

Medical expense file: bills, EOBs and care trips

Keep one column per family member. Total each group in the margin, subtract what insurance or an employer paid back, then set the sum against 7.5% of your AGI.

Client or engagement

Insurer and pharmacy records

- ☐ Explanation of benefits statements for each person
From each insurer, for all claims in the year
- ☐ Yearly prescription printout from each pharmacy
Prescribed drugs and insulin only
- ☐ Proof of what you paid after insurance
Card or bank statements matched to each bill

Care and treatment bills

- ☐ Itemized bills from doctors, dentists, hospitals and labs
Patient name, date of service and amount due
- ☐ Therapy, mental health and addiction treatment receipts
From the licensed provider or program
- ☐ Nursing home or in-home care invoices
With the medical part shown apart from room and board where needed
- ☐ Doctor's note for a weight-loss or special program
Names the disease the program treats

Equipment and home changes

- ☐ Receipts for glasses, contacts, hearing aids and batteries
Date and patient on each receipt
- ☐ Receipts for crutches, wheelchairs and other devices
Purchase or rental, for the year
- ☐ Contractor invoice for a ramp, lift or other medical home change
With the doctor's recommendation
- ☐ Appraisal or estimate of how much the change raised the home value
Only the cost above the rise in value counts

Medical travel

- ☐ Mileage log for trips to care
Date, clinic or hospital, miles; 2026 trips dated for the mid-year rate change

- ☐ Parking and toll receipts
For the same trips as the mileage log
- ☐ Lodging receipts for care away from home
Nightly rate and number of people

Payments back and income

- ☐ Insurance and employer reimbursements
Checks, EOB payments and plan statements
- ☐ HSA or FSA payout records
Costs paid from these accounts do not count again
- ☐ Pay stubs showing pre-tax health deductions
Pre-tax payroll costs are not deducted twice
- ☐ Last year's return, for an AGI estimate
Helps test the floor before gathering everything