

E Medical Insurance Premiums

Health and hospitalization insurance premiums intended to cover medical expenses, are ALLOWABLE for NA ONLY. Allow the entire amount of a group insurance premium, even when it also covers participants who are ineligible for a medical expense deduction.

WARNING

When keying Medicare premiums as an expense, see [Medicare Premiums](#) for policy and procedures.

EXCEPTION

DO NOT allow costs for health and accident insurance benefits. These include the following:

Benefits payable in lump sum settlements for death or dismemberment.

Income maintenance policies such as those that cover mortgage or loan payments (including auto loans) while the policyholder or beneficiary is disabled.

(See [NA Medical Expenses](#))

Key the expense on EXPC using the ME Expense Code.