



Maryland Occupational Therapy Association

PO Box 36401, Towson, Maryland 21286 ♦ mota-members.com

Committee:	House Ways and Means Committee
Bill Number:	House Bill 327
Title:	Income Tax - Credit for Long-Term Care Premiums (Long-Term Care Relief Act of 2025)
Hearing Date:	January 30, 2025
Position:	Support

The Maryland Occupational Therapy Association (MOTA) supports *House Bill 327 – Income Tax - Credit for Long-Term Care Premiums (Long-Term Care Relief Act of 2025)*. The bill establishes a tax credit to help taxpayers who purchased long-term insurance plans before 2005. The value of the annual credit is the lesser of 15% of the eligible premiums or \$1,500. The credit applies to taxpayers who are at least 85 years old and have an adjusted gross income of less than \$100,000 for a person filing as an individual or \$200,000 for a joint return.

We represent, support, and advance the practice of occupational therapy (OT) in the state of Maryland. OT can help seniors maintain their independence and improve their quality of life; benefitting such areas as daily tasks, cognitive changes, mobility issues, physical changes, and even depression. Long-term care insurance can go far in making these daily-living services accessible for people who need OT services. This bill would expand and improve an important tax incentive for residents to invest in long-term care insurance coverage.

We ask for a favorable report. If we can provide any further information, please contact Michael Paddy at mpaddy@policypartners.net.