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Senior citizens without health insurance can claim Rs 50,000 tax deduction: Know the rules

No health insurance does not necessarily mean no tax break. While Section 80D of income tax act is best known for offering tax deductions on health insurance premiums, it also provides relief to those who do not have health cover. Resident senior citizens without health insurance can claim a deduction of up to Rs 50,000 on eligible medical expenses, and the same benefit is available to taxpayers paying medical bills for uninsured senior citizen parents.

“Senior citizens aged 60 or above who do not have health insurance can claim a deduction of up to Rs 50,000 in a financial year for medical expenses under Section 80D of Income Tax Act,” said Amarnath Saxena, Chief Technical Officer- Commercial, Bajaj General Insurance.

Know the rules

The deduction is available only for actual medical expenditure incurred during the financial year and is capped at Rs 50,000, irrespective of whether the individual is a senior citizen (60 years or above) or a very senior citizen (80 years or above).

For instance, if a 68-year-old resident senior citizen has no health insurance and spends Rs 42,000 on medical treatment during the year, they can claim Rs 42,000 under Section 80D. If the expenditure is Rs 70,000, the deduction is restricted to Rs 50,000. “The same principle applies where a taxpayer incurs medical expenses for senior citizen parents who are not covered by health insurance,” said Sudhir Kaushik, Co-founder and CEO, Taxspanner (a Zaggle company).

The key conditions are that the person for whom medical expenditure is claimed should be a senior citizen, generally 60 years or above, should be a resident in India, and should not have a health insurance policy in force for that year.

"This deduction is only available if no health insurance premium is paid for the individual. If a health insurance policy exists, only the premium, not the medical expenses, is eligible for deduction," said Saxena.

Moreover, if a senior citizen pays their own medical bills, the senior citizen can claim the deduction in their own return. If the child pays medical expenses for senior citizen parents, the child can claim the deduction, subject to the Rs 50,000 limit for parents. But the same bill cannot be split or duplicated unless separate taxpayers have actually paid separate portions and each claim is limited to the amount paid by them.

"The same medical expense cannot be claimed by both the senior citizen and their children. Deduction under Section 80D can be claimed by the person who actually pays the medical expense," said Kaushik.

It is important to note that while these provisions apply for returns governed by the Income Tax Act, 1961, Section 80D has been replaced by Section 126 under the Income-tax Act, 2025.

Documents to keep

Taxpayers should maintain proper proof because the claim may be verified later even if documents are not uploaded while filing the return. The most important documents are medical bills, hospital invoices, doctor consultation receipts, pharmacy bills, diagnostic test reports and bills, and proof of payment through banking channels.

"Where the child claims deduction for medical expenses of senior citizen parents, it is also advisable to maintain proof of relationship, age proof of the parent, and evidence that the payment was made by the taxpayer claiming the deduction. If there is no health insurance policy in force for the senior citizen, a simple declaration or self-record to that effect should also be maintained," said Kaushik.

As a practical rule, taxpayers should avoid claiming round figures without bills. They should claim only the actual amount paid, as supported by records, and restrict it to the Rs 50,000 limit. The Income Tax Department's filing guidance also reminds taxpayers to maintain proof of deductions under Section 80D, especially when not reflected in Form 16.

"Remember, cash payments are only allowed for preventive health check-ups (up to Rs 5,000 in total), not for other medical expenses. You will also need to provide age proof of the senior citizen, and if the deduction is being claimed by a child for their parent, proof of the parent–child relationship is required," said Saxena.

Tax experts say maintaining complete documentation can help taxpayers substantiate their claims if the Income Tax Department seeks verification at a later stage. The Income-tax authorities may call for additional or supporting documents on a case-by-case basis.

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