



## Maryland Retired School Personnel Association

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**Senate Bill 58/House Bill 62  
In Support of  
Income Tax – Credit for Long-Term Care Premiums (Long-Term Care Relief Act  
of 2022)**

**Senate Budget and Taxation Committee  
Hearing: January 18, 2022  
House Ways and Means Committee  
Hearing: January 26, 2022**

The Legislative Committee of the Maryland Retired School Personnel Association (MRSPA) request a favorable report on SB58/HB62.

Maryland taxpayers who have taken responsibility for their potential need for long-term care by purchasing a Long-Term Care insurance policy have committed themselves to significant expenditures in premiums. The cost to the individual over the lifetime of a policy is high and is rising each year. Each Maryland taxpayer holding a long-term care policy reduces the number of persons potentially dependent on the Maryland Medical Assistance Program. This tax credit for owners of these policies will help policy holders to continue to maintain their policies. It may also encourage others to purchase the insurance in the future.

The cost to the state would be offset by a decrease in Medicaid and other state aid to nursing homes and other assistance to pay for the care of those taxpayers with Long-term Care insurance.

On behalf of the 13,000 members of the Maryland Retired School Personnel Association, we urge your support for SB58 and HB62.

Sincerely,

George D. Denny, Jr  
President

Virginia G. Crespo  
Legislative Aide