



## *Maryland Retired School Personnel Association*

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**House Bill 1276**  
**In Support Of**  
**Income Tax – Credit for Long-Term Care Premiums**  
**House Ways and Means Committee**  
**Hearing: February 20, 2025 - 1:00 p.m.**

Dear Honorable Delegate Atterbeary, Chair, Delegate Wilkins, Vice Chair, and other distinguished Way and Means Committee members,

**The Maryland Retired School Personnel Association (MRSPA) supports HB 1276 Income Tax – Credit for Long-Term Care Premiums.**

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 are valuable citizens who spend money and help our overall economy.

A positive outcome on HB1276 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 1276.

Sincerely,

Elizabeth H. Weller  
President

Virginia G. Crespo  
Legislative Aide