State	Legal Authority	Description of Incentives
Alabama	Ala. Code §40-18-15; Reg. §810-3-15.26	The premiums paid for a long-term care insurance contract are deductible if the contract meets specific requirements.
Arkansas	Ark. Code §23-97-203; Reg. §1.26-51-423(a)(2)	Eligible long-term care insurance premiums may be deductible as medical expenses when such premiums are paid towards "qualified" long-term care insurance as defined under federal law.
California	Cal. Rev. & Tax Code §17201	Tax deduction for the purchase of qualified long-term care insurance premiums, covering an individual, with certain limitations.
Colorado	Col. Rev. Stat. §39-22-122	State income tax credit equal to 25% (up to $150 for couples) of premiums paid for long-term care insurance by individuals with income less than $50,000 ($100,000 for joint returns).
Hawaii	Haw. Rev. Stat. §235-2.4	Establishes an individual state tax deduction for long-term care insurance premiums parallel to tax deductions allowed under federal law.
Idaho	Idaho Code §63-3022Q	Allows an individual taxpayer to deduct 100% of the cost of premiums paid for long-term care insurance for themselves and dependents for taxable years beginning on or after January 1, 2004.
Indiana	Ind. St. Ann. §6-3-1-3.5	Income tax deduction for long-term care insurance premiums paid for the benefit of an individual or spouse.
Iowa	Iowa. Admin. Code §701-40.48(422)	Premiums for long-term health insurance for nursing home coverage are eligible for a tax deduction to the extent that the premiums for long-term health care services are eligible for the federal itemized deduction for medical and dental expenses.
Kansas	Kan. Stat. Ann. §79-32, 117(c)(xvi)	Allows for deduction of premium costs for qualified long-term care insurance up to a cap of $500 in 2005. Cap increases by $100 every year until it reaches $1,000 for years 2010 and after.
Kentucky	KRS §141-010	Excludes from income tax any amounts paid for long-term care insurance.
Maine	Me. Rev. St. 36 §5122(2)(G); 36 §2513; 36 §2525; 36 §5217-C	A person paying premiums for a long-term care policy contract which is certified by the superintendent shall qualify for an income tax deduction under Title 36, section 5122. Insurance companies offering long-term care policies certified by the superintendent shall qualify for reduced tax on premiums collected under Title 36, section 2513. An employer providing long-term care benefits to employees may qualify for a tax credit provided by Title 36, section 2525 or 5217-B.
Maryland	Md. Tax. Code §10-710	Tax credit for costs incurred by employers that provide long-term care insurance as part of an employee benefits package. Regulations describing tax credit for employer-provided LTC insurance. Employer may claim credit of 5% of their costs to provide LTC insurance, up to the lesser of $5,000 or $100 times the number of participating employees.
	Md. Tax. Code §10-718	Gives credit against state income tax for LTC premiums if covered by TQ LTC after July 1, 2000. Credit capped at $500. Can claim 100% of premium for self, spouse, parents or children, up to $500 cap.
Minnesota	Minn. St. §290.0672; §290.01(6)	Allows an individual tax credit for long-term care insurance premiums paid during the tax year. The credit is equal to the lesser of 25% of premiums paid to the extent
Minnesota *(continued)*	Minn. St. §290.0672; §290.01(6)	not deducted in determining federal taxable income or $100. The maximum total credit allowed per year is $200 for married couples filing jointly and $100 for all other filers. Deduction also allowed to extent long-term care insurance costs are not used to claim credit.
Missouri	Mo. Rev. St. §135.096	Allows an individual tax deduction equal to fifty percent of premiums paid for qualified long-term care insurance which are non-reimbursed and are not included in an individual's itemized deductions.
Montana	Mont. Code. Ann. §15-30-121	Allows for a tax deduction on premiums paid for long-term care insurance coverage for the benefit of the taxpayer, or the taxpayer's parents or grandparents for tax years beginning after 12/31/96.
New York	N.Y. Tax Law §606(aa)	Provides for a tax credit for 20% of premium payments made to a long-term care insurance policy, provided the policy is approved by the superintendent of insurance.
North Carolina	(N.C. Gen. Stat. §105.151.28(a) EXPIRED for tax years beginning on or after 1/1/2004)	Provides that an individual is allowed a tax credit equal to 15% of the premium costs paid during the taxable year on a qualified long-term care insurance contract. The credit cannot exceed $350.00 for each contract for which a credit is claimed.
North Dakota	N.D. Cent. Code §57-38-29.2 (Statute)	A credit against an individual's tax liability under this chapter is provided to each taxpayer in the amount of 25% of any premiums paid for long-term care insurance coverage for the taxpayer, or the taxpayer's spouse, parent or stepparent. The credit for each insured individual may not exceed $100 in any taxable year.
Ohio	Ohio. Rev. Stat. Ann. §5747.01(A)(11)	Allows an individual tax deduction for the purchase of long-term care insurance.
Oregon	Or. Rev. Stat. §315.610	Establishes an income tax credit of lesser of 15 percent or $500 of premiums paid by individual for long-term care insurance covering the individual or a dependent or parent. Allows employers a credit of $500 per employee for which long-term care insurance was purchased.
Utah	Utah. Code. Ann. §59-10-114	Establishes an income tax deduction for all premiums paid for long-term care insurance policies, to the extent the amount was not deducted in determining federal taxable income.
Virginia	Va. Code. Ann. §58.1-322	Provides a deduction, from federal adjusted gross income in calculating Virginia taxable income, for long-term care insurance premiums for individuals who do not claim a similar deduction on their federal tax returns.
West Virginia	W. Va. Code §11-21-12c	Allows taxpayers to deduct from federal adjusted gross income for state tax purposes the cost of premiums paid for qualified long-term care insurance purchased for the taxpayer, the taxpayer's spouse, the taxpayer's parent or other dependent, to the extent that such deduction is not allowed for federal income tax purposes.
Wisconsin	Wis. Stat. §71.05(6)	For taxable years beginning on or after January 1, 1998, a subtraction from federal adjusted gross income is allowed when computing Wisconsin adjusted gross income for the amount paid by a person for a long-term care insurance policy for themselves or their spouses.