

111<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 1891

To amend the Internal Revenue Code of 1986 to allow an above-the-line deduction for half of an individual's long-term care insurance premiums.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 2, 2009

Mr. ALEXANDER introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to allow an above-the-line deduction for half of an individual's long-term care insurance premiums.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Sunset of Life Protec-  
5 tion Act of 2009”.

6 **SEC. 2. ABOVE-THE-LINE DEDUCTION FOR HALF OF LONG-**  
7 **TERM CARE INSURANCE PREMIUMS.**

8 (a) ADJUSTED GROSS INCOME THRESHOLD NOT TO  
9 APPLY.—Subsection (a) of section 213 of the Internal

1 Revenue Code of 1986 (relating to medical, dental, etc.,  
2 expenses) is amended to read as follows:

3 “(a) ALLOWANCE OF DEDUCTION.—

4 “(1) IN GENERAL.—There shall be allowed as a  
5 deduction the expenses paid during the taxable year,  
6 not compensated for by insurance or otherwise, for  
7 medical care of the taxpayer, the taxpayer’s spouse,  
8 or a dependent (as defined in section 152, deter-  
9 mined without regard to subsections (b)(1), (b)(2),  
10 and (d)(1)(B) thereof), to the extent that such ex-  
11 penses exceed 7.5 percent of adjusted gross income.

12 “(2) SPECIAL RULES FOR LONG-TERM CARE IN-  
13 SURANCE PREMIUMS.—At the election of the tax-  
14 payer for the taxable year, the adjusted gross in-  
15 come threshold in paragraph (1) shall not apply to  
16 50 percent of the eligible long-term care premiums  
17 (as defined in subsection (d)(10)).”.

18 (b) DEDUCTION ALLOWED WHETHER OR NOT TAX-  
19 PAYER ITEMIZES DEDUCTIONS.—Subsection (a) of section  
20 62 of such Code (defining adjusted gross income) is  
21 amended by inserting after paragraph (21) the following  
22 new paragraph:

23 “(22) LONG-TERM CARE INSURANCE PRE-  
24 MIUMS.—In the case of a taxpayer for whom the  
25 election under section 213(a)(2) is in effect, the de-

1       duction allowed by section 213 for 50 percent of the  
2       eligible long-term care premiums (as defined in sec-  
3       tion 213(d)(10)).”.

4       (c) EFFECTIVE DATE.—The amendments made by  
5 this section shall apply to taxable years beginning after  
6 the date of the enactment of this Act.

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