

The Medical Expense Deduction – HUD Multifamily Housing Programs

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Of all the items that need to be verified, we receive the most inquiries regarding the Medical Expense Deduction. Let's take a quick look at HUD's guidance in Paragraph 5-10.

D. Medical Expense Deduction

1. *The medical expense deduction is permitted only for families in which the head, spouse, or co-head is at least 62 years old or is a person with disabilities (elderly or disabled families).*
2. *If the family is eligible for a medical expense deduction, owners must include the unreimbursed medical expenses **of all family members, including the expenses of nonelderly adults or children living in the family.***
3. *Medical expenses include all expenses the family **anticipates to incur during the 12 months following certification/recertification** that are not reimbursed by an outside source, such as insurance.*
4. *The owner **may** use the ongoing expenses the family paid in the 12 months preceding the certification/recertification to estimate anticipated medical expenses.*
5. *The medical expense deduction is that portion of total medical expenses that exceeds 3% of annual income.*
6. *In addition to anticipated expenses, past one-time nonrecurring medical expenses that have been paid in full may be included in the calculation of the medical expense deduction for current tenants at an initial, interim or annual recertification. Past one-time nonrecurring medical expenses that have been paid in full are not applicable when calculating anticipated medical expenses at move-in. If the tenant is under a payment plan, the expense would be counted as anticipated*
 - a. *There are two options for addressing one-time medical expenses. These expenses may be added to the family's total medical expenses either: (1) at the time the expense occurs, through an interim recertification, or (2) at the upcoming annual recertification*

NOTE: *If the one-time expense is added at an interim recertification, it cannot be added to expenses at the annual recertification.*
7. *When a family is making regular payments over time on a bill for a past one-time medical expense, those payments are included in anticipated medical expenses. However, if a family has received a deduction for the full amount of a medical bill it is paying over time, the family cannot continue to count that bill even if the bill has not yet been paid.*
8. *Not all elderly or disabled applicants or participants are aware that their unreimbursed expenses for medical care are included in the calculation of adjusted income for elderly or disabled families. For that reason, **it is important for owners to ask enough questions to obtain complete information about allowable medical expenses.***

The following list highlights some of the most common expenses that may be deducted. A list of examples of eligible medical expenses may be found in [Exhibit 5-3](#).

- a. *Services of doctors and health care professionals;*
- b. *Services of health care facilities;*
- c. *Medical insurance premiums or costs of an HMO;*

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- d. Prescription/nonprescription medicines that have been prescribed by a physician;
- e. Transportation to treatment;
- f. Dental expenses;
- g. Eyeglasses, hearing aids, batteries;
- h. Live-in or periodic medical assistance such as nursing services, or costs for an assistance animal and its upkeep;
- i. Monthly payments on accumulated medical bills;
- j. Medical care of a permanently institutionalized family member if his or her income is included in annual income; and
- k. Long-term care insurance premiums. The family member paying a long-term care insurance premium must sign a certification that states the insurance is guaranteed renewable, does not provide a cash surrender value, will not cover expenses covered under Medicare, and restricts the use of refunds. The certification must be maintained in the family's occupancy file.

PROJECTING AND VERIFYING THE MEDICAL EXPENSE



What is the best way to predict and verify medical expenses? The first thing you should do is determine the type of certification. If you are processing a move-in, you should remember that past one-time nonrecurring medical expenses that have been paid in full are not included when calculating anticipated medical expenses at move-in.

For example: you have a resident taking a series of medications on a daily basis. If you obtain a pharmacy printout, the printout can be used to determine and verify that the expense will occur. The trick is to use the current year pricing unless there has been no change. You may want to confirm the actual expense using 1) the most current bill or 2) verification of the cost from the pharmacist. This is especially important with the recent change to the cost of generic drugs. Some common generic drugs have seen a 300 to 400% cost increase in 2015.

The cost of over-the-counter medicines can be used as part of the medical expense deduction if the products are used to treat a specific medical condition as opposed to a product used for general good health. For example, many people with heart disease take a baby aspirin every day to reduce the risk of a heart attack; that expense would be allowable.

Some people use Airborne as a supplement to help prevent colds or the flu. In this case, use of Airborne is for general good health and not to treat a specific medical condition.

A little-known fact about the recurring expenses is that you are not limited to the treatments administered in the last year. Remember, you are anticipating all out-of-pocket medical expenses for the upcoming year.



Question: *A tenant has provided a list of medications that he/she is prescribed to take. If the tenant has been buying some of the medications, but cannot afford to buy all of them, should the owner/agent allow the expense deductions for all of the medications on the list, if the cost can be verified by the pharmacy? Is this a situation where only the medications for which the tenant has receipts can be counted?*

Answer: *The owner/agent must include all medical expenses the family anticipates to incur during the 12 months following certification/recertification that are not reimbursed by an outside source, such as insurance (Chapter 5, Paragraph 5-10 D.3). If the tenant indicates that he/she will begin to purchase the medications during the next 12 months and the cost will not be covered by an outside source, the cost of the medications may be included in the calculation of the deduction. If the tenant does not plan to purchase the medications for the*

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next 12 months, the tenant may request an interim recertification when he/she begins purchasing the prescriptions.

If you want to use the 12-month method, you can, but that is not the only way to verify medical expenses. There is also no concern with overlap of verification dates. We hear about this a lot.



If you have a resident and the resident's AR is due in June 2013, you send the first reminder notice out around February 1. You may not meet with the resident until April 2013. In that year, you would probably use a pharmacy printout that ran from April 2012 through March 2013. But let's say, the next year, the resident meets with you in February 2014. You would probably use a printout that included February 2013 through January 2014.

Since you are using the prior 12 months' information to estimate the next 12 months' recurring medical expense, this overlap should not be an issue. Do not use this same method for one-time non-recurring expenses.

If you are completing an Annual Certification or an Interim Certification, include past one-time nonrecurring medical expenses **that have been paid in full** as part of the medical expense if that expense has not been used on a prior certification.

It is up to the resident to request an IR to include the expense or wait until the next AR. Once the expense has been included on a certification, it cannot be used again.



Sometimes, residents choose to make payments on a one-time expense. Let's say Mr. Stevens has spinal fusion surgery and the charges after all insurance reimbursements are \$8000.00. Mr. Stevens is paying \$100.00 per month. Include \$1,200.00 per year as a recurring medical expense until the \$8,000.00 is paid.

HUD provides limited guidance showing samples of what can and cannot be included as part of the medical expense deduction. This is currently provided in HH 4350.3 Revision 1, Change 4, Exhibit, 5-3.

There are a significant number of medical expenses that are not addressed at all.

This means that owner/agents are challenged with finding a credible resource and creating policies to assist residents as they explain which medical expenses can and cannot be included as part of the medical expense deduction.

In an effort to provide a comprehensive list of medical expense deductions, we have taken HUD's guidance and taken guidance provided by the IRS via [IRS Publication 502](#) and have compared both federal agency's guidance.

In an effort to create a more comprehensive policy and to ensure that residents are treated in a fair and equitable manner, we created an unofficial list of medical expenses including some guidance on how these medical expenses may be treated when determining the medical expense deduction for qualified families.

If HUD provides guidance in any of the known HUD resources or clarifications, we use HUD guidance. If HUD is silent, we consider guidance provided by the IRS and attempt to incorporate HUD rules.

Until HUD provides a more detailed listing of what is and is not included, this may help you develop your own policies regarding medical expenses to include for the medical expense deduction.

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Medical Expense	Comments
Acupuncture	You can include in medical expenses the amount you pay for acupuncture.
Alcoholism	You can include in medical expenses amounts you pay for an inpatient's treatment at a therapeutic center for alcohol addiction. This includes meals and lodging provided by the center during treatment. You can also include in medical expenses amounts you pay for transportation to and from Alcoholics Anonymous meetings in your community if the attendance is pursuant to medical advice that membership in Alcoholics Anonymous is necessary for the treatment of a disease involving the excessive use of alcoholic liquors.
Ambulance	You can include in medical expenses amounts you pay for ambulance service.
Artificial Limb	You can include in medical expenses the amount you pay for an artificial limb.
Artificial Teeth	You can include in medical expenses the amount you pay for artificial teeth.
Bandages	You can include in medical expenses the cost of medical supplies such as bandages.
Birth Control Pills	You can include in medical expenses the amount you pay for birth control pills prescribed by a doctor.
Body Scan	You can include in medical expenses the cost of an electronic body scan.
Braille Books and Magazines	You can include in medical expenses the part of the cost of Braille books and magazines for use by a person with a visual disability that is more than the cost of regular printed editions.
Breast Pumps and Supplies	You can include in medical expenses the cost of breast pumps and supplies that assist lactation.
Breast Reconstruction Surgery	You can include in medical expenses the amounts you pay for breast reconstruction surgery, as well as breast prosthesis, as long as the surgery is to address other necessary surgery such as a mastectomy to treat or prevent cancer.
Capital Expense	You can include in medical expenses amounts you pay for special equipment installed in a home, or for improvements, if their main purpose is medical care for a household member. Only reasonable costs to accommodate a home to a disabled condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, aren't medical expenses.
Chiropractor	You can include in medical expenses fees you pay to a chiropractor for medical care.
Christian Science Practitioner	You can include in medical expenses fees you pay to Christian Science practitioners for medical care.
Contact Lenses	You can include in medical expenses amounts you pay for contact lenses needed for medical reasons. You can also include the cost of equipment and materials required for using contact lenses, such as saline solution and enzyme cleaner. See <i>Eyeglasses</i> and <i>Eye Surgery</i> , later.
Crutches	You can include in medical expenses the amount you pay to buy or rent crutches.
Dental Treatment	You can include in medical expenses the amounts you pay for the prevention and alleviation of dental disease. Preventive treatment includes the services of a dental hygienist or dentist for such procedures as teeth cleaning, the application of sealants, and fluoride treatments to pre-vent tooth decay. Treatment to alleviate dental disease include services of a dentist for procedures such as X-rays, fillings, braces, extractions, dentures, and other dental ailments.
Devices used in diagnosing and treating illness and disease.	You can include in medical expenses the cost of devices used in diagnosing and treating illness and disease. <i>Example.</i> You have diabetes and use a blood sugar test kit to monitor your blood sugar level. You can include the cost of the blood sugar test kit in your medical expenses.
Drug Addiction	You can include in medical expenses amounts you pay for an inpatient's treatment at a therapeutic center for drug addiction. This includes meals and lodging at the center during treatment.
Eye Exam	You can include in medical expenses the amount you pay for eye examinations.

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Medical Expense	Comments
Eyeglasses	You can include in medical expenses amounts you pay for eyeglasses and contact lenses needed for medical reasons. See <i>Contact Lenses</i> for more information.
Eye Surgery	You can include in medical expenses the amount you pay for eye surgery to treat defective vision, such as laser eye surgery or radial keratotomy.
Fertility Enhancement	You can include in medical expenses the cost of the following procedures to overcome an inability to have children. Procedures such as in vitro fertilization (including temporary storage of eggs or sperm).
Service Animal	You can include in medical expenses the costs of buying, training, and maintaining a guide dog or other service animal to assist a person, with a hearing or visual disability or a person with other physical disabilities. In general, this includes any costs, such as food, grooming, and veterinary care, incurred in maintaining the health and vitality of the service animal so that it may perform its duties.
Health Institute	You can include in medical expenses fees you pay for treatment at a health institute only if the treatment is pre-scribed by a physician and the physician issues a statement that the treatment is necessary to alleviate a physical or mental defect or illness of the individual receiving the treatment.
Health Maintenance Organization (HMO)	You can include in medical expenses amounts you pay to entitle you, your spouse, or a dependent to receive medical care from an HMO if they are living in the same unit. These amounts are treated as medical insurance premiums. See <i>Insurance Premiums</i> , later.
Hearing Aids	You can include in medical expenses the cost of a hearing aid and batteries, repairs, and maintenance needed
Home Care	See <i>Nursing Services</i> , later.
Hospital Services	You can include in medical expenses amounts you pay for the cost of inpatient care at a hospital or similar institution if a principal reason for being there is to receive medical care. This includes amounts paid for meals and lodging. Also see <i>lodging</i> , later.
Insurance Premiums	You can include in medical expenses insurance premiums you pay for policies that cover medical care.
Employer-Sponsored Health Insurance Plan	Do not include in your medical and dental expenses any insurance premiums paid by an employer-sponsored health insurance plan unless the premiums are included on your Form W-2, Wage and Tax Statement. Also, do not include any other medical and dental expenses paid by the plan unless the amount paid is included on your Form W-2. Example. You are a federal employee participating in the premium conversion plan of the Federal Employee Health Benefits (FEHB) program. Your share of the FEHB premium is paid by making a pre-tax reduction in your salary. Because you are an employee whose insurance premiums are paid with money that is never included in your gross income, you cannot deduct the premiums paid with that money.
	Long-term care services. When your employer makes contributions to provide coverage for qualified long-term care services under a flexible spending or similar arrangement must be included in your income. This amount will be re-reported as wages on your Form W-2.
	Health reimbursement arrangement (HRA). If you have medical expenses that are reimbursed by a health reimbursement arrangement, you cannot include those expenses in your medical expenses. This is because an HRA is funded solely by the employer.
Medicare A	If you are covered under social security (or if you are a government employee who paid Medicare tax), you are enrolled in Medicare A. The payroll tax paid for Medicare A is not a medical expense. If you are not covered under social security (or were not a government employee who paid Medicare tax), you can voluntarily enroll in Medicare A. In this situation, you can include the premiums you paid for Medicare A as a medical expense.

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Medical Expense	Comments
Medicare B	Medicare B is a supplemental medical insurance. Premiums you pay for Medicare B are a medical expense.
Medicare D	Medicare D is a voluntary prescription drug insurance program for persons with Medicare A or B. You can include as a medical expense premiums you pay for Medicare D.
Insurance Premiums You Cannot Include	<p>You cannot include premiums you pay for:</p> <ul style="list-style-type: none"> Life insurance policies, Policies for loss of life, limb, sight, etc., Policies providing payment for loss of earnings, Policies that pay you a guaranteed amount each week for a stated number of weeks if you are hospitalized for sickness or injury, The part of your car insurance that provides medical insurance coverage for all persons injured in or by your car because the part of the premium providing insurance for you, your spouse, and your dependents is not stated separately from the part of the premium providing insurance for medical care for others, or
Laboratory Fees	You can include in medical expenses the amounts you pay for laboratory fees that are part of medical care.
Lodging	You can include in medical expenses the cost of meals and lodging at a hospital or similar institution if a principal reason for being there is to receive medical care. You may be able to include in medical expenses the cost of lodging not provided in a hospital or similar institution. You can include the cost of such lodging while away from home if all of the following requirements are met. 1. The lodging is primarily for and essential to medical care. 2. The medical care is provided by a doctor in a licensed hospital or in a medical care facility related to, or the equivalent of, a licensed hospital. 3. The lodging isn't lavish or extravagant under the circumstances. 4. There is no significant element of personal pleasure, recreation, or vacation in the travel away from home.
Long-term Care	You can include in medical expenses amounts paid for qualified long-term care services and premiums paid for qualified long-term care insurance contracts
Maternity Clothes	You can't include in medical expenses amounts you pay for maternity clothes.
Meals	You can include in medical expenses the cost of meals at a hospital or similar institution if a principal reason for being there is to get medical care. You can't include in medical expenses the cost of meals that aren't part of inpatient care.
Medical Information Plan	You can include in medical expenses amounts paid to a plan that keeps medical information in a computer data bank and retrieves and furnishes the information upon request to an attending physician.
Medicines	You can include in medical expenses amounts you pay for prescribed medicines and drugs. A prescribed drug is one that requires a prescription by a doctor for its use by an individual. You can also include amounts you pay for insulin.
Medicines and Drugs from Other Countries	In general, you cannot include in your medical expenses the cost of a prescribed drug brought in (or ordered shipped) from another country. You can only include the cost of a drug that was imported legally. For example, you can include the cost of a prescribed drug the Food and Drug Administration announces can be legally imported by individuals. You can include the cost of a prescribed drug you purchase and consume in another country if the drug is legal in both the other country and the United States.
Non-Prescription Medicine or Medical Supplies	Do not include in medical expenses an item ordinarily used for personal, living, or family purposes unless it is used primarily to prevent or alleviate a physical or mental defect or illness. For example, incontinence supplies or the cost of a wig purchased upon the advice of a physician for the mental health of a patient who has lost all of his or her hair from disease can be included with medical expenses.

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Medical Expense	Comments
Nursing Services	You can include in medical expenses wages and other amounts you pay for nursing services. The services need not be performed by a nurse as long as the services are of a kind generally performed by a nurse. This includes services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming the patient. Generally, only the amount spent for nursing services is a medical expense. If the attendant also provides personal and household services, amounts paid to the attendant must be divided between the times spent performing household and personal services and the time spent for nursing services.
Nutritional Supplements	You can't include in medical expenses the cost of nutritional supplements, vitamins, herbal supplements, "natural medicines," etc. unless they are recommended by a medical professional as treatment for a specific medical condition. These items are generally taken to maintain your ordinary good health and aren't for medical care.
Operations	You can include in medical expenses amounts you pay for legal operations that are not for unnecessary cosmetic surgery.
Osteopath	You can include in medical expenses amounts you pay to an osteopath for medical care.
Oxygen	You can include in medical expenses amounts you pay for oxygen and oxygen equipment to relieve breathing problems caused by a medical condition. This includes additional utility costs to tenant because of oxygen machine (in properties with tenant paid utilities only)
Physical Examination	You can include in medical expenses the amount you pay for an annual physical examination and diagnostic tests by a physician. You do not have to be ill at the time of the examination.
Pregnancy Test Kit	You can include in medical expenses the amount you pay to purchase a pregnancy test kit to determine if you are pregnant.
Psychiatric Care	You can include in medical expenses amounts you pay for psychiatric care. This includes the cost of supporting a mentally ill dependent at a specially equipped medical center where the dependent receives medical care. See <i>Psychoanalysis</i> , next, and <i>Transportation</i> , later.
Psychoanalysis	You can include in medical expenses payments for psychoanalysis. However, you cannot include payments for psychoanalysis that is part of required training to be a psychoanalyst.
Psychologist	You can include in medical expenses amounts you pay to a psychologist for medical care.
Stop-Smoking Programs	You can include in medical expenses amounts you pay for a program to stop smoking. However, you cannot include in medical expenses amounts you pay for drugs that do not require a prescription, such as nicotine gum or patches, that are designed to help stop smoking.
Surgery	See <i>Operations</i> , earlier.
Telephone	You can include in medical expenses the cost of special telephone equipment that lets a person who is deaf, hard of hearing or has a speech disability communicate over a regular telephone. This includes teletypewriter (TTY) and telecommunications device for the deaf (TDD) equipment. You can also include the cost of repairing the equipment.
Television	You can include in medical expenses the cost of equipment that displays the audio part of television programs as subtitles for persons with a hearing disability. This may be the cost of an adapter that attaches to a regular set. It also may be the part of the cost of a specially equipped television that exceeds the cost of the same model regular tele-vision set.
Therapy	You can include in medical expenses amounts you pay for therapy received as medical treatment.

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Medical Expense	Comments
Transportation/Trips	<p>You can include in medical expenses amounts paid for transportation primarily for, and essential to, medical care. You can include: Bus, taxi, train, or plane fares or ambulance service, Transportation expenses of a parent who must go with a child who needs medical care, *If the individual is receiving reimbursement for the cost of transportation to/from treatment or the lodging from another source, the cost or mileage is not eligible for the medical expense deduction*.</p> <p>Car expenses. You can include out-of-pocket expenses, such as the cost of gas and oil, when you use a car for medical reasons. You cannot include depreciation, insurance, general repair, or maintenance expenses. If you do not want to use your actual expenses, you can use the standard medical mileage rate published by the IRS. You can also include parking fees and tolls. You can add these fees and tolls to your medical expenses whether you use actual expenses or the standard mileage rate.</p> <p>Transportation expenses you cannot include. You cannot include in medical expenses the cost of transportation in the following situations. Going to and from work, even if your condition re-quires an unusual means of transportation. Travel for purely personal reasons to another city for an operation or other medical care. Travel that is merely for the general improvement of one's health. The costs of operating a specially equipped car for other than medical reasons.</p> <p>You can include in medical expenses amounts you pay for transportation to another city if the trip is primarily for, and essential to, receiving medical services. You may be able to include up to \$50 for each night for each person. You can include lodging for a person traveling with the person receiving the medical care. For example, if a parent is traveling with a sick child, up to \$100 per night can be included as a medical expense for lodging. Meals are not included. See <i>Lodging</i>, earlier.</p> <p>You cannot include in medical expenses a trip or vacation taken merely for a change in environment, improvement of morale, or general improvement of health, even if the trip is made on the advice of a doctor. However, see <i>Medical Conferences</i>, earlier.</p>
Vasectomy	You can include in medical expenses the amount you pay for a vasectomy.
Weight-Loss Program	You can include in medical expenses amounts you pay to lose weight if it is a treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease). This includes fees you pay for member-ship in a weight reduction group as well as fees for attendance at periodic meetings. You cannot include member-ship dues in a gym, health club, or spa as medical expenses, but you can include separate fees charged there for weight loss activities.
Wheelchair	You can include in medical expenses the cost of a wheelchair purchased upon the advice of a physician or other licensed medical professional.
Wig	You can include in medical expenses the cost of a wig purchased upon the advice of a physician for the mental health of a patient who has lost all of his or her hair from disease.
X-ray	You can include in medical expenses amounts you pay for X-rays for medical reasons.

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Medical Expense	Comments
What Expenses Are Not Included?	Following is a list of some items that you cannot include in figuring your medical expense deduction. The items are listed in alphabetical order.
Baby Sitting, Childcare, and Nursing Services for a Normal, Healthy Baby	You cannot include in medical expenses amounts you pay for the care of children, even if the expenses enable you, your spouse, or your dependent to get medical or dental treatment. Also, any expense allowed as a childcare credit cannot be treated as an expense paid for medical care.
Controlled Substances	You cannot include in medical expenses amounts you pay for controlled substances (such as marijuana, laetrile, etc.) that are not legal under federal law, even if such substances are legalized by state law.
Cosmetic Surgery	Generally, you cannot include in medical expenses the amount you pay for unnecessary cosmetic surgery. This includes any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. You generally cannot include in medical expenses the amount you pay for procedures such as face lifts, hair transplants, hair removal (electrolysis), and liposuction. You can include in medical expenses the amount you pay for cosmetic surgery if it is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease. Example. An individual undergoes surgery that re-moves a breast as part of treatment for cancer. She pays a surgeon to reconstruct the breast. The surgery to reconstruct the breast corrects a deformity directly related to the disease. The cost of the surgery may be included in her medical expenses
Dancing Lessons	You cannot include in medical expenses the cost of dancing lessons, swimming lessons, etc., even if they are recommended by a doctor, if they are only for the improvement of general health.
Diaper Service	You cannot include in medical expenses the amount you pay for diapers or diaper services, unless they are needed to relieve the effects of a particular disease or medical condition such as incontinence.
Flexible Spending Account	You cannot include in medical expenses amounts for which you are fully reimbursed by your flexible spending account if you contribute a part of your income on a pre-tax basis to pay for the qualified benefit.
Funeral Expenses	You cannot include in medical expenses amounts you pay for funerals.
Future Medical Care	Generally, you cannot include in medical expenses current payments for medical care (including medical insurance) to be provided beyond the 12-month certification period. However, long-term care insurance is an allowable medical expense.
Health Club Dues	You cannot include in medical expenses health club dues or amounts paid to improve one's general health or to relieve physical or mental discomfort not related to a particular medical condition. You cannot include in medical expenses the cost of membership in any club organized for business, pleasure, recreation, or other social purpose.
Health Savings Accounts	You cannot include in medical expenses any payment or distribution for medical expenses out of a health savings account. Contributions to health savings accounts are de-ducted separately.
Household Help	You cannot include in medical expenses the cost of household help, even if such help is recommended by a doctor. This is a personal expense that is not deductible. However, you may be able to include certain expenses paid to a person providing nursing-type services. For more information, see <i>Nursing Services</i> , earlier, under <i>What Medical Expenses Are Includible</i> . Also, certain maintenance or personal care services provided for qualified long-term care can be included in medical expenses.

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Illegal Operations and Treatments	You cannot include in medical expenses amounts you pay for illegal operations, treatments, or controlled substances whether rendered or prescribed by licensed or unlicensed practitioners.
Maternity Clothes	You cannot include in medical expenses amounts you pay for maternity clothes.
Medical Savings Account (MSA)	You cannot include in medical expenses amounts you contribute to an Archer MSA. You cannot include expenses you pay for with a tax-free distribution from your Archer MSA. You also cannot use other funds equal to the amount of the distribution and include the expenses. For more information on Archer MSAs, see Publication 969.
Medicines and Drugs From Other Countries	In general, you cannot include in your medical expenses the cost of a prescribed drug brought in (or ordered shipped) from another country. You can only include the cost of a drug that was imported legally. For example, you can include the cost of a prescribed drug the Food and Drug Administration announces can be legally imported by individuals. You can include the cost of a prescribed drug you purchase and consume in another country if the drug is legal in both the other country and the United States.
Nutritional Supplements	You cannot include in medical expenses the cost of nutritional supplements, vitamins, herbal supplements, “natural medicines,” etc. unless they are recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician. Otherwise, these items are taken to maintain your ordinary good health, and are not for medical care.
Personal Protective Equipment	Do not include in medical expenses costs for masks, gloves or other items purchased to prevent the spread of the COVID-19 virus. Please note, this guidance from HUD may change.
Personal Use Items	Do not include in medical expenses an item ordinarily used for personal, living, or family purposes unless it is used primarily to prevent or alleviate a physical or mental defect or illness. For example, the cost of a wig purchased upon the advice of a physician for the mental health of a patient who has lost all of his or her hair from disease or incontinence supplies can be included with medical expenses. The cost of a toothbrush and toothpaste is a nondeductible personal expense.
Special Education	You cannot include in medical expenses the cost of sending a child with behavioral problems to a school where the course of study and the disciplinary methods have a beneficial effect on the child’s attitude if the availability of medical care in the school is not a principal reason for sending the student there.
Swimming Lessons	See <i>Dancing Lessons</i> , earlier.
Teeth Whitening	You cannot include in medical expenses amounts paid to whiten teeth.
Veterinary Fees	You generally cannot include veterinary unless the fees are for the care of an assistance animal (service animal or companion animal).
Weight-Loss Program	You cannot include in medical expenses the cost of a weight-loss program if the purpose of the weight loss is the improvement of appearance, general health, or sense of well-being. You cannot include amounts you pay to lose weight unless the weight loss is a treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease). If the weight-loss treatment is not for a specific disease diagnosed by a physician, you cannot include either the fees you pay for membership in a weight reduction group or fees for attendance at periodic meetings. Also, you cannot include membership dues in a gym, health club, or spa. You cannot include the cost of diet food or beverages in medical expenses because the diet food and beverages substitute for what is normally consumed to satisfy nutritional needs.