

# Qualified Long-Term Care Tax Info 2026

Individual	Premiums treated as a medical expense for purposes of itemizing medical expenses. Deductible to the extent that total medical expenses exceed 7.5% of AGI, subject to federal age-based premium limits (per person). Premiums can be paid pretax through an HSA.
Self-Employed	Generally, can deduct all LTCI premiums paid for employees (no limit). May deduct LTCI premiums for self, spouse, and dependents as part of the self-employed health insurance deduction, subject to per-person IRS age-based limits and earned income restrictions.
C-Corp	Generally, can deduct all LTCI premiums paid for employees/owners (no limit). There is no requirement that the LTC coverage be provided by the employer on a nondiscriminatory basis. Not subject to age-based limits.
S-Corp Owner/ Partner	Generally, can deduct all LTCI premiums paid for employees (no limit). The entity deducts the full premium paid on behalf of the owner/partner. The premium is included in the owner/partner's income from self-employment and subject to per-person, aged-based premium limits.

## 2026 Federal Age-Based Deduction Limits for Long-Term Care Insurance

Age 40 or under	\$500
Age 41-50	\$930
Age 51-60	\$1,860
Age 61-70	\$4,960
Age 71 and older	\$6,200

## 2026 Medicare Deductibles & Coinsurance

Skilled Nursing Facility Coinsurance	= \$217
Part A Inpatient Hospital Deductible	= \$1,736
Part B Deductible	= \$283

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