



THE
KARP LAW FIRM
eNewsletter

FLORIDA ESTATE PLANNING & ELDER LAW



April 2025

Happy Easter



Happy Passover

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

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New Social Security Rule Rings Alarm Bells



Beginning April 14, people seeking Social Security retirement, survivor, or auxiliary benefits must report to a field office if they are unable to verify their identity online. Phone service is discontinued. Seniors and people with mobility challenges say the new policy poses a hardship and could prevent some claimants from receiving rightful benefits.

[Read more](#)

Tips for Snowbirds

Are you a Snowbird who will be away from your Florida residence for an extended period? Check out these tips for safeguarding your Florida home - and your homestead exemption, too.

[Read more](#)

Nominate A "Veteran Of The Day"

Every veteran deserves our gratitude and support. Each day, the Veterans Administration profiles one of these heroes on its social media sites, featuring information about the individual's service, current life, photos, etc. Click below to learn how to nominate someone for "Veteran of the Day."

[Read more](#)

Penalties Resume For Non-Spouse Beneficiaries Who Miss Annual Withdrawals From Qualified Plans



The IRS in 2019 made it mandatory for a non-spouse who inherits a qualified plan to deplete the account within 10 years. Now that the IRS has clarified that a minimum withdrawal must be taken each one of the ten years, it has resumed imposing penalties for missed withdrawals.

[Read more](#)

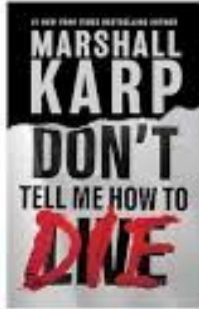
Consider Deleting Your "23andMe" Data

The genetic testing service *23andMe* has filed for bankruptcy and is up for sale, fueling concerns about the security of the DNA information it

holds for 14 million people. If you submitted a DNA sample to the company, cybersecurity experts suggest you consider deleting your data.

[Learn more](#)

Marshall Karp's Newest Novel



The latest crime thriller from author Marshall Karp, Attorney Joseph Karp's brother and Attorney Jonathan Karp's uncle, has just been published to rave reviews. [Click here](#) to learn more about *Don't Tell Me How to Die*.

Strange Things Can Happen If You Neglect Beneficiary Designations

Jeffrey and Margaret never married but lived together for several years. She was the death beneficiary of his retirement account. Then, the couple parted ways. Thirty years after their breakup, Jeffrey died - but Margaret was still listed as beneficiary. ERISA law says that his ex-girlfriend, not his family, is entitled to the money, now valued over \$1 million. Read this strange but not uncommon story that demonstrates the importance of periodically reviewing and updating your beneficiary designations.

[Read more](#)

Medicare Enrollees Can Retroactively Appeal Post-Hospital Care Denial



Medicare will pay for post-acute skilled nursing care following your hospital stay - *if you were considered an inpatient*. To their dismay, many Medicare beneficiaries have learned only after discharge that their stay in the hospital was classified "observation status." If you were denied coverage on that basis, you may now submit a retroactive appeal.

[Read more](#)

Kudos to Jersey Mike's!


The Karp Law Firm treated our staff to lunch from Jersey Mike's on March 26. That is the restaurant chain's Annual Day of Giving, when every dollar it takes in goes to charity. In our area, the sale proceeds support Quantum House, which provides housing for families whose seriously ill children are receiving medical treatment in Palm Beach County. Kudos to Jersey Mike's for their good works and great sandwiches.

Thank You For Your Referrals


All of us at The Karp Law Firm are delighted when satisfied clients refer their friends, neighbors and relatives. Please encourage your referrals to mention your name, so we can thank you!

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