



## Maryland Retired School Personnel Association

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### House Bill 327

### In Support With An Amendment

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

### House Ways and Means Committee

Hearing: January 30, 2025 - 12:00 p.m.

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

### **The Maryland Retired School Personnel Association (MRSPA) supports HB 327 Income Tax – Credit for Long-Term Care Premiums with an amendment (Long-Term Care Relief Act of 2025).**

MRSPA supports HB 327 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 HB 327 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 House Bill 327.

Sincerely,

Elizabeth H. Weller  
President

Virginia G. Crespo  
Legislative Aide