

**SENATE . . . . . No. 1320**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act Relative to Long Term Care Incentives..

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Paragraph (b) of Part B of section 3 of chapter 62 of the General Laws, as  
2 appearing in the 2006 Official Edition, is hereby amended by adding, after subparagraph (5), the  
3 following subparagraph:-

4 (6) In the case of an individual who purchases a qualified long-term care insurance  
5 policy, as defined by chapter 176Q, including both nursing facility and home health benefits, an  
6 amount equal to 100 per cent of the annual premium of the insurance policy not to exceed  
7 \$5,000. Married individuals filing jointly or separately are each entitled to an exemption from  
8 taxable income equal to 100 per cent of the annual premium but not more than \$5,000.

9 SECTION 2. Chapter 63 of the general laws, as so appearing, is hereby amended by  
10 adding, after section 37A the following new section:-

11 Section 37A ½ . A business entity under this chapter is allowed a credit against the tax  
12 imposed by this chapter for each taxable year that begins on July 1, 2011 equal to fifteen percent

- 13 of the costs incurred by the taxpaying business entity in providing long-term care coverage, as
- 14 defined in section 1 of chapter 176Q, as part of a benefit package to its employees.