

For Immediate Release

Review copies, book cover and author photography and interviews available upon request. This article may be used in whole or part with short resource box and link please. Special feature story inquiries welcome and appreciated.

Contact: Joe McCarthy 412-715-8741 js_mccarthy@yahoo.com or simply hit reply to this email

Expert offers advice for veterans seeking VA Pension benefits and long-term care

Joseph McCarthy's job isn't unique, or widely known, but it's still perhaps one of the most important jobs one can find.

He helps wartime veterans get their VA pensions.

For many, especially for those who are injured or disabled this is no easy thing to accomplish. Over 1.5 million wartime service veterans and their surviving spouses are eligible for billions of dollars a year in the form of VA pensions to help pay for assisted living and home care. Many leave their share of the money unclaimed due to their lack of knowledge regarding how to get what's coming to them.

Over the years Joe has helped thousands of servicemen and women and their surviving spouses achieve success and jump through all the hoops and hurdles necessary to receive their VA pension benefits.

His new book ***Checks for Vets*** captures what he knows and puts it all together in a standalone guidebook to help take the mystery out of the bureaucratic process and help people get the maximum benefits that they are eligible for.

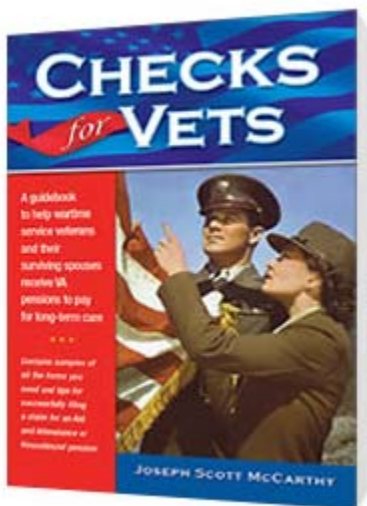
McCarthy says that to successfully receive pension benefits requires that you submit several forms of proof to the government.

If you are a wartime service veteran or the surviving spouse of one, you must meet eligibility criteria to receive one of these pensions, such as having met active military service requirements and had an honorable or general discharge. You also have to show a limited income (such as from social security and a small pension), and that you are disabled and have care needs because of your disabilities.

McCarthy has several crucial recommendations to those who are ready to go through the filing process:

1. **Obtain the veteran's discharge record.** Locate and get a copy of your discharge record because you must have it to file a pension application.
2. **Locate other important documents, such as marriage and death certificates.** You will need these documents to support your claim.
3. **Locate and select a veteran service officer in your local area.** A veteran service officer is a great resource for filing pension claims. There is no fee for their services and you do not need to be a member of their organization.
4. **Identify suitable assisted living facilities or homecare agencies.** Plan ahead; don't wait until you have an immediate need for care. These facilities offer tours and an explanation of services to help you decide if the care provider may be right for you. Care providers will provide you with information you will need to support your claim.
5. **Don't use outdated pension claim forms.** Use only the most current forms so that you only have to fill in the forms once.
6. **Don't make errors when completing claim forms.** Do it right the first time. Errors will cause delays in the processing of your claim.
7. **Don't pay for prescription medications.** Veterans can apply for free health benefits which can save hundreds of dollars per year.

McCarthy says that if you take the right steps and prepare the applications properly, you'll get the best response in the shortest period of time.



Checks for Vets

A Guidebook to Help Wartime Service Veterans and Their Surviving Spouses Receive VA Pensions to Pay for Long-Term Care

By Joseph Scott McCarthy

List \$29.95

238 pages Trade perfect bound soft cover

Jourda Publishing

ISBN 978-0-9820351-2-2

Available in bookstores online. For more information visit www.checksforvets.com

Checks for Vets is a standalone guidebook specially designed to help wartime service veterans and their surviving spouses receive VA pensions to pay for long-term care. It is an all-in-one resource that contains a step-by-step procedure to help one go through the pension filing process successfully. The book contains samples of all the forms needed and tips for successfully filing a pension claim. A special reference section is included to help locate veteran service officers throughout the United States that are available to answer questions and process pension applications.

Checks for Vets provides how to obtain the highest amount of pension benefit and how to save thousands of dollars in out of pocket costs.

About the author

Joseph Scott McCarthy is a veteran advocate with more than eight years' experience working with Aid and Attendance and Housebound pensions. With the help of veteran service officers at the American Legion, county veteran service officers, and VA personnel, he has educated and guided thousands of veterans and their surviving spouses through the VA pension process. Joe has given numerous presentations explaining VA pension benefits to veterans' organizations, assisted living and skilled nursing facilities, hospital staff, social workers' organizations, and lawyers who work with veterans. In 2005, he earned the Western Pennsylvania American Legion annual award for "selfless service" to veterans.

He has been a healthcare professional for twenty-nine years in Pennsylvania. Eleven of those years have been in long-term care marketing and administration for national and regional assisted living, independent living, and skilled nursing facilities. Joe is the president of McCarthy LTC Consulting, LLC. He is a graduate of the University of Pittsburgh with a Bachelor of Science degree in biology and a Master of Business Administration degree. He is a registered respiratory therapist and received his respiratory therapy education at Northwestern University Medical School.

What People Are Saying

“I found Joe’s book helpful and informative: I would endorse his book for anyone seeking to be smarter about veteran claims.”

-Alan Smith, Major, USAF retired, Congressional Aide, American Legion Commander

“Joe has produced a clear, readable guide that walks you through the process for obtaining Aid and Attendance benefits. Packed with practical tips, this guidebook is a welcome addition to the library of anyone who works with long-term care recipients and their families.”

-Andrew G. Sykes, Esq., Sykes Elder Law, LLC

“Veterans and their families are often overwhelmed by the volume of information they need to get benefits. Joe has provided a step-by-step tutorial to guide folks through this process.”

-Ann Mutmansky, Director of Admissions, Lutheran SeniorLife Passavant Retirement Community

“Joe shows the real benefits available to our nation’s veterans ... a must-read for every service member and veteran, as well as their families.”

-Jean E. Wagner, Community Relations Administrator, Passavant Hospital Foundation

Review copies, book cover and author photography and interviews available upon request. This article may be used in whole or part with short resource box and link please. Special feature story inquiries welcome and appreciated.

Contact: Joe McCarthy 412-715-8741 js_mccarthy@yahoo.com or simply hit reply to this email