

June 6, 2019

Senator Susan Collins  
U.S. Senate  
413 Dirksen Senate Office Building  
Washington, DC 20510

Senator Maria Cantwell  
U.S. Senate  
511 Hart Senate Office Building  
Washington, DC 20510

Dear Senators Collins and Cantwell:

We, the undersigned organizations, write to thank you for introducing S.110, the Medical Expense Savings Act which would make permanent the 7.5 percent threshold for the medical expense deduction.

As you know, for the past 75 years, Americans with high health care costs have been able to deduct medical expenses from their taxes. For the approximately 4.4 million Americans<sup>1</sup> who annually take this deduction, it provides important tax relief which helps offset the costs of acute and chronic medical conditions for older Americans, children, pregnant women and other adults as well as the costs associated with long term care and assisted living. Medical expenses that qualify for this deduction can include amounts paid for prevention, diagnosis, treatment, equipment, qualified long-term care services costs and long term care insurance premiums. Families across the country with high health care costs face a constant stream of deductibles and high co-pays, and also pay out-of-pocket for various services and devices that enable the individual to live a productive life in the community. 70% of the taxpayers who claim this deduction have income between \$23,100 and \$113,000 per year<sup>2</sup>.

Even with Medicare, beneficiaries spend a large portion of their income on out-of-pocket expenses. The average Medicare beneficiary spends about \$5,680 out-of-pocket on medical care. Furthermore, older Americans often face high costs for long term services and support, which are generally not covered by Medicare, as well as hospitalizations and prescription drugs. Tax relief in this area can provide needed resources, especially important to middle income seniors with high medical costs.

We look forward to working with you to ensure that tax filers with high out-of-pocket health care costs can continue to claim the current medical expense deduction after this tax year. We thank you for your leadership on protecting this important tax deduction. If

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<sup>1</sup> <https://www.aarp.org/content/dam/aarp/ppi/2019/02/defraying-high-out-of-pocket-health-care-costs-the-medical-expense-tax-deduction.pdf>

<sup>2</sup> Ibid.

you have any questions or need additional information you can reach out to Brendan Rose at 202-434-3922 or [brose@arp.org](mailto:brose@arp.org).

Sincerely,

AARP  
ACCSES  
Alliance for Aging Research  
ALS Association  
Alzheimer's Association  
Alzheimer's Impact Movement  
American Association on Health and Disability  
American Cancer Society Cancer Action Network  
American Health Care Association (AHCA)  
American Heart Association  
American Psychological Association  
American Seniors Housing Association  
Argentum  
Autistic Self Advocacy Network  
Bazelon Center for Mental Health Law  
Children's Cause for Cancer Advocacy  
Christopher & Dana Reeve Foundation  
Colorectal Cancer Alliance  
Disability Rights Education and Defense Fund (DREDF)  
Disability Rights Legal Center  
Family Voices  
Fight Colorectal Cancer  
FORCE: Facing Our Risk of Cancer Empowered  
HealthyWomen  
Justice in Aging  
Lacuna Loft  
Lakeshore Foundation  
Leading Age  
Lupus Foundation of America  
Lutheran Services in America  
Lymphoma Research Foundation  
Medicare Rights Center  
Muscular Dystrophy Association  
National Academy of Elder Law Attorneys  
National Adult Day Services Association  
National Association of Councils on Developmental Disabilities  
National Center for Assisted Living (NCAL)  
National Coalition for Cancer Survivorship  
National Council on Aging

National Organization for Rare Disorders (NORD)  
National Patient Advocate Foundation  
National Respite Coalition  
Paralyzed Veterans of America  
Pioneer Network  
Susan G. Komen  
The Cancer Support Community  
The Huntington's Disease Society of America  
The Jewish Federations of North America  
The Leukemia & Lymphoma Society  
The Michael J. Fox Foundation for Parkinson's Research  
Triage Cancer  
USAgainstAlzheimer's  
Well Spouse Association  
Zero Cancer

CC: US Senate Finance Committee Health Care Task Force