

"I'm Disabled... Now What?"

Helping Seniors and Those With
Disabilities Enjoy More Independent
and Enriched Lifestyles



Allan Checkoway, RHU

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I'm Disabled . . . Now What?

"Our Lifestyle Changes publication is intended to help Seniors & those with Disabilities or Special Needs to lead more independent lives by enhancing individual capabilities with up to date resources to help you adapt to your changing lifestyle."
Allan Checkoway

Needham, MA, August 2016 -

Our new publication was created for seniors and individuals whose lives have been impacted by changes in their overall health. Disabilities can, and do, happen quickly. One moment we're healthy and carefree. In the next moment our lives have been changed irreversibly, facing physical challenges never before experienced. The transition from full good health to having a disability has been described as being like "walking into a wall" — except much worse.

After recovering from the initial disorientation, immediate access to reliable, current, comprehensive lifestyle change information will be needed. Purchasing a wheelchair for the first time, should it be manual or powered? A person who uses a wheelchair necessitates detailed, reliable information on Ramps and Accessible Thresholds. You may also need to consider the purchase of a stair lift if your home has more than one floor.

Modifying your home of many years will be another new challenge so suggestions on Home Modifications will be value-added. Accessible Housing for Families with Disabilities provides suggestions on adapting the home to accommodate your specific disability.

Studies show that people who become partially (and not totally) disabled basically stop traveling. Vacations to foreign lands quickly become a memory. AccessABLE Travel for Seniors & Travelers with Special Needs gives our readers an accessible roadmap to follow.

We've carefully researched the endless list of adjustments to lifestyle options when disabled and included them here, all in one place.



About the Author

Allan Checkoway, RHU is the Principal of Disability Services Group, a full service employee benefits firm. Disability Services Group offers a complete portfolio of Life, Short & Long Term Disability, Medical, Dental and Long Term Care Insurance coverage's. Allan's career includes thirty five years of healthcare insurance experience. He served as President of the Disability Insurance Training Council and Regional Vice President of the National Association of Health Underwriters. Allan has been a featured speaker at LIMRA (Life Insurance Marketing Research Association), Certified Financial Planners and HIAA (Health Insurance Association of America) educational conferences.

Allan's disability resource manual *'Getting Paid'* identifies how to best avoid the pitfalls of disability claim denials. Millions of dollars of disability benefits are held back, unnecessarily, every year by disability insurers, Social Security and the Department of Veterans Affairs (VA). *Getting Paid* contains valuable information in how to correctly file a Long Term Disability (LTD) claim the "first time", giving readers the tools to dramatically improve their likelihood of collecting benefits.

He authored 'Disability Income, A How To Guide', published by R & R Newkirk; and 'Disability Income Insurance', a text published by Kaplan Publishing. His articles have been featured in the Wall Street Journal, Legal Economics, Lawyers Weekly, Journal of Financial Planning, Health Insurance Underwriter, Life Association News, Advisor Today and other professional trade journals. Allan has received the National Association of Health Underwriters Norma Medill Award for journalism. With over three decades in the Employee Benefit business, specializing in long term disability and long term care coverage's gave us a unique perspective on the process of becoming disabled. Helping corporations purchase the most beneficial disability programs for their employees resulted in our creating a Disability Counseling Service to help disabled employees file long term disability claims.

Testimonials



"I'm Disabled ... Now What" addresses that initial roller coaster of emotions and uncertainty, but pushes beyond into territory most "newly disabled" guides ignore: housing, ramps, types of wheelchairs, and even a blueprint for traveling. When I was finally diagnosed with multiple sclerosis in 1998, it was all just too overwhelming. I felt marooned and alone, and no one had time for all of my questions about what my life would be like. If only there had been something like "I'm Disabled ... Now What?" available at the time with its blend of reassurance and practical advice."

Josie Byzek, Managing Editor, New Mobility

"Mr. Checkoway's book addresses important topics such as post-injury exercise, wheelchair types, driving, travel, accessible housing, and health insurance. Instead of scrambling around on the Internet, the author has provided a go-to guide where a myriad of questions are efficiently answered. The guide is a helpful tool to lead a fulfilling life!"

Cheryl Price, Managing Editor, mobileWOMEN.org

"Allan Checkoway has assembled an amazingly comprehensive reference guide for anyone who experiences a disability or is impacted by the disability of a loved one, friend or employee. "I'm Disabled ... Now What?" provides invaluable advice and documents a wealth of resources that can help those individuals maximize their ability to live productive, enjoyable lives."

Barry Lundquist, President – 2009-2014



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About the Author

I'm Disabled . . . Now What? is ideally suited to a broad spectrum of libraries based on the present and future needs of America's senior population. By the year 2050, the population age 65 and over is projected to be 83.7 million, almost double today's population of 43.1 million. We know that **today an estimated 12 million Americans need long term care services** of which 63% are aged 65 and older and the remaining 37% age 64 and younger. Regrettably **the lifetime probability of becoming disabled in at least two activities of daily living or being cognitively impaired is 68% for people age 65 and older.**

In addition to the life changing impact of becoming disabled is the disruptive impact on the disabled person's family. **65.7 million informal and family caregivers provide care to someone who is ill, disabled or aged in the U.S.** And all these caregivers need access to reliable accessible product reviews.

Regrettably, becoming disabled carries with it the substantial risk of becoming poverty stricken. **Almost thirty percent (28.7%) of U.S. civilians with disabilities of working age are living in poverty.** We can't imagine a segment of our population that would be more appreciative of finding *"I'm Disabled . . . Now What?"* at their local library.