

03:46 PM   28 MAY <b>CLOSED</b> <b>MARKET STATS</b> ▼	सेन्सेक्स <b>35,165</b> ▲ 240.61	निफ्टी 50 <b>10,688</b> ▲ 83.50	सोने ( एमसीएक्स) (₹/१० ग्रॅम) <b>30,943.00</b> ▼ -246.00	यू एस डी/भारती... <b>67.41</b> ▼ -0.36	पोर्टफोलियो निर्माण करा	ई-टी मार्केट्स आप उतरवून घ्या	CHOOSE LANGUAGE MAR
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# Can a senior citizen claim tax break on medical expenditure for treatment at home?

BY ET BUREAU | MAY 28, 2018, 06.30 AM IST

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**Query:** I am 68 and I pay an annual [premium](#) of Rs 21,000 for a mediclaim policy. I also pay Rs 30,000 for treatment of my wife at home.

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Can I claim this expense under the enhanced deduction limit of Rs 50,000 announced in this year's Budget as this is not covered by our [medical](#) insurance?

**Yashish Dahiya Co-Founder and CEO, Policybazaar.com replies:** The government has brought an amendment in the Income-Tax Act to offer greater relief to senior citizens who incur medical expenditure but don't have an insurance policy.

Since you have an insurance policy which covers you and your wife, you can claim only the amount paid as premium towards the insurance policy under Section 80D of the [Income Tax](#) Act. It is advisable that you opt for a more comprehensive insurance plan. There are porting options available in the market and, while such options with domiciliary treatment may be difficult to get for your wife alone—as she is under treatment currently—you may find options for yourself or floater variants. Though such a plan will cost more, it will offer you greater coverage and allow you to avail of the enhanced tax benefits as well.

**Query:** I donated a part of my liver to my father three years ago. Now I want to purchase health insurance. Do I need to disclose this information? Will it make me ineligible for [insurance](#)?

**Rakesh Jain ED and CEO, Reliance General Insurance replies:** Since the liver donation was done three years ago, you must have completely recovered. The donation does not make a person ineligible for purchasing health insurance. But it needs to be disclosed in the [proposal form](#) since it's a major surgery. Insurers may look at parameters such as donor's weight, BMI, possible diseases such as diabetes, etc. to decide on proposals from people who have donated their liver. If all parameters are within acceptable limits, there should be no problem in getting a health insurance policy.

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