



## FLORIDA ESTATE PLANNING & ELDER LAW



October 2024



Welcome to autumn! This month our Jewish friends turn the calendar page to the new year of 5785. We wish all a sweet, serene new year.

Happy Halloween!

All the best,  
*The Attorneys & Staff of The Karp Law Firm*

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"I Love You" Will Can Pose Problems For Your

## Family



Estate planners call it the "I Love You" Will: Each spouse's will leaves everything to the other, and the survivor leaves it all to the kids. Sounds straightforward enough, but in reality this arrangement can create problems for your family going forward. If you are a married couple, you may be better off relying on other estate planning strategies.

[Read more](#)

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## Free Covid Tests Available Again

In response to an uptick in Covid cases nationwide, the federal government is again distributing free Covid tests. Each household can receive four test kits.

[Order tests](#)

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## Come On Down!



Longtime host of *The Price Is Right*, Bob Barker was not only a beloved TV personality. He was also a generous and well-known supporter of animal welfare efforts. With World Animal Day on October 4, *come on down!* and read about Barker's charitable contributions, and how you too can support your favorite causes in your estate plan.

[Read more](#)

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## Notify Us When Your Contact Info Changes

Clients, please notify us when your address or other contact information changes, so we can make sure you continue to receive communications from our office. Please send any updates to [klf@karplaw.com](mailto:klf@karplaw.com).

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## Medicaid Application In Your Future? Don't Make This Mistake Now

Eligibility for Medicaid nursing home benefits will be denied and delayed if an applicant has made uncompensated transfers during the lookback period - *even if the gift is exempt*



from federal gift tax. Many people are not aware of this fact. It is important to keep in mind if you are thinking about applying for Medicaid in the future.

[Read more](#)

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## Mail-In Ballot Requests Due By October 24

Tuesday, November 5 is election day. Here are other important dates to keep in mind:

- Monday, October 7: Deadline to register to vote
- Thursday, October 24: Deadline to request a mail-in ballot. *You must request a new mail-in ballot even if you voted by mail before!*

For more information on mail-in-ballots, early voting, your precinct location, items you need to bring to the polls, etc., consult your county's Supervisor of Elections office.

[Find your county office](#)

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## Come to Italian Festival



Come join us at the Italian Festival in downtown Abacoa in Jupiter on November 1, 2 and 3. The Karp Law Firm will have a booth, so stop by to chat with us. The festival will offer cooking demonstrations, entertainment, and of course, food!

[More information](#)

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## Check New Formularies on Your Medicare D Plan

If you are in a Medicare D (prescription drug) program, keep your eye out for your Annual Notice of Coverage letter. You should receive it soon, if you have not already. You should pay special attention to the drugs your plan will and will not cover this year. Many plans have changed their formularies as a result of the new cap on out-of-pocket costs. You may find it beneficial to switch to a different plan.

[Learn more](#)

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proud of our fine reputation. Please encourage your referrals to mention your name, so that we can be sure to thank you personally.

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