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House Bill 1437
In Support Of
Income Tax – Credit for Long-Term Care Premiums
House Ways and Means Committee
Hearing: March 5, 2026 1:00PM

Dear Delegate Wilkins, Chair; Delegate Feldmark, Vice Chair; and other distinguished Ways and Means Committee Members,

The Maryland Retired School Personnel Association (MRSPA) supports **HB 1437 Income Tax – Credit for Long-Term Care Premiums.**

MRSPA supports HB 1437 as Long Term Care insurance has become a necessary insurance for our members. However, as these insurance policies have become increasingly costly it has become difficult for seniors to continue paying for them. This small tax credit is a step toward helping seniors afford the high cost of long-term care premiums.

Retired people of all ages who possess long-term care insurance deserve this tax credit especially since most are on fixed incomes. As premiums increase seniors must decide what else they can cut from their stretched budget to afford the insurance or decrease their benefits or whether to cancel their policy completely. If there was some help from the state to offset the cost by even \$250, it might help some seniors keep this important insurance.

A positive outcome on HB 1437 would help Marylander's pay for this insurance and not move on to Medicaid which is a much more costly state program.

On behalf of the almost 12,000 members of the Maryland Retired School Personnel Association, we urge your support of House Bill 1437.

Sincerely,

A handwritten signature in dark ink that reads "Elizabeth H. Weller". The signature is written in a cursive style with a large initial "E".

Elizabeth H. Weller
President

A handwritten signature in blue ink that reads "Virginia G. Crespo". The signature is written in a cursive style with a large initial "V".

Virginia G. Crespo
Legislative Aide