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| 2025 Updates | |
| Provided by: <i>GotLTCi</i> , https://gotltci.com/ info@gotltci.com | |

LTC Insurance Premium as a Tax Deduction:

| Attained age before the close of the taxable year: | Amount that counts as a medical expense per person OR paid through a Health Savings Account OR 1 st dollar tax deduction for self-employed: |
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| 40 or less | \$480 |
| 41-50 | \$900 |
| 51-60 | \$1,800 |
| 61-70 | \$4,810 |
| 71 and older | \$6,020 |

Indemnity policies: Benefit payments above \$420 per day that exceed the actual cost of care will be taxed as income. [IRS §213(d)(10)]

Self-Employed Long-Term Care Insurance Deductions:

100% of age-based limits for owner and spouse. C-Corps 100% of premium.

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| Medicare: | |
| Part A Deductible | \$1,676 |
| Skilled Nursing Facility Coinsurance | \$209.50 |
| Part B Deductible | \$257 |
| Part B Premium | \$185 (Income below \$103,000 Individual / \$206,000 Joint) |
| Qualified Medicare Beneficiary* (Annual amounts are issued in approximately February each year) | Individual: \$1,275 monthly income / \$9,430 assets Couple: \$1,724 monthly income / \$14,130 assets |

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| Medicaid: | |
| Spouse's minimum asset allowance | \$31,584 |
| Spouse's maximum asset allowance | \$157,920 (California: no limit 1/1/24) |
| Spouse's minimum income allowance* | \$2,643.75 (effective 7/1/25 – 6/30/26) |
| Spouse's monthly housing allowance* | \$793.13 (effective 7/1/25 – 6/30/26) \$991 AK; \$912 HI |
| Spouse's maximum income allowance | \$3,948 |
| Income cap states (3 x SSI) | \$2,901 |
| Home equity limits | \$730,000 / \$1,097,000 (California: no limit except estate recovery) |

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| Health Savings Accounts: | (Minimum Deductible: \$1,650 Individual / \$3,300 Family) |
| Individual = Maximum contribution of \$4,300. Additional 2025 contribution of \$1,000 for 55+; Out-of-Pocket maximum: \$8,300. | Family = Maximum contribution of \$8,550. Additional 2025 contribution of \$1,000 for 55+; Out-of-Pocket maximum: \$16,600. |

*Limits vary for AK and HI

Updated 7/1/2025