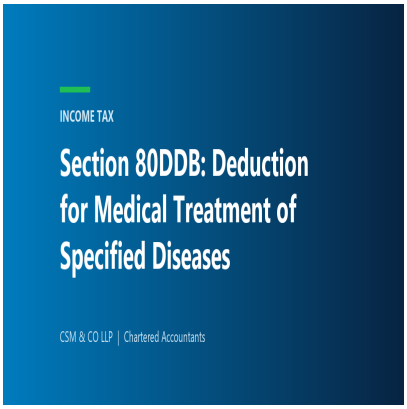

Section 80DDB: Deduction for Medical Treatment of Specified Diseases

Description

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Quick summary

- Section 80DDB allows a deduction for the amount actually paid on treatment of specified serious diseases, up to ?40,000, or up to ?1,00,000 if the patient is a senior citizen.
- The deduction is reduced by any amount received from insurance or reimbursed by an employer, so only your net out-of-pocket cost counts.
- It covers you and your dependants (spouse, children, parents, brothers and sisters), and needs a prescription from the specialist named in the rules.
- From Tax Year 2026-27 it is section 128 of the Income-tax Act, 2025, and it is available only in the old tax regime.

How to claim the section 80DDB deduction

1. Check that the illness is on the specified list

?

2. Get a prescription from the specialist named for that disease

?

3. Pay the treatment cost and keep the bills

?

4. Reduce the claim by insurance or employer reimbursement

?

5. Claim the balance, up to ?40,000 or ?1,00,000, in the old regime

Treating a serious illness is expensive. Section 80DDB lets a resident individual or HUF deduct what they actually pay on the treatment of certain specified diseases, up to a limit. It reduces taxable income, and is available only under the old tax regime.

From Tax Year 2026-27 the provision is section 128 of the Income-tax Act, 2025. For FY 2025-26 (assessment year 2026-27) it is section 80DDB of the 1961 Act.

Who can claim?

- A resident individual, for treatment of self or a dependant.
- A HUF, for treatment of any of its members.
- A dependant means the spouse, children, parents, brothers and sisters of the individual. Companies and other entities cannot claim.

Deduction limit

Patient	Maximum deduction
Under 60 years	?40,000
Senior citizen (60 or more at any time during the year)	?1,00,000

The deduction is the amount actually paid or the limit, whichever is less. It is then reduced by any amount received under an insurance policy or reimbursed by an employer for that treatment.

Examples

1. You pay ?80,000 for treatment and get ?30,000 from the insurer. For a patient under 60, the limit is ?40,000 (less than the ?80,000 paid), so the deduction is ?40,000 less ?30,000, which is ?10,000. For a senior citizen the amount paid (?80,000) is less than the limit of ?1,00,000, so the deduction is ?80,000 less ?30,000, which is ?50,000.
2. You pay ?80,000 and the insurer pays ?60,000. For a patient under 60 it is ?40,000 less ?60,000, so there is no deduction. For a senior citizen it is ?80,000 less ?60,000, which is ?20,000.

In short, take the lower of the amount paid and the limit, then subtract what the insurer or employer paid.

Diseases covered and who must prescribe

Disease	Specialist who must prescribe
Specified neurological diseases where disability is 40% or more: dementia, dystonia musculorum deformans, motor neuron disease, ataxia, chorea, hemiballismus, aphasia and Parkinson’s disease	Neurologist with D.M. in Neurology
Malignant cancers	Oncologist with D.M. in Oncology

Disease	Specialist who must prescribe
Full blown AIDS	Any specialist with a post-graduate degree in General or Internal Medicine
Chronic renal failure	Nephrologist with D.M. in Nephrology, or urologist with M.Ch. in Urology
Haemophilia and thalassaemia	Specialist with D.M. in Haematology

An equivalent degree recognised by the Medical Council of India is also accepted. If the patient is treated in a government hospital, a full-time specialist of that hospital with a post-graduate degree in General or Internal Medicine (or equivalent) can give the prescription.

What should the prescription show?

- The patient’s name and age.
- The disease or ailment.
- The name, address, registration number and qualification of the specialist.
- For a government hospital, the hospital’s name and address.

How to claim

1. Keep the specialist’s prescription and the bills.
2. Subtract any insurance claim or employer reimbursement.
3. Report the net amount, within the limit, in the deductions section of your return.
4. Choose the old regime. The deduction is not available in the new regime.

Frequently asked questions

What is the limit under section 80DDB?

?40,000, or ?1,00,000 if the patient is a senior citizen (60 or more at any time during the year). The claim is the amount paid or the limit, whichever is less, reduced by any insurance or reimbursement.

Which diseases are covered?

Specified neurological diseases (with 40% or more disability), malignant cancers, full blown AIDS, chronic

renal failure, and haemophilia and thalassaemia.

Is a prescription needed?

Yes, from the specialist named in the rules for that disease. If treated in a government hospital, a full-time specialist of that hospital can give it.

Who counts as a dependant?

The spouse, children, parents, brothers and sisters of an individual, or a member of a HUF.

Is section 80DDB available in the new tax regime?

No. It is available only in the old tax regime.

Official sources

- Income Tax Department: Income-tax Act, 2025 (as amended by Finance Act 2026), section 128
- Income-tax Rules, 2026 (eligible diseases and specialists)
- Income Tax Department: e-Filing portal

Related reading

- Section 80DD: Deduction for Dependant with Disability, Limit and Who Can Claim
- Crackdown on Fraudulent ITR Claims: What Every Taxpayer Should Know
- How to Save Tax Other Than 80C: Deductions and Exemptions for 2026-27

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Date
11/10/2026
Date Created
14/04/2026
Author
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