2026 Figures

MEDICARE Part A

Hospital deductible	$1,736 per benefit period
Hospital co-insurance for days 61-90	$ 434 per day
Hospital co-insurance for days 91-150 Recipient pays 100% of all costs for each day beyond 150 days	$ 868 per day
Skilled nursing facility co-insurance days 21-100	$ 217.00 per day

MEDICARE Part B

Standard Premium:	$ 202.90
Deductible	$ 283.00 per year

Spousal Impoverishment Protection Law

Spouse is institutionalized and the other remains in the community:

	Community Spouse	**Institutional Spouse**
(7/1/2025) **Income:**	Minimum: $2,644 per month Maximum: $4,067 per month Excess	$52 for personal above $52/month goes to an institution.
(1/1/2026) **Assets:**	Minimum: $32,532 Maximum: 50% up to $162,660	$3,000

Indiana Partnership Program (ILTCIP) (eff. 1-1-2026)

Minimum daily nursing home benefit: $115 (unchanged)
State-set minimum policy amount for total asset protection: $548,820

HIPPA FEDERAL TAX DEDUCTION LIMITS

Your age in years, attained before the close of the taxable year	Maximum long term care insurance premiums you can include for tax year 2025	Maximum long term care insurance premiums you can include for tax year 2026
40 or less	$480	$500
41 – 50	$900	$930
51 – 60	$1,800	$1,860
61 – 70	$4,810	$4,960
70 +	$6,020	$6,200

Deductible for self-employed – 100% (up to limit in chart above)
Per Diem Limit- $430 (2026)

State Tax Deduction for Indiana Partnership Policy Owners

Beginning with tax year 2000, premiums paid for Indiana Partnership long term care policies during the taxable year can be taken as a deduction (not credit) on the Indiana State tax form when filing Form IT-40. The **deduction** is listed on Schedule 1 and 2 under "Other Deductions" using code #608. To qualify for the Indiana tax deduction, the Partnership policy will have the following language on the first page of the policy in bold print.

THIS POLICY {CERTIFICATE} QUALIFIES UNDER THE INDIANA LONG TERM CARE INSURANCE PROGRAM FOR MEDICAID ASSET PROTECTION. THIS POLICY {CERTIFICATE} MAY PROVIDE BENEFITS IN EXCESS OF THE ASSET PROTECTION PROVIDED IN THE INDIANA LONG TERM CARE PROGRAM.

A **self-employed** person can deduct the difference from the amount paid and deduction taken on a federal return for a tax qualified partnership policy.