

FREE AUTHORITY GUIDE

The Disability Tax Playbook

How to Maximise Your SARS Claim

Most South Africans significantly underclaim their disability tax benefits — not because they are not eligible, but because the rules are complex and often misunderstood.

This guide covers:

- What qualifies as a disability for tax purposes
- Who needs to sign the ITR-DD
- Date of Diagnosis
- What expenses you can claim
- Where most people go wrong

01

Qualify
Understand
eligibility

02

ITR-DD
Complete
the form

03

Claim
Maximise
expenses

04

Optimise
Review
prior years

Section 1: Understanding Disability for SARS

To qualify, the condition must meet all of the following criteria:

- **Moderate to severe**
In the context of disability, this refers to a substantial restriction in a person's ability to carry out one or more basic daily activities, even after maximum correction has been applied. Maximum correction includes appropriate treatment, medication, and the use of assistive devices.
- **Has lasted, or is expected to last longer than 12 months**
- **Diagnosed by a qualified medical practitioner, relevant to the applicable diagnosis**
- The diagnostic criteria seek to assess the functional impact of the impairment on a person's ability to perform daily activities and not to diagnose a medical condition.

Different Types of Disabilities:

Physical Disabilities

This category includes individuals whose movement or physical form is affected by injury, illness, or medical conditions. It spans a broad spectrum of impairments such as albinism, severe burns, limb loss, spinal cord injuries, stroke-related limitations, arthritis, dwarfism, muscular dystrophy, polio, motor neuron disease, cerebral palsy, back injuries, autoimmune disorders, and similar conditions.

Mental

A person is regarded as having a mental disability (excluding intellectual disability) when a qualified mental health professional diagnoses a condition using recognised standards such as the DSM-5. The condition must result in a functional impairment that significantly affects everyday activities, including learning, communication, and sleep.

Visual

SARS applies WHO criteria to assess visual disability. A person may qualify if, in their better eye (with optimal correction), visual acuity is worse than 6/18 (0.3), or if their visual field is restricted to 10 degrees or less around central fixation.

Hearing

A hearing disability arises when hearing loss interferes with effective verbal communication. Classification of moderate to severe impairment is based on average hearing thresholds (pure tone averages), measured without hearing aids.

Intellectual

An individual is considered to have an intellectual disability when there is a moderate to severe limitation in cognitive functioning, together with notable challenges in adaptive behaviour, including communication, personal care, independent living, social interaction, and basic academic abilities.

Communication

A moderate to severe communication disability exists where a person continues to experience significant difficulties in core life activities despite appropriate intervention. This may include problems with speech, understanding language, or reliance on alternative or augmentative communication methods.

Section 2: Medical Practitioner Requirements

The ITR-DD must be signed by a duly registered medical practitioner trained to diagnose the applicable disability.

Disability (General)	Duly registered medical practitioner trained to diagnose the applicable disability or to express an opinion thereon.
Vision	Practitioner trained to use the Snellen chart (e.g. an optometrist or ophthalmologist).
Hearing	Practitioner trained to perform a battery of Diagnostic Audiometry tests (e.g. an ENT Specialist or Audiologist).
Speech	E.g. Speech-Language Pathologist.
Physical	E.g. Orthopaedic Surgeon, Neuro Surgeon, Physiotherapist or Occupational Therapist.
Intellectual	E.g. Psychiatrist or Clinical Psychologist (not Educational Psychologist).
Mental	E.g. Psychiatrist or Clinical Psychologist (not Educational Psychologist).
Specific Learning Disorders (Dyslexia/Dyscalculia)	E.g. Psychiatrist or Clinical Psychologist (not Educational Psychologist).

Section 3: Date of Diagnosis

It is essential that the medical practitioner records the date on which the individual first met the criteria set out in Part B (in the section applicable to the specific diagnosis).

The Date of Determination in Part C must reflect the original date of diagnosis, not the date on which the form is completed.

The Date of Determination in Part D should indicate the actual date the practitioner completes and signs the form.

Section 4: What You Can Claim

Medical Aid Contributions

All payments made to your medical aid (for the entire family) during the relevant tax year can be taken into account for tax purposes.

Medical Expenses Not Covered by Your Medical Aid

Medical costs for the entire family that were submitted to your scheme but not fully reimbursed may still qualify, provided you have settled them yourself. These may include:

- Doctor's consultation fees
- Prescription medication
- Therapy & rehabilitation services

Disability-Related Expenses Not Yet Claimed

These may include (but are not limited to):

- Payments to caregivers, including deemed living-in expenses
- Fees for special needs education
- Assistive devices and equipment
- Travel expenses related to the diagnosis
- And many more

Section 5: Common Mistakes

- **Underclaiming Expenses**

Many taxpayers overlook legitimate expenses, resulting in refunds that are lower than they should be.

- **Incorrect Classification**

Expenses recorded under the wrong category are often rejected by SARS.

- **Incomplete Supporting Documents**

SARS requires proper documentation to substantiate every expense claimed. Missing proof can lead to disallowed claims.

- **Relying on Past Submissions**

Previous tax returns may contain errors that should be reviewed and corrected. If no claims were made in earlier years, those returns may still be revised to include them.

Section 6: How to Maximise Your Claim

- Ensure the ITR-DD form is correctly and completely filled in
- Ensure the date of diagnosis is correct
- Capture all qualifying expenses — no matter how small
- Review prior year submissions for missed claims
- Structure your submission with full supporting documentation and proof of payments

Section 7: Should You Do It Yourself?

While it is technically possible to submit your own claim, most self-submitted claims are understated, incorrectly filed, or missing key components. A professional review often results in significantly higher and more accurate claims.

A professional review consistently results in significantly higher, SARS-compliant claims — often recovering amounts missed across multiple prior tax years.

TAKE THE NEXT STEP

Ready to Maximise Your Claim?

We offer a professional review to ensure your claim is accurate,
fully optimised and SARS compliant.

Email adelien@acgconsult.co.za to book a free consultation