



## Are you eligible for a medical expense tax deduction?

You may pay out a bundle in out-of-pocket medical costs each year. But can you deduct them on your tax return? It's possible but not easy. Medical expenses can be claimed as a deduction only to the extent your unreimbursed costs exceed 7.5% of your adjusted gross income. Plus, medical expenses are deductible only if you itemize, which means that your itemized deductions must exceed your standard deduction.

Qualifying costs include many items other than hospital and doctor bills. Here are some items to take into account in determining a possible deduction:

**Insurance premiums.** The cost of health insurance is a medical expense that can total thousands of dollars a year. Even if your employer provides you with coverage, you can deduct the portion of the premiums you pay. Long-term care insurance premiums also qualify, subject to dollar limits based on age.

**Transportation.** The cost of getting to and from medical treatment is an eligible expense. This includes taxi fares, public transportation or using your own car. Car costs can be calculated at 18 cents a mile for miles driven in 2022 (up from 16 cents in 2021), plus tolls and parking. Alternatively, you can deduct your actual costs, including gas and oil, but not general costs such as insurance, depreciation or maintenance.

**Therapists and nurses.** Services provided by individuals other than physicians can qualify if they relate to a medical condition and aren't for general health. For example, the cost of physical therapy after knee surgery would qualify, but the costs of a personal trainer to tone you up wouldn't. Also qualifying are amounts paid to a psychologist for medical care and certain long-term care services required by chronically ill individuals.

**Eyeglasses, hearing aids, dental work and prescriptions.** Deductible expenses include the cost of glasses, contacts, hearing aids and most dental work. Purely cosmetic expenses (such as tooth whitening) don't qualify, but certain medically necessary cosmetic surgery is deductible. Prescription drugs qualify, but nonprescription drugs such as aspirin don't even if a physician recommends them. Neither do amounts paid for treatments that are illegal under federal law (such as marijuana), even if permitted under state law.

**Smoking-cessation programs.** Amounts paid to participate in a smoking-cessation program and for prescribed drugs designed to alleviate nicotine withdrawal are deductible expenses. However, nonprescription gum and certain nicotine patches aren't.

**Weight-loss programs.** A weight-loss program is a deductible expense if undertaken as treatment for a disease diagnosed by a physician. This can be obesity or another disease, such as hypertension, for which a doctor directs you to lose weight. It's a good idea to get a written diagnosis. Deductible expenses include fees paid to join a program and attend meetings. However, the cost of low-calorie food that you eat in place of a regular diet isn't deductible.

**Dependents and others.** You can deduct the medical expenses you pay for dependents, such as your children. Additionally, you may be able to deduct medical costs you pay for an individual, such as a parent or grandparent, who would qualify as your dependent except that he or she has too much gross income or files jointly. In most cases, the medical costs of a child of divorced parents can be claimed by the parent who pays them.

In summation, medical costs are fairly broadly defined for deduction purposes.