

## Long-Term Care Insurance and Services

Premiums an individual pays on a qualified long-term care insurance policy are deductible as a medical expense. The maximum amount of a deduction is determined by an individual's age. The following table sets forth the deductible limits for 2020 and 2021:

<b>Age</b>	<b>Deduction Limitation 2020</b>	<b>Projected Deduction Limitation 2021</b>
40 or under	\$430	\$450
Over 40 but not over 50	\$810	\$850
Over 50 but not over 60	\$1,630	\$1,690
Over 60 but not over 70	\$4,350	\$4,520
Over 70	\$5,430	\$5,650

These limitations are per person, not per return. Thus, a married couple, both spouses over 70 years old, has a combined maximum deduction of \$10,860 (\$11,300 projected for 2021), subject to the applicable AGI limit.