

State-Level Long-Term Care Insurance Tax Incentive Legislation as of September 1, 2001

State	Bill No.	Sponsor	Current Status			Type of Incentive			Policy Applicability		Incentive Amount	Limitations on Incentive	Personal Applicability						
			Dead	Enacted	Pending	Employer Incentive	Individual Credit	Individual Deduction	All LTC	TQ LTC			Employee	Individual	Spouse	Child	Parent	Other	
AR	H.B. 2217	Rackley	?				?			?	100% Premium	= \$1000 Carryover Allowed		?	?	?	?	?	
AZ	S.B. 1086	Nichols	?					?			100% Premium	None		?	?	?	?	?	?
CT	S.B. 5	Senate Aging Committee			?		?			?	50% Premium	None		?					
DE	H.B. 97	Miro			?		?			?	25% Premium	= \$100 Individual = \$200 Married Filing Jointly		?	?				
FL	S.B. 2268	Silver	?			?				?	25% Group Premium	= 50% Total Tax Liability	?						
HI	S.B. 245	Chun			?		?			?	100% Premium	= \$1200 or Tax Liability Carryover Allowed		?	?	?	?	?	
IA	S.F. 4	Miller	?				?			?	50% Premium	= \$500		?	?	?	?	?	?
	S.F. 182	Johnson	?				?			?	50% Premium	= \$1000		?	?	?	?	?	?
	S.F. 255	Tinsman	?				?			?	50% Premium	= \$350		?	?	?	?	?	?
ID	H.B. 312	House Revenue Committee		?		?		?		?	50% Premium	None	?	?	?	?	?		
IL	H.B. 13/H.B. 606/S.B. 207	Daniels/Granberg/Peterson			?		?			?	15% Premium	= \$200 or Tax Liability		?	?	?	?	?	
	H.B. 159	Krause			?	?				?	5% Group Premium	= \$5000 or \$100/Covered Employee	?						
IN	H.B. 1843/ S.B. 519	Brown/Miller	?				?			?	100% Premium	None		?	?	?	?	?	?
KS	H.B. 2383	Findley	?				?			?	100% Premium	= \$2000 Does not include expenses deducted on federal return		?					
	H.B. 2393	Landwehr	?				?			?	50% premium or 20% premium for <3 years coverage	= \$400 or = \$200 for < 3 years coverage. Does not include expenses deducted on federal return		?					
LA	S.B. 383	Hoyt			?		?			?	100% Premium	None		?					
MA	H.B. 1328	Tuttle			?		?			?	100% Premium	= \$5000		?					
ME	H.P. 70	Kane			?	?				?	20% Group Premium	= \$5000 or \$100/covered employee	?						
MI	H.B. 4113	Scranton			?		?			?	100% Premium	Does not include expenses deducted on federal return		?					
MN	H.F. 92/S.F. 89	Daggett/Larson	?				?			?	25% Premium	= \$100 Individual = \$200 Married Filing Jointly. Does not include expenses deducted on federal return		?	?				
NE	L.B. 332	Jensen	?				?	?		?	25% premium credit for people who didn't itemize federal return, 100% deduction for those who itemized	Credit = \$500 or Tax Liability. Deduction = 7.5% federal adjusted gross income		?	?	?	?	?	?
ND	H.B. 1224	Porter	?				?			?	100% Premium	None		?					
NY	A.B. 4355	Matusow			?		?			?	Federal adjusted gross income multiplied by 2.5% minus premium	None		?					
	A.B. 5325	Morelle			?		?			?	100% Premium	Carryover or refund allowed		?					
OR	H.B. 2280	Witt			?		?			?	15% Premium	= \$500 or Tax Liability.		?	?	?	?		
	H.B. 2416	Winters			?	?	?			?	25% Premium	= \$500 for Individuals = \$500/Person Covered by Employer	?	?	?	?			
PA	H.B. 535	Godshall			?		?			?	20% Premium	= \$500		?	?				
	H.B. 790	Taylor			?		?			?	2.8% multiplied by 100% premium	= Tax Liability		?	?				
RI	H.B. 5220/H.B. 5530/H.B. 5575/S.B. 221	Ginaitt/Reilley/Hunter			?		?			?	25% Premium	= \$100 Individual = \$200 Married Filing Jointly. Does not include expenses deducted on federal return		?	?				
SC	H.B. 3352/ S.B. 226	Bales/ McConnell			?		?			?	15% Premium	= \$350/Qualified Individual		?	?	?			
TX	H.B. 983/ S.B. 41	Kitchen/Zaffirini	?			?				?	Lesser of 20% group premium or \$100/covered individual	= \$5000		?	?	?			
	H.B. 1812	Wolghemuth	?			?				?	Lesser of 30% group premium or \$150/covered individual. Lesser of 40% group premium or \$200/individual if individual builds equity	= \$10,000		?	?	?			
VT	H.B. 220/ S.B. 13	Pugh/Sears			?		?			?	7% Premium	Does not include expenses deducted on federal return.		?	?	?			

