[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Subject: Guide to Health Insurance Tax Deductions for Freelance Professionals

Dear [Recipient Name],

As a freelancer or self-employed professional, understanding your eligibility for health insurance tax deductions is essential for optimizing your annual tax return. This guide outlines the primary criteria and steps for claiming these deductions.

1. Eligibility Requirements
To qualify for the Self-Employed Health Insurance Deduction, you must meet the following criteria:

- You must have a net profit from your self-employment income for the year.
- The health insurance policy must be established under your business name or your individual name.
- You are not eligible for any employer-subsidized health plan (including plans offered through a spouse's employer).

2. What is Deductible?
You can typically deduct 100% of the health, dental, and qualified long-term care insurance premiums paid for yourself, your spouse, and your dependents. This is an "above-the-line" deduction, meaning it reduces your adjusted gross income (AGI) regardless of whether you itemize deductions.

3. Reporting on Tax Forms
The deduction is generally claimed on Schedule 1 of Form 1040. Please ensure you keep the following records:

- Monthly premium payment receipts or bank statements.
- A copy of your insurance policy contract.
- Form 1095-A, 1095-B, or 1095-C (Health Insurance Marketplace statements).

4. Limitations
The deduction cannot exceed the total net earned income from your business. If your business reported a loss, you may not claim this specific deduction, though you may still qualify for itemized medical expense deductions if you meet the AGI threshold.

Please consult with a qualified tax professional to ensure these guidelines apply to your specific financial situation.

Sincerely,

[Your Name/Company Name]
[Your Contact Information]