



THE
KARP LAW FIRM
eNewsletter

FLORIDA ESTATE PLANNING & ELDER LAW



January 2025



Welcome to 2025, friends! In this month's newsletter you will learn about several changes that may impact your planning in the new year. What will *not* change this year is our commitment to you: We are here for you and your family!

Some of us sailed through 2024. Others found it tough going. Dr. Martin Luther King, whose legacy we honor on January 20, spoke to this: *We must accept finite disappointment, but we must never lose infinite hope.* We wish everyone infinite hope, good health and abundant joy in the year ahead.

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

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Two Health Care Decision-Makers? No, Says Florida

Many clients tell us they want two people, usually



two adult children, to serve as co-surrogates for their health care decisions. However, this is not possible: Florida statutes permit you to name *only one primary surrogate*. We explain the reasons behind the rule and the steps you can take in advance to foster family harmony if decisions must be made about your care.

[Read more](#)

Medicare Prescription Drug Cap Arrives

The Biden Administration's Inflation Reduction Act of 2022 called for a \$2,000 cap on prescription drug out-of-pocket costs for Medicare D policyholders. The rule became effective January 1, 2025. *NBC News* explains the changes you can expect.

[Read more](#)

Emergency Contact Information System Can Provide Peace of Mind



Would your family be quickly notified if you were ever in an auto accident or other emergency situation and could not communicate? If you enroll in the Emergency Contact Information system, law enforcement will know whom to alert.

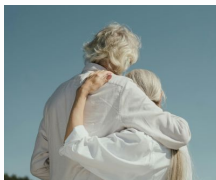
[Learn more](#)

Contribute More To Retirement Accounts in 2025

The amount you can contribute to your qualified plans, including catch-up contributions, increases this year. *Forbes* provides the details.

[Read more](#)

Medicaid Numbers Change 2025



The eligibility rules for Florida Medicaid nursing home benefits are highly complicated and change regularly. Our attorneys stay on top of every development, guaranteeing that you will always receive accurate and timely advice from us. As of January 2025, several key numbers have changed.

[Read more](#)

Making Sense of Airline Check-in Programs

It used to be so simple: You went to the airport and got on your plane. Today, a variety of programs are available that determine what checkpoints you stop at, identification you must show, even whether your shoes stay on. *Kiplingers* explains the TSA Precheck, Clear, and Global Entry programs.

[Learn more](#)

VA Aid & Attendance: 2025 Benefit Levels



Elderly and disabled veterans and their surviving spouses can apply for V.A. Aid & Attendance benefits that help cover the cost of long-term care. New benefit rates went into effect on December 1, 2024. Click on the link to view the revised benefit levels and to download a booklet that explains the Aid & Attendance program.

[Read more](#)

C.P.A. Rebecca Maglio Available For Tax Return Help



Certified Public Accountant Rebecca Maglio has been part of The Karp Law Firm team for over two decades, and has assisted thousands of clients as well as non-clients with their tax returns. If you would like her help, call (561) 472-6066 or email rmaglio@karplaw.com.

Book a Speaker

Did you know our attorneys are available for speaking engagements? We can tailor our talk to your group's needs. To book a speaker, contact Debbie Karp at 561-472-6062 or email dkarp@karplaw.com.

Contact Us For ALL Your Legal Needs

We urge you to contact The Karp Law Firm for all your legal needs. If your issue is one our firm does not handle, we will do our best to direct you to someone who can help. Call (561) 625-1100 or email us at klf@karplaw.com

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