



# Maryland Retired School Personnel Association

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**House Bill 1185**  
**In Support of**  
**Income Tax – Credit for Long-Term Care Premiums**  
**House Ways and Means Committee**  
**Hearing: March 2, 2023 1:00 p.m.**

Dear Honorable Delegate Vanessa Atterbeary, Chair, and Honorable Delegate Jheanelle Wilkins, Vice Chair, and other distinguished Ways and Means Committee members,

The Maryland Retired School Personnel Association (MRSPA) supports and requests a favorable report on HB 1185 Income Tax – Credit for Long – Term Care Premiums.

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. Many seniors who purchased the insurance are now forced to choose between significant annual premium increases (often 20%), reduced coverage or simply cancelling the insurance.

Each Maryland taxpayer holding a long-term care policy reduces the number of persons potentially dependent on the Maryland Medical Assistance Program. This small tax credit for owners of these policies will help policy holders 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. This tax credit is long overdue.

MRSPA also supports HB 0160/SB0137 Long-Term Care Relief Act of 2023. We urge committee support for the maximum income tax relief for owners of Long- Term Care insurance policies.

On behalf of the over 12,000 members of the Maryland Retired School Personnel Association, we urge your support for HB 1185.

Sincerely,

Carla J. Duls  
President

Virginia G. Crespo  
Legislative Aide