

**H. B. 2424**

(By Delegates J. Miller, Sumner, Cowles,  
Andes and C. Miller)

[Introduced January 12, 2011; referred to the  
Committee on Banking and Insurance then Finance.]

**FISCAL  
NOTE**

A BILL to amend the Code of West Virginia, 1931, as amended, by  
adding thereto a new section, designated §11-21-12j, relating  
to state personal income tax credit for persons paying for  
qualified medical expense or health insurance for themselves,  
spouse or dependent.

*Be it enacted by the Legislature of West Virginia:*

That the Code of West Virginia, 1931, as amended, be amended  
by adding thereto a new section, designated §11-21-12j, to read as  
follows:

**ARTICLE 21. PERSONAL INCOME TAX.**

**§11-21-12j. Credit for qualified medical expenses; credit for  
health insurance.**

(a) This section may be cited as the "Health Care  
Affordability Act".

(b) Persons filing state income tax returns shall be permitted  
to apply a credit against their tax liability of \$2,500 for single

1 filers and \$5,000 for joint filers calculated upon:

2       (1) Amounts paid by the persons for expenses incurred for  
3 medical care, and not reimbursed by insurance or otherwise, for the  
4 person, the person's spouse, or the person's dependents. This  
5 calculation shall exclude any amount paid by an employer and not  
6 reported as income.

7       (2) Amounts paid by the person for expenses incurred for  
8 health insurance for the person, the person's spouse, or the  
9 person's dependents. This calculation shall exclude any amount  
10 paid by an employer and not reported as income.

NOTE: The purpose of this bill is to provide tax credits to those people paying for qualified medical expenses, or health insurance, or both medical expenses and health insurance.

This section is new; therefore, it has been completely underscored.