



## **DEDUCTIBLE UNREIMBURSED MEDICAL EXPENSES (SCHEDULE A)**

**Important Note:** Only relevant if the cumulative total of all unreimbursed medical expenses is more than 7.5%-of-AGI (Adjusted Gross Income) and taxpayer itemizes their deductions on Schedule A as opposed to taking the standard deduction.

**Important Note:** This document includes a list of all unreimbursed medical expenses that qualify as deductible. Please group the totals as reflected in organizer below.

**-Prescription Medicines and Drugs \$** \_\_\_\_\_

**-Total Medical Insurance Premiums Paid \$** \_\_\_\_\_

**-Total Long-Term Care Insurance Premiums Paid \$** \_\_\_\_\_

**-Total Long-Term Care Expenses \$** \_\_\_\_\_

**-Doctors, Dentists, etc. \$** \_\_\_\_\_

**-Hospitals \$** \_\_\_\_\_

**-Lab Fees and X-Rays \$** \_\_\_\_\_

**-Eyeglasses and Contacts \$** \_\_\_\_\_

**-Personal Protective Equipment \$** \_\_\_\_\_

**-Lodging & Travel Expenses (where primary purpose for travel was medical) \$** \_\_\_\_\_

**-Total Number of Medical Miles (where primary purpose for travel was medical):** \_\_\_\_\_

**Notes or Questions to Tax Preparer:**

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## Deductible Medical Expenses

The following items are deductible medical expenses unless stated otherwise:

- **Abortion**, legal abortion.
- **Acupuncture**.
- **Air conditioning** device installed (but moveable) in a room for relief from allergies or other respiratory ailments (Rev. Rul. 55-261).
- **Alcoholism**. Inpatient treatment, meals, and lodging at therapeutic center for alcohol addiction. Transportation to Alcoholics Anonymous meetings if attendance is pursuant to medical advice.
- **Alternative medical care**. Nontraditional medical care, therapy, services, etc., not performed by medical professionals may be deductible. Generally, the deductibility of alternative therapies or services that aren't performed by or under the direct supervision of a medical professional is a matter of establishing that they aren't personal expenses and/or general health expenditures. There must be a direct or proximate relation between the expenses and the diagnosis, cure, mitigation, treatment, or prevention of disease [*Malev*, Docket No. 1282-16S (Tax Ct.)].
- **Ambulance service**.
- **Artificial limbs and artificial teeth**.
- **Attendant** for blind or deaf student.
- **Banking umbilical cord blood** to treat an existing or imminently probable disease. *Nondeductible*: Banking cord blood as a precaution to treat a disease that might possibly develop in the future (INFO 2010-0017).
- **Birth control pills** and other contraceptives prescribed by a doctor.
- **Body scan**. Electronic body scan (Rev. Rul. 2007-72).
- **Braille books/magazines** for use by a visually impaired person. Deduct the cost that is more than the regular printed editions.
- **Breast pumps**. Breast pump purchase or rental and related supplies that assist lactation (Ann. 2011-14).
- **Breast reconstruction** after a mastectomy to treat cancer (Rev. Rul. 2003-57).
- **Camp**. Tuition for YMCA day camp program designed for children with disabilities (*Emanuel*, TC Summary Opinion 2002-127).
- **Capital expenses**. Special equipment installed in the home, or improvements that provide a medical benefit.
- **Cars**. Cost of hand controls and other special equipment installed in a car used by a



disabled person or the extra cost of a car or van specially designed to hold a wheelchair.

- **Childbirth preparation classes.** If they prepare a woman for an active role in the childbirth process. *Nondeductible:* Classes that are merely beneficial to general health, such as learning about babies and changes to expect during pregnancy (Ltr. Rul. 8919009).
- **Chiropractor.**
- **Christian Science practitioner.** Fees paid for medical care.
- **Concierge health.** Payments for direct primary care arrangements, defined as a contract between an individual and one or more primary care physicians under which the physician or physicians agree to provide medical care for a fixed annual or periodic fee without billing a third party [Prop. Reg. 1.213-1(e)(1)(v)].
- **Contact lenses,** including equipment and materials for using contacts, such as saline solution and enzyme cleaner.
- **Cosmetic surgery** if necessary to improve a deformity related to a congenital abnormality, accident or disease, including obesity (Ltr. Rul. 200344010). *Nondeductible:* Face lifts, hair transplants, hair removal, liposuction, and other unnecessary cosmetic surgery.
- **Crutches.**
- **Dancing lessons.** *Nondeductible*, even if recommended by a doctor.
- **Dental treatment,** including cost of braces, dentures, fluoride, devices advised by dentist, etc. (but not teeth whitening).
- **Diagnostic devices.**
- **Diaper service.** *Nondeductible*, unless needed to relieve the effects of a particular disease.
- **Diet, special.** Tax Court has allowed the extra cost of special food over the cost of a normal diet when prescribed by a doctor to alleviate a specific medical condition. *Nondeductible:* Special food that merely replaces food normally consumed [Massa, 85 AFTR 2d 2000-1072 (10th Cir. 2000)].
- **Doctor or physician.** Legal medical services provided by medical doctors, surgeons, osteopathic doctors, dentists, eye doctors, chiropractors, podiatrists, psychiatrists, psychologists, physical therapists, acupuncturists, psychoanalysts (medical care only), and authorized Christian Science practitioners.
- **Drug addiction.** Inpatient treatment, meals, and lodging at therapeutic center for drug addiction.
- **Dyslexia language training** (Rev. Rul. 69-607).
- **Exercise program** if doctor recommended as treatment for a specific condition. *Nondeductible:* Program to improve general health, even if doctor recommended.
- **Eye exams and eyeglasses.** Eyeglasses if needed for medical reasons.
- **Eye surgery** for defective vision (such as laser eye surgery and radial keratotomy) (Rev. Rul. 2003-57).
- **Fertility enhancement.** In vitro fertilization or surgery, including surgery that reverses prior surgery. Expenses to obtain an egg donor including agency fees, donor fees, the donor's medical and psychological testing fees, insurance paid for post-procedure donor



assistance, and the legal fees for preparation of the contract with the donor (Ltr. Rul. 200318017). Medical costs and fees attributable to sperm donation and freezing (Ltr. Rul. 202114001). **Nondeductible:** Taxpayer had no medical condition or defect, such as infertility, that required such treatment [*Magdalin*, 105 AFTR 2d 2010-442 (1st Cir. 2009)]. Taxpayer and same-sex partner's IVF expenses with an unrelated gestational surrogate were disallowed. IVF costs were not deductible medical expenses for the same-sex couple because they were not incurred for the medical care of the taxpayer, his spouse or a dependent. Furthermore, the IVF costs didn't qualify as medical care because they were neither for diagnosis, cure, mitigation, treatment or prevention of disease, nor to affect any bodily structure or function of the taxpayer [*Morrissey*, 120 AFTR 2d 2017-5852 (11th Cir. 2017)].

- **Funeral expenses.** *Nondeductible.* Deductible on decedent's federal estate tax return (Form 706).
- **Genetic testing.** A portion of ancestry genetic testing (consisting of a DNA collection kit and health services) can be allocated to medical care (PLR 201933005).
- **Guide dog** or other animal to be used by visually impaired, hearing-impaired or other physically disabled persons. Include costs such as food, grooming, and veterinary care incurred to maintain the animal's health and vitality so that it may perform its duties.
- **Health club dues.** *Nondeductible*, unless related to a specific medical condition. The cost of membership in any club organized for business, pleasure, recreation, or other social purpose is not deductible as a medical expense.
- **Health institute.** Amounts paid for medical expenses at a health institute only if prescribed by a physician who issues a statement that the treatment is necessary to alleviate a physical or mental disability or illness of the individual receiving treatment.
- **Hearing aids** and batteries, repairs, and maintenance.
- **Hospital care.** Inpatient care, including meals and lodging, if the main reason for being there is to receive medical care.
- **Household help** for nursing care or qualified long-term care services only. See *Qualified long-term care expenses*.
- **Insurance premiums** for medical and dental care coverage, and replacement of lost or damaged contact lenses. Don't claim on Schedule A any amount reported as a self-employed health insurance deduction on line 17 of Schedule 1 (Form 1040), or any premiums paid to an employer-sponsored health plan with pre-tax dollars. Also see *Medicare premiums* and *Qualified long-term care insurance premiums*.

**Note:** Form 7206 (Self-Employed Health Insurance Deduction) should be used to calculate the amount of the reportable self-employed health insurance deduction.

*Nondeductible:* Insurance premiums for life insurance, loss of earnings, loss of life, limb or sight, guaranteed payments for days in the hospital, or premiums paid directly to the provider with tax-free distributions from a retirement plan that would otherwise have been included in income.

**Caution:** Additional premiums paid for nondependent children under age 27 generally are not deductible. See IRS Pub. 502 for details. This is not an issue if the nondependent child may be added to the insurance policy at no additional cost.

- **Laboratory fees.**



- **Lead-based paint removal** if done for a child who has, or has had, lead poisoning from eating the paint (Rev. Rul. 79-66).
- **Legal fees** paid to authorize treatment for mental illness. *Nondeductible*: Legal fees for guardianship estate management.
- **Lifetime care advance payments.** If part of the advance fee (paid either monthly or as a lump-sum) is allocated to medical care and the percentage is specified by the retirement home in the agreement.
- **Lodging expenses** not provided in a hospital or similar institution while away from home to receive medical care in a hospital or medical facility related to a hospital, not to exceed \$50 per night for each person. If a person is unable to travel alone, lodging of a person to accompany the ill person is also deductible. *Nondeductible*: Meals. Cost of lodging while away from home if the treatment isn't received from a doctor in a licensed facility.
- **Long-term care insurance/expenses.** See [Long-Term Care Insurance and Expenses](#) for limitations and details.
- **Marijuana and other controlled substances.** *Nondeductible*, even if legal under state law when prescribed by a physician in the state where the taxpayer lives (Rev. Rul. 97-9).
- **Maternity clothes.** *Nondeductible*.
- **Mattresses** and boards bought specifically to alleviate an arthritic condition (Rev. Rul. 55-261).
- **Medical aids.** Wheelchairs, hearing aids and batteries, eyeglasses, contact lenses, crutches, braces, diagnostic devices, and guide dogs (including costs paid for their care).
- **Medical conferences.** Related to the chronic illness of a taxpayer, spouse, or dependent. *Nondeductible*: Meals and lodging while attending the conference (Rev. Rul. 2000-24).
- **Medical information plans.** Amounts paid for a plan that keeps medical information in a computer data bank that can retrieve and furnish the information to an attending physician upon request.
- **Medicare premiums.** Medicare Parts B (supplemental insurance), C (advantage plan), D (prescription drug), and A (if not covered under social security, so voluntarily enrolled) (CCA 201228037).
- **Medicine and drugs,** including insulin, when prescribed by a doctor. *Nondeductible*: Prescribed drugs brought in (or ordered and shipped) from another country, including Canada (INFO 2005-0011).
- **Medical equipment and supplies sold “over-the-counter”** (without a prescription). This includes needles, crutches, bandages, or diagnostic devices such as blood sugar kits (INFO 2005-0008; Rev. Rul. 2003-58).
- **Nonprescription (over-the counter) drugs and medical products.** Individuals may use funds in HSAs, Archer MSAs, health flexible spending accounts, and health reimbursement arrangements to purchase over-the-counter (nonprescription) medical products, including certain menstrual care products (CARES Act Sec. 3702) and over-the-counter oral contraceptives (including emergency contraceptives) and male condoms (Notice 2024-75).

**Note:** Although considered qualified medical expenses for distribution purposes from the aforementioned accounts, the expanded definition does not apply to medical expenses deductible under IRC Sec. 213 as an itemized deduction.



- **Nursing care.** Wages, employment taxes, and other amounts (such as attendants' meals) paid for nursing services connected with caring for a patient's condition, including extra rent or utilities for a larger apartment required to provide space for nurse/attendant. *Nondeductible:* Personal and household services provided by attendant, or nursing services for a normal, healthy baby.
- **Nursing home.** Entire costs for medical care, including meals and lodging, if the main reason for being in the home is to obtain medical care. If not entering the home primarily to obtain medical care, only the portion of the fee actually spent on medical treatment is deductible. If the care is qualified long-term care, see *Long-Term Care Insurance and Expenses*.
- **Orthopedic shoes** (excess cost) (Ltr. Rul. 8221118).
- **Oxygen/oxygen equipment** to relieve medical breathing problems.
- **Physical examination**, even if not ill at the time of the exam (Rev. Rul. 2007-72).
- **Personal protective equipment (PPE).** Purchase of personal protective equipment, such as masks, hand sanitizer, and sanitizing wipes, for the primary purpose of preventing the spread of coronavirus (Announcement 2021-7).
- **Pregnancy test kit** (Rev. Rul. 2007-72).
- **Prepaid insurance** paid before age 65 for coverage after reaching age 65 if (1) paid in equal yearly installments, or more often and (2) payable for at least 10 years or until taxpayer reaches age 65 (but not less than five years) [IRC Sec. 213(d)(7)].
- **Prosthetic limbs.**
- **Reclining chair** bought on a doctor's advice by a person with a cardiac condition, and not generally used as furniture (Rev. Rul. 58-155).
- **Sex therapy** at a hospital upon doctor's advice (Rev. Rul. 75-187).
- **Smoking cessation programs** and prescribed drugs to alleviate nicotine withdrawal are deductible. Program does not need to be recommended by a physician or for a specific condition (Rev. Rul. 99-28). *Nondeductible:* Nonprescription nicotine patches and gum.
- **Special education.** Tuition for sending a learning or physically disabled person to a special school that has resources to relieve the disability. Meals, lodging, and transportation to and from the school are also deductible. A school need not be a "special school" for tuition to be deductible; instead, tuition is a deductible medical expense if the principal reason for the child attending the school is to receive medical care in the form of special education for a diagnosed medical condition that handicaps the child's ability to learn (Ltr. Rul. 200521003). Also, tutoring fees paid to a teacher who is specially trained and qualified to work with children who have learning disabilities caused by mental or physical impairments, including nervous system disorders. *Nondeductible:* Cost of sending a child with behavioral problems to a school if medical care is not the principal reason for sending.
- **Sterilization**, legal.
- **Surgery.** Amounts paid for legal operations, not for unnecessary cosmetic surgery.
- **Swimming.** Prescribed therapeutic swimming costs including cost of maintaining a swimming pool at taxpayer's residence (*Emanuel*, TC Summary Opinion 2002-127). *Nondeductible:* Swimming lessons, even if recommended by a doctor.

- **Teeth whitening.** *Nondeductible*, even when performed by a dentist (Rev. Rul. 2003-57).
- **Telephone.** Cost/repair of special telephone equipment for hearing-impaired person.
- **Television.** Cost of equipment to display the audio part of a television program for hearing-impaired persons, or cost of specially equipped television that exceeds the cost of the same model regular television.
- **Therapy**, received as medical treatment.
- **Transplants.** Surgical, hospital, laboratory, and transportation expenses for a transplant donor or possible donor (even if found to be unacceptable).
- **Transportation costs** to obtain medical care such as ambulance service, bus, taxi, train, plane fares, parking fees, tolls, and use of personal vehicle at 21¢ per mile for 2024 or actual cost of gas and oil. *Nondeductible*: Extra commuting expenses to take a disabled person to work who cannot drive himself. The transportation was not for the treatment of a medical condition (*Alderman*, TC Summary Opinion 2004-74).
- **Travel** by parents to visit their child in a special school for children with drug problems. Parents required to participate in family therapy sessions (*Urbauer*, TC Memo 1992-170). Also see *Lodging expenses*. *Nondeductible*: Meals.
- **Vasectomy** (legal) and reversal.
- **Visual alert system** for hearing impaired.
- **Vitamins and other nutritional supplements.** *Nondeductible*, unless recommended by a medical practitioner as treatment for a specific, physician-diagnosed medical condition.
- **Weight loss program** (but generally not food) as treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease). Fees paid for membership in a weight reduction group, as well as fees for attendance at periodic meetings are deductible. Membership dues in a gym, health club, or spa are nondeductible but separate fees charged there for weight loss activities are deductible. *Nondeductible*: Cost of a weight loss program if its purpose is to improve appearance, general health, or sense of well-being.
- **Wheelchairs and motorized scooters, including autolettes**, for permanent or temporary disability (Rev. Rul. 58-8).
- **Wig** purchased on a physician's advice for the mental health of a patient with hair loss caused by disease.
- **X-ray services.**

