

# Qualified Long-Term Care Tax Info 2025

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. Premiums can be paid pretax through an HSA.
Self-Employed	Generally, can deduct all LTCI premiums paid for employees (no limit). May deduct 100% of premium paid for LTCI for self, spouse and dependents without regard to the 7.5% threshold, but subject to the federal age-based premium limits.
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 aged-based premium limits.

## 2025 Federal Age-Based Deduction Limits for Long-Term Care Insurance

Age 40 or under	\$480
Age 41-50	\$900
Age 51-60	\$1800
Age 61-70	\$4,810
Age 71 and older	\$6,020

## 2025 Medicare Deductibles & Coinsurance

Skilled Nursing Facility Coinsurance	= \$209.50
Part A Inpatient Hospital Deductible	= \$1,676
Part B Deductible	= \$257

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