



Maryland Retired School Personnel Association

8379 Piney Orchard Parkway, Suite A • Odenton, Maryland 21113

Phone: 410.551.1517 • Email: mrspa@mrspa.org

Website: www.mrspa.org

Senate Bill 155

In Support With An Amendment

Income Tax – Credit for Long-Term Care Premiums (Long-Term Care Act of 2025)

Senate Budget and Taxation Committee

Hearing: January 18, 2024 - 12:00 p.m.

Dear Honorable Senator Guy Guzzone, Chair, and Honorable Senator Jim Rosapepe, Vice Chair, and other distinguished Budget and Taxation Committee members,

The Maryland Retired School Personnel Association (MRSPA) supports SB 155 Income Tax – Credit for Long-Term Care Premiums with an amendment (Long-Term Care Relief Act of 2025).

MRSPA supports SB 155 with an amendment. Long-Term Care insurance is a responsible insurance for our members to have, but as the premiums continue to go higher and higher, it becomes more and more difficult to maintain. We do not want to lose our retired citizens to states that are more tax friendly. These citizens are valuable citizens and spend money and help our overall economy. However, by the addition of the age of 85 in the meaning of the word “taxpayer”, you are excluding a significant portion of the long-term care population with or without public pensions.

Retired people of all ages who possess long-term care deserve the same benefits, especially since many of them are on fixed incomes. We would like to see the age requirement for these taxpayers eliminated.

A positive outcome on SB 155 would help Marylanders remain in the state and would help increase their spending power. It would also save the state money because more people could keep their long-term care insurance which would prevent some people from having to access Medicaid benefits to pay for needed care. Because there are retirees in every jurisdiction in the state, this would help the overall state economy.

On behalf of the 12,000 members of The Maryland Retired School Personnel Association, we urge your support with the amendment to Senate Bill 155.

Sincerely,

Carla J. Duls
President

Virginia G. Crespo
Legislative Aide