



Topic no. 502, Medical and dental expenses

If you itemize your deductions for a taxable year on [Schedule A \(Form 1040\), Itemized Deductions](#), you may be able to deduct the medical and dental expenses you paid for yourself, your spouse, and your dependents during the taxable year to the extent these expenses exceed 7.5% of your adjusted gross income for the year. The deduction applies only to expenses not compensated by insurance or otherwise regardless of whether you receive the reimbursement directly or payment is made on your behalf to the doctor, hospital, or other medical provider.

You figure the amount you're allowed to deduct on Schedule A (Form 1040). For additional information on medical and dental expenses, see [Can I deduct my medical and dental expenses?](#) and [Publication 502, Medical and Dental Expenses](#). Medical care expenses include payments for the diagnosis, cure, mitigation, treatment, or prevention of disease, or payments for treatments affecting any structure or function of the body.

Deductible medical expenses may include but aren't limited to the following:

- Amounts paid of fees to doctors, dentists, surgeons, chiropractors, psychiatrists, psychologists, and nontraditional medical practitioners.
- Amounts paid for inpatient hospital care or residential nursing home care, if the availability of medical care is the principal reason for being in the nursing home, including the cost of meals and lodging charged by the hospital or nursing home. If the availability of medical care isn't the principal reason for residence in the nursing home, the deduction is limited to that part of the cost that's for medical care.
- Amounts paid for acupuncture treatments.
- Amounts paid for inpatient treatment at a center for alcohol or drug addiction; amounts paid for participation in a smoking-cessation program and for prescription drugs to alleviate nicotine withdrawal.
- Amounts paid to participate in a weight-loss program for a specific disease or diseases, including obesity, diagnosed by a physician.
- In limited situations, amount paid for membership to a health club primarily for the purpose of preventing or alleviating obesity.
- Amounts paid for insulin and prescription medicines or drugs.

- Amounts paid made for admission and transportation to a medical conference relating to a chronic illness of you, your spouse, or your dependent (if the costs are primarily for and essential to necessary medical care). However, you may not deduct the costs for meals and lodging while attending the medical conference.
- Amounts paid for false teeth, reading or prescription eyeglasses, contact lenses, hearing aids, a guide dog or other service animal to assist a visually impaired or hearing disabled person, or a person with other physical disabilities, crutches, and wheelchairs.
- Amounts paid for transportation primarily for and essential to medical care that qualify for the medical expense deduction. Amounts paid for transportation include your out-of-pocket expenses for your personal car such as gas and oil, or the standard mileage rate for medical expenses, plus the cost of tolls and parking; taxi, bus, or train fare; and ambulance costs.
- Amounts paid for insurance premiums to cover medical care or qualified long-term care.
- Certain costs related to nutrition, wellness, and general health are considered medical expenses. More information about qualifications can be found in the [Frequently asked questions about medical expenses related to nutrition, wellness, and general health](#).

Expenses that are not deductible medical expenses include:

- The portion of your insurance premiums treated as paid by your employer. For example, employer-sponsored premiums paid under a premium conversion plan, cafeteria plan, or any other medical and dental expenses paid by the plan aren't deductible unless the premiums are included in box 1 of your [Form W-2, Wage and Tax Statement](#).
- Funeral or burial expenses.
- Amounts paid for nonprescription medicines.
- Amounts paid for toothpaste, toiletries, or cosmetics.
- Amounts paid for a trip or program for the general improvement of your health.
- Amounts paid for most cosmetic surgery.
- Amounts paid for nicotine gum and nicotine patches that don't require a prescription.

Health Insurance Costs of Self-Employed Individuals — If you're self-employed and have a net profit for the year, you may be eligible for the self-employed health insurance deduction. This is an adjustment to income, rather than an itemized deduction, for premiums you paid on a health insurance policy covering medical care, including a qualified long-term care insurance policy for yourself, your spouse, and dependents. The policy can also cover your child who is under the age of 27 at the end of the year even if the child wasn't your dependent. See the [Instructions for Form 7206](#). If you don't claim 100% of your paid premiums, you can include the remainder with your other medical expenses as an itemized deduction on [Schedule A \(Form 1040\)](#).

Page Last Reviewed or Updated: 13-May-2024