

**LONG – TERM CARE INSURANCE  
STATE TAX CHART**

State	Citation or Reference	Credit or Deduction	Summary
<b>ALABAMA</b>	Ala. Code. 40-18-15 Rev & Tax.  Reg. 810-3-15.26	Deduction	Permits a deduction for the premium paid for qualified long-term care coverage under a policy that meets the requirements of Alabama Code Section 27-47-2.
<b>ARKANSAS</b>	Ark. Code Sec. 26-51-423 Reg. 1.26-51-423(a)(2)	Deduction	Adopts section 213 of Internal Revenue Code for computing medical and dental expense deduction under state income tax law.
<b>CALIFORNIA</b>	Cal. Rev. & Tax. Code Sec 17201	Deduction	Permits the same tax deduction as is allowed for federal income tax purposes.
<b>COLORADO</b>	Col. Rev. Stat. Sec. 39-22-122	Credit	State income tax credit equal to the lesser of 25% of premiums paid for a long-term care insurance policy or \$150.00 per policy. Individuals who qualify for the credit are those with federal taxable income less than \$50,000 (\$100,000 for joint filers claiming a credit for 2 policies). A long-term care policy must meet Colorado's definition of Long-Term Care.
<b>HAWAII</b>	Hawaii Rev. Stats. 235-2.3 & 235-2.4	Deduction	For tax years beginning on or after 1/1/99, an individual state tax deduction is allowed for long-term care insurance premiums. This deduction is limited in the same manner as the deduction on the federal level, and is also only available to the extent that all medical expenses, including Long-Term Care premiums, exceed 7.5% of Hawaii Adjusted Gross Income.

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<b>IDAHO</b>	Idaho Code Sec. 63-3022Q Reg. 41-4603	Deduction	For tax years beginning on or after January 1, 2001, allows an individual taxpayer to deduct 50 percent of the cost for premiums paid for long-term care insurance for the taxpayer, a dependent or an employee. The deduction may be taken for a federally tax-qualified long-term care insurance policy meeting Idaho's definition of long-term care insurance.
<b>ILLINOIS</b>	35 ILCS 5/203	Deduction – expires tax year ending December 31, 2004	Self-employed individuals, a partner of a partnership or a shareholder in Subchapter S corporation may deduct long-term care insurance premiums to the extent not deducted on the federal tax return (and in an amount not exceeding taxable income, self-employment income, or Subchapter S corp income, as applicable).
<b>INDIANA</b>	Ind. Code Secs. 6-3-1-3.5 and IC 12-15-39.6-5	Deduction	For tax years beginning on or after January 1, 2000, an individual taxpayer is permitted to deduct an amount equal to the eligible portion of premiums paid during the taxable year by the taxpayer for a qualified long-term care policy (as defined in the Indiana Code), for the taxpayer, the taxpayer's spouse, or both.
<b>IOWA</b>	Iowa Admin. Code Sec. 701-40.38(422)	Deduction	Adopts section 213 of Internal Revenue Code for computing medical and dental expense under state income tax law.

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<b>KENTUCKY</b>	Ky. Rev. Stat. Sec. 141.010(10)(m)  Reg. 304.14-600 & 610	Exclusion	For tax years beginning on or after January 1, 1999, a taxpayer may exclude from Kentucky Adjusted Gross Income any amounts paid for long-term care insurance as defined in the Kentucky code.
<b>MAINE</b>	36 Me. Rev. Stat. Sec. 5122	Deduction	For tax years beginning on or after 1/1/2000 allows deduction for individuals paying premiums for a federally tax qualified long-term care insurance policy. For tax years beginning on or after 1/1/2002, deduction for premium on policies certified under Maine Insurance law. Title 24-A , section 5075-A
<b>MAINE</b>	36 Me. Rev. Stat. Secs. 5217- C	Credit	Tax credit for employers providing long-term care benefits to employees under a federally tax-qualified policy equal to the lowest of \$5000; 20% of costs; or \$100 for each covered employee.
<b>MARYLAND</b>	Md. Tax Code Sec. 10-710	Credit	For tax years beginning on or after 1/1/99, an employer may claim a tax credit for a portion of the costs incurred by the employer during the taxable year to provide long-term care insurance as part of an employee benefit package. The credit is equal to the lesser of : 1) 5% of the employers cost in providing a Long-Term Care Benefit, 2) \$5,000, or 3) \$100 for each employee in the state covered by Long-Term Care Insurance under the Employer's plan.

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<b>MARYLAND</b>	Md. Tax Code Sec. 10-718	Credit	For tax years beginning on or after January 1, 2000, an individual may claim a credit equal to 100% of "eligible long-term care premiums" paid during the taxable year for long-term care insurance covering the individual or the individual's spouse, parent, stepparent, child or stepchild. Credit may not exceed \$500 for each insured, and may not be claimed with respect to an insured if the insured individual was covered by long-term care insurance at any time before 7/1/2000, or the credit has been claimed with respect to that insured individual by any taxpayer for any prior taxable year.
<b>MINNESOTA</b>	Minn. Stat. Secs 290.0672	Credit	For tax years beginning on or after January 1, 1999, a taxpayer is allowed a tax credit for premiums paid during the tax year for long-term care insurance. The Credit for each policy is equal to the lesser of 25% of premiums paid to the extent not deducted in determining federal taxable income OR \$100. Maximum allowable credit per year is \$200 for couples filing jointly and \$100 for all other filers.
<b>MISSOURI</b>	Mo. Rev. Stat. Sec. 135.096  Secs. 376.951- 376.958 of Missouri Long-Term Care Insurance Act	Deduction	For tax years beginning on or after January 1, 2000, an individual may take a state tax deduction equal to 50% of unreimbursed payments for qualified long-term care insurance premiums (as defined by Missouri LTC statutes) which are not included in an individual's itemized deductions.

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<b>MONTANA</b>	Mont. Code Sec. 15-30-121	Deduction	A deduction is generally allowed for the entire amount of qualified long-term care premiums paid by the taxpayer.
<b>MONTANA</b>	Mont. Code Sec. 15-30-128	Credit	A limited credit is available for expense of caring for certain elderly family members (which includes premiums paid for long-term care insurance coverage). The amount of credit is determined based on the taxpayer's adjusted gross income and cannot exceed \$5,000 per qualifying family member in a taxable year (\$10,000 for two or more family members).
<b>NEW JERSEY</b>	N.J. Stat. Sec. 54A:3-3	Deduction	Allows a deduction for medical expenses (including long-term care insurance premiums), to the extent such expenses exceed 2% of taxpayer's gross income.
<b>NEW MEXICO</b>	N.M. Stat. Ann. Sec. 7-2-35	Deduction	Permits a deduction for the premium paid for a qualified long-term care insurance contract as defined in Internal Revenue Code section 7702(B), as part of unreimbursed or uncompensated medical care expenses. Total medical expense deduction is limited, based on income level.
<b>NEW YORK</b>	NY Tax Law Sec. 606(aa)	Credit	Allows a tax credit equal to 20% of the premium paid during the taxable year for long-term care insurance (provided the sitused policy has been approved by the Superintendent of Insurance.)

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<b>NORTH DAKOTA</b>	N.D. Cent. Code Sec. 57-37-29.2  Reg. 26.1-45-01  Rule 81-03-02.1-11	Credit	Credit against an individual's tax liability provided to each taxpayer in the amount of 25% of any premiums paid by the taxpayer for long-term care insurance coverage for the taxpayer, a taxpayer's spouse, parent, stepparent, or child. The credit cannot exceed \$100 for each insured individual in any taxable year.
<b>OHIO</b>	Ohio Rev. Code Sec. 5747.01(A)(11)	Deduction	Generally allows a deduction for the amount paid for qualified long-term care insurance for the taxpayer, his spouse, and dependents.
<b>OKLAHOMA</b>	68 Okl. Stat Sec. 2353	Deduction	Permits the same tax deduction as is allowed for federal income tax purposes.
<b>OREGON</b>	Or. Rev. Stat Sec. 315.610  Sec 743.652 (Definition for Secs. 743.650 - 743.656)	Credit	Permits an income tax credit equal to the lesser of 15% of long-term care insurance premiums paid by a taxpayer or \$500 if the long-term care insurance is covering the individual and dependents or parents. In order for the credit to be available the policy must be issued after January 1, 2000. The credit is not refundable and cannot be carried forward.
<b>UTAH</b>	Utah Code Sec. 59-10-114(2)(K)  Sec. 31A-1-301	Deduction	Permits a deduction for all resident or nonresident taxpayers for all premiums paid for long-term care insurance as defined under the Utah Code.
<b>VIRGINIA</b>	Va. Code Sec. 58.1-322(D)(10)	Deduction	The amount paid in long-term care premiums may be deducted from federal adjusted gross income in computing VA taxable income.

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<b>WEST VIRGINIA</b>	W.Va Code Secs. 11-21-12c & 33-15A-4	Deduction	A deduction is allowed for resident taxpayers for amounts paid during the taxable year for premiums for long-term care insurance as defined in the West Virginia Code, for taxpayer, taxpayer's spouse, parent or dependent, from the federal adjusted gross income reported on the WVA state tax return.
<b>WISCONSIN</b>	Wis. Stat. Sec. 71.05(6)(b)26	Deduction	Allows a deduction for up to 100 percent of the cost of a long-term care insurance policy.

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