a local authority and any other hospital with which arrangements have been made by the Government for the treatment of Government servants

Insurer shall have the meaning assigned to it in clause (9) of section 2 of the Insurance Act, 1938

Senior citizen means an individual resident in India who is of the age of sixty years or more at any time during the relevant previous year.

Sections to Remember

Section 80DDB of the Income Tax Act, 1961	Deduction in respect of medical treatment.
--	--