



## **A Micro-Business Story**

### **Allowing a Self-Employment Tax Deduction on Health Insurance Premiums**

Gloria Aeilts Wright  
Redding, California

Gloria runs a counseling practice in Redding, CA. As a psychotherapist specializing in chemical dependency and trauma issues, Gloria shares an office with other therapists. Near the beginning of her career, she worked for other counseling agencies part-time before deciding to open a private practice in 1991. Though Gloria continues to build her client base, some health issues have led to setbacks in the growth of her business.

Wright remarked that she has difficulty affording the health insurance she currently utilizes. If she did not have to pay this extra tax burden, she could offset some of her current health costs and also invest in a retirement account.

“I pay an additional \$1,327.00 each year in taxes on my health insurance premiums,” Gloria shares. “That amount alone would cover two months of my premium costs! At the very least, it could help me pay down some of my medical bills.”