

Disability and Senior Resources
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We are dedicated to help restore active lifestyles.

Getting Paid

"Collecting the Disability Check: A Resource Manual for Libraries,
Individuals & Professional Advisors"

Trillions of dollars of disability benefits are held back, unnecessarily, every year.

Needham, MA, January 2016 -

'Getting Paid', authored by Allan Checkoway, a nationally recognized disability expert, created his new publication to help the multitude of disabled Americans collect the millions of dollars in disability benefits to which they are entitled. Note the following headlines:

- ☛ **Federal Disability Traffic Jam** *The Washington Times*
- ☛ **Soldiers risk ruin while awaiting benefit checks** *Associated Press*
- ☛ **Disability Claims can be tough to collect** *Wall Street Journal*

Does the Disability Safety Net have holes in it? If more than 60 percent of **Social Security** disability claims are denied initially, then why are 63 percent approved at the hearing stage? What causes the turn around? Unfortunately 39 percent of claimants give up before determining if they would be successful going through the appeal process!!

Is this the wrong time to be disabled in America? Tens of millions of dollars in disability benefits go unpaid by **private insurers**. Over 40 states jointly investigated how one insurer handles their disability claims. Another state set up a system to scrutinize the handling of every rejected claim. What led to the dramatic change in the handling of disability claims? Or has anything changed at all and there's just more adverse publicity?

22,500 Veteran's PTSD disability claims denied as personality disorders, as reported in USA Today . . . How is it possible that a personality disorder (assuming it existed prior to military service) is diagnosed when psychological evaluations are not done prior to induction?

Each year TRILLIONS of dollars in Insurer, Social Security and Veterans Administration disability claims WILL continue to be denied, unnecessarily. Our new publication contains valuable information on how to correctly file a Long Term Disability claim, "doing it right" the first time, dramatically improving the likelihood of collecting benefits.

Getting Paid also helps readers deal with the enormity of the physical, emotional, and financial challenges they will face now that they have a disability. We cover Lifestyle Changes, such as guidance on adapting the home to make it more accessible. We review accessABLE Travel covering the various modes of transportation available to those that are disabled We empower our readers by opening up a whole new world of knowledge.

"Every insurance advisor, as well as consumers, will be well served by reading Allan's newest creation. It is clear, concise & incredibly helpful."

**Matt Tassey, Past President
Association of Health Insurance Advisors**

"The book is great. The research is exhaustive and complete. You have a fine product."

**Inous S. (Bub) Parrish, Author
The Military Veterans PTSD
Reference Manual**

"The best resource manual I have ever come across in the 25 years that I have been employed as a social worker, an invaluable book to those involved in the disability process."

**Keith Armstrong
coauthor of *Courage After Fire***

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. He has been a frequent speaker at the Million Dollar Round Table, Life and Health Underwriter, Financial Planning and other professional association meetings. Allan has also been a featured speaker at LIMRA (Life Insurance Marketing Research Association), Certified Financial Planners and HIAA (Health Insurance Association of America) educational conferences.

Allan most recently wrote for disability.gov the U.S. federal government's website <https://usodep.blogs.govdelivery.com> ('Accessible Housing for Everyone'), Endless CapABILITIES, the new blog from NCHPAD (National Center on Health, Physical Activity, and Disability) a site where visitors can talk openly about all things relating to disability, health, physical activity, and more <http://blog.ncpad.org> ('Exercise . . . no thank you') and MobileWOMEN.org ('Working When Disabled').

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.