

63-232 Excess Medical Deduction

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63-232.1 Definition

The excess medical deduction is the portion of medical expenses in excess of the allowable amount per month, excluding special diets, incurred by any household member who is elderly or disabled. (Refer to [63-1103](#) for the definition of Elderly and Disabled).

Spouses or other persons receiving benefits as a dependent of the disability recipient are not eligible to receive this deduction.

Refer to:

- [63-253](#) for information on how to determine deductions.
- [63-253.11](#) for disallowed medical deductions.
- [63-1102](#) to find the current Excess Medical Deduction Standard.

See 63-232.2-9 below for allowable medical expenses.

63-232.2 Medical, Dental and Eye Care

Allow the following medical expenses:

- A. Medical care including psychotherapy and rehabilitation services; and dental care including dentures and orthodontics provided by a licensed practitioner or other qualified health professional authorized by state law.
- B. Eye glasses or contact lenses prescribed by a physician skilled in eye disease or by an optometrist.
- C. Hearing aids.

D. Prosthetics (including assistive devices).

63-232.3
Hospitalization
or Outpatient
Treatment

- A.** Hospitalization or outpatient treatment.
 - B.** Nursing care and nursing home care, including payments by the household for an individual who was a household member immediately prior to entering a hospital or nursing home, provided by a facility authorized under state law.
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63-232.4
Prescription
Drugs and Costs
of Medical
Supplies

- A.** Prescription drugs when prescribed by a licensed practitioner authorized under state law and other over-the-counter medication (including insulin) prescribed by a licensed practitioner or other qualified health professional.
 - B.** Costs of medical supplies, sickroom equipment (including rental) or other prescribed equipment.
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63-232.5
Health Insurance
Premiums, Co-
pays and Share
of Cost

- Allow the following medical expenses:
- A.** The costs of health and hospitalization insurance policy premiums and co-pays
 - B.** Any Share-of-Cost or spend down expenses for medical costs incurred by Medi-Cal recipients.
 - C. EXCEPTIONS:**
The following are not allowable medical expenses:
 - 1. The costs of sickness and accident policies, such as those payable in lump-sum settlements, for death or dismemberment; or
 - 2. Income maintenance policies, such as those that continue mortgage or loan payments, while the beneficiary is disabled.
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63-232.6
Medicare
Premiums

Medicare premiums related to coverage under Title XVIII of the Social Security Act.

63-232.7
Maintaining
Service Animals

The cost of securing and maintaining any service animal such as, but not limited to, seeing eye, hearing or service dogs, and the cost of related food and veterinarian bills.

63-232.8

Actual cost of transportation provided that the allowance does not

Transportation exceed the actual cost of the least expensive mode of transportation (including common carrier) reasonably available to the recipient, and lodging to obtain medical treatment or services.

When a more costly means of transportation, such as a taxi or private auto is the only means available, or has been determined to be reasonable and necessary given the individual's medical circumstances, the actual costs of such transportation will be allowed.

63-232.9
Homemaker or
Health Aid

Maintaining an attendant, homemaker home health aide or childcare services housekeeper necessary due to age, infirmity, or illness.
