

Medical Deductions

1. Only Medical Deductions that exceed 7.5% of your Adjusted Gross Income can be claimed as deductions.
2. Medical expenses include those for your spouse and dependents.
3. Deductions are taken in the year paid, including credit card and loan payments which are taken when charged, not when the credit card or loan payments are made. Payments may be for services provided before the tax year.

The following *unreimbursed* expenses are allowed deductions:

1. Costs for diagnosis, cure, mitigation, treatment, or prevention of disease or any treatment that affects a part or function of the body.
2. Prescribed medicines that are not purchased over-the-counter, and insulin even if not prescribed.
3. Home pregnancy test.
4. Health insurance premiums.
5. Long-term health care insurance, with limits based on your age.
6. COVID-19 Personal Protective Equipment.
7. Vitamins and nutritional or herbal supplements **ONLY IF** a medical practitioner recommends them as treatment for a specific medical condition diagnosed by a physician.
8. Smoking cessation programs and nicotine withdrawal drugs that require a physician's prescription.
9. Exercise and Weight-reduction programs only if your doctor has recommended a program as treatment for a specific condition, such as heart disease or hypertension, or diagnosed obesity.
10. Travel costs for medical care, either actual cost of public transportation or mileage for privately owned vehicle.
11. Lodging expenses including meals as an inpatient and, as an out-patient, up to \$50 per night per person for lodging for the patient and required others at a hospital or related facility.
12. Long-term care of a chronically-ill individual are deductible.
13. All nursing home or assisted living expenses if person is in the home primarily for medical care.

There are expenses and situations not covered above and there are sometimes changes in IRS guidance. [For more in depth information, see Publication 502 Medical and Dental Expenses.](#)

The following expenses are *not* deductible:

1. Expenses solely for cosmetic reasons.
2. Expenses incurred to benefit your general health, even if recommended by a physician.
3. Over-the counter drugs, even if prescribed.
4. Marijuana.
5. Food that satisfies normal nutritional needs, which is basically all foods, including infant formula.
6. Cost of meals and lodging if a person is in a nursing home or assisted living facility primarily for non-medical reasons. Only the cost of the actual medical care is deductible.