

THE B&B ALERT

(800) 533-7227



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**BEGLEY &
Bookbinder, PC**

ATTORNEYS AT LAW
COMMITTED TO EXCELLENCE

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Please visit us on the World Wide Web at:

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MEDICARE PREMIUM AMOUNTS FOR 2003

MONTHLY PREMIUMS:

Part A Hospital Insurance: Individuals are not required to pay this premium if either they or their spouse have 40 or more quarters of Medicare covered employment.

Individuals with less than 30 quarters of covered employment pay \$316.00 per month.

Individuals with between 30 and 39 quarters of covered employment pay \$174.00 per month.

Part B Medical Insurance: \$58.70 per month (this amount is usually automatically deducted from an individual's monthly social security benefit check)

DEDUCTIBLES AND CO-INSURANCE:

Part A Hospital Insurance:

Part A Deductible: \$840.00

Part A Coinsurance: \$210.00 per day for days 61-90 of each benefit period.
\$420.00 per day for days 91-150 (these are called lifetime reserve days; every individual has 60 non-renewable lifetime reserve days)

SNF¹ Co-Insurance: \$105.00 per day for days 21-100 of each separate benefit period

Part B Medical Insurance:

Part B Deductible: \$100.00

1. "SNF" = Skilled Nursing Facility.



Begley & Bookbinder, P.C. is a law firm that concentrates on Estate & Tax Planning, Elder Law, Estate Administration, Guardianship and Will Contests, Real Estate, as well as Medicaid Planning. We are based in Moorestown, NJ, with offices in Stone Harbor, Lawrenceville & Philadelphia, PA.

If you have any comments, e-mail us at ldickens@begleylawyer.com

Our web site contains a library of firm newsletters, articles, on-line forms for Medicaid, Estate Planning and Guardianship, as well as our upcoming speaking engagements, our products, and other relevant information.

If you are interested in having an Elder Law Attorney from Begley & Bookbinder speak at an event, please contact Laura Dickens at (856) 787-4233.

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