

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

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**

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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. 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.