

Overcome medical expense deduction hurdle

Q. We're considering experimental surgery for my wife. Can we deduct the cost as a medical expense? Anonymous, Rochester, N.H.

A. Probably. The rules governing deductions of medical expenses are relatively liberal. The IRS says that you may deduct costs of "diagnosis, cure, mitigation, treatment, or prevention of disease, and the costs for treatments affecting any part or function of the body." Thus, expenses relating to experimental medical treatment often qualify. Remember, however, that the deduction for medical expenses is generally limited to the excess over 10% of your adjusted gross income (AGI).

Tip: The deduction threshold remains at the old-law level of 7.5% of AGI for 2013 through 2016 if you or your spouse will be age 65 or older as of Dec. 31, 2013.