



THE  
KARP LAW FIRM  
eNewsletter



## Florida Elder Law & Estate Planning E-Newsletter October 2016

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### Message from our Attorneys

The venerable Oxford English Dictionary recently added a slew of new words to its pages. Now included are **freemium** (a product or service that is free but charges for added features); **gender-fluid** (someone who doesn't identify with one gender); **yogolates** (combination of yoga and pilates); **non-apology** (sorry for not being sorry); and **Yoda** (a wise elder).

Like language, our lives are a nonstop work in progress. If you are waiting for things to "settle down" permanently before you do your planning - well, **fuhgeddaboutit!** (another new addition). Read more about why waiting is not a wise strategy on our [blog](#).

Wishing all a lovely October, and a warm L'Shana Tovah to our Jewish friends.

All the best,

Joseph S. Karp

Genny Bernstein

Adele S. Harris

Chad Steskal

Rachel Zetouni

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## **Free workshops**

Just one more chance to attend an estate planning workshop this year! In November we present our last round of events for 2016. Remember, these informative sessions are always free, carry no obligation, and require no reservations.

## **Workshop Schedule**

## **Some still using defunct Medicare improvement standard**

Medicare beneficiaries no longer need to demonstrate improvement to receive coverage for short-term skilled nursing and rehabilitation. That has been the rule for several years, but evidently some haven't heard the news. Recent reports show some providers continue to terminate patient services based on the old rule. Don't let this happen to you or your loved one.

## **Read more**

## **CDC recommends getting flu shot as soon as possible**

The flu has already turned up in South Florida. Recently some medical authorities have suggested that waiting until October to



be vaccinated may prolong immunity. However, the Centers for Disease Control recommends getting inoculated as soon as possible.

[Read more](#)

### **Feds cut some slack for tardy IRA rollovers**

A rollover from one retirement account to another must be completed within 60 days in order to avoid income tax consequences. Up until this point, requesting a waiver from the IRS was a cumbersome, drawn-out process. A more streamlined waiver process is now available to certain taxpayers.

[Read more](#)

### **Check that charity!**

Many of us make contributions to charitable organization before the end of the year. Not all charities are created equal, however. There are a number of online resources to inform you about how efficiently a charity uses your donations.

[Read more](#)

### **Don't rely solely on Social Security staff advice**

When it comes to getting the most out of your Social Security, it pays to do your own research. Do not rely solely on advice from Social Security staff. A recent study revealed that field offices do not always provide the most advantageous recommendations. The agency's online calculator was found to have flaws, too.

[Read more](#)

### **Today's teens look like an estate planner's dream**



Many families struggle with how (or even if) to provide for an heir who can't properly handle money. This is a problem that may lessen in coming years: One study finds that by and large, today's teens - your children, grandchildren or great-grandchildren - are a fiscally aware generation.

[Read more](#)

### **Family member as caregiver? Settle wage details in advance**

Many family members serve as caregivers for relatives. Some get paid for their services. To eliminate family misunderstandings, payment details should always be spelled out with specificity, in advance. In this letter, Attorney Karp responds to a family caregiver who wants to be compensated from her mother's estate.

[Read more](#)

### **Protecting yourself... from yourself**

Authorizing someone to manage your affairs if you become incapacitated is a key component of sound planning. It can provide you and your family with peace of mind and avoid a costly, traumatic guardianship procedure. But what happens if your future, incapacitated self refuses to allow your appointee to do his job?

[Read more](#)

### **FAFSA? Check. Health Care Surrogate? Check.**

You no longer have to wait until January to submit the FAFSA (Free Application for Federal Student Aid) for a child heading off to college. It may now be submitted as early as October 1. Another thing that your college-bound child or any 18-year-old must do: create a valid [health care surrogate](#). This will permit you to assist your child and communicate with his doctors if he encounters a medical emergency.

## You say warm Florida is your home? Be prepared with cold facts



If you are a Snowbird claiming Florida as your permanent residence, be prepared to prove it to auditors from your other state of residence, especially if you are a higher wealth individual. This article from *Kiplingers* explains.

[Read more](#) (you will have to disable ad blockers to read)

## Reminder: Medicare Open Enrollment

Medicare Open Enrollment begins on October 15, 2016 and closes December 7, 2016. As we have noted elsewhere in this newsletter, things are always changing - including Medicare plans. Take some time to review all the new changes and options.

[Read more](#)

## Thank you for your referrals

We are so grateful to you for spreading the good word about The Karp Law Firm to friends, family and neighbors. (If you'd like to see what our clients say about us, check out our [website testimonials page](#)). If you refer someone to us, please encourage him/her to mention your name so we can thank you personally!



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