

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION
MARYLAND FEDERATION OF CHAPTERS

I have read your letter and if elected I will sponsor (or cosponsor) legislation to:

Issue # 1 Equalize Tax Subtraction From Income

The inequitable treatment of public service retirees who cannot claim the same subtraction from income as military retirees under tax law. Many states recognize the value of seniors to the economy and social fabric of their states by offering tax incentives to encourage migration of retirees from other states. Proposal: Extend the current exemption of \$5,000 on pensions of military retirees over age 65 to pensions of federal, state, and local public service retirees over age 65 and increase the amount to \$10,000.

Yes No

Issue #2 Promote Long Term Care Insurance to Reduce The State MEDICAID Burden

Maryland's MEDICAID costs are well above the National average. At the same time the need for long-term care (LTC) is increasing. A large portion of MEDICAID funds pay for treatment and cognitive care for an aging population financially unprepared for retirement, mistakenly believing that MEDICARE will pay for LTC, and unaware that half their number will require institutional or specialized home care by their 80th year. This population is growing at the rate of five times the general population.

Proposal: Encourage the purchase and retention of LTC insurance by the age 50-60 population when rates are lower by replacing the present one time \$500 tax credit into two \$250 credits for two years, then an annual \$500 credit thereafter on new long-term care insurance purchased. This is an investment by the state in the short term to save money on MEDICAID expenses longer term.

Yes No

Issue # 3 Equalize Tax Exemption for Maryland Seniors

The current Maryland income tax exemption for filers is \$3200. Filers over age 65 are allowed an additional \$1000 exemption. An additional \$3200 exemption included in a revision of the tax code in the late 90's intended for all seniors, has only been allowed for dependents. Thus, filers 65 or older, have maximum exemptions of \$4200 each while an age 65 or older dependent's exemption is \$6400.

Proposal: Increase the supplemental tax exemption of \$1000 for elderly taxpayers and their elderly spouses to match the \$3200 exemption that can be claimed for elderly dependents.

Yes No

PLEASE RETURN THIS SURVEY NO LATER THAN MAY 5TH. PLEASE PRINT.

If we don't hear from you we will provide that information to your constituents.

Name: _____

Address: _____

Party: _____ District: _____