



## FIGHT OF HIS LIFE

*A combat-wounded veteran forms Wings for Warriors to help stop government injustices toward injured soldiers.*

BY RON MATEJKO

Every combat Marine has heard the emotion-filled cry “Corpsman Up!” on the battlefield. The source and reason behind the distress call varies, but it’s never good. On July 28, 2008, the call came across the radio of medic Anthony “Doc” Ameen, and he was singled out as the man for this job.

To that point, Ameen had served nearly four months of his deployment in Afghanistan as a U.S. Navy Corpsman, assigned to a Marine combat platoon to provide medical support. He saw some action, although much of his time was spent getting mentally prepared for the worst, which was inevitable. But Ameen hadn’t experienced anything like what was occurring on this day, when the constant firefight and heavy artillery were as intense as you would imagine during the worst days of combat.

His group, 2/7 Fox Company, was knee-deep into an ambush against the Taliban in Helmand Province. The mission was successful at first, until counterattacks increased from multiple sides. The air echoed with explosions and machine gun fire. Our troops responded with air support by dropping 500-pound bombs. “People were getting hit from all angles,” Ameen recalls.

The number of radio calls about injured Marines needing medical attention increased. When Ameen received his call, it was from another Corpsman who specifically requested his help treating a badly injured Marine. "This is one of the best Corpsmen in the military and for him to say he needed help, it must have been a bad situation," Ameen says.

After waiting a moment while the Air Force dropped another huge bomb, the platoon sergeant yelled out "Get up, go!" and a four-man element, including Ameen, began its charge toward the injured Marine. A minesweeper slowly led the group and identified a clear path of travel. The pace was too slow for Ameen, who kept envisioning the injured Marine lying helpless as he made his way over.

Eventually, he had enough. Fueled by a blind desire to reach his destination and help his fallen brother, Ameen made a decision that resulted in life-changing consequences. "I stepped out of the four-man element knowing there were IEDs (improvised explosive devices) all over the place and started booking it. Then, boom! That's when I stepped on the IED," Ameen says. The force of the blast blew his left foot apart. Everything from his ankle down was mangled and his boot was all that held the pieces of his foot in one place. The shock was so intense, his right leg was also shattered between his ankle and knee.

"I ask myself often if I should have done that, but the way I look at it is, maybe I took the IED for someone else behind

me, or I stepped out of line because I wanted to get there quicker and prove this guy needed my help," Ameen says. "There are a thousand questions I could ask myself, but I feel I did the right thing. As a Corpsman, you don't hesitate. You act and do what you feel is necessary. In times of medical need, the Corpsman is in charge, and at that point, I felt like I was in charge to get there as fast as possible to help a Corpsman out and save the life of a Marine. He later passed, and that is another of the million questions I ask. If I hadn't tried to get there quicker, would I have not stepped on the bomb and been able to help him out?"

Ameen spent the next 24 hours in Afghanistan, where his left foot was amputated above the ankle. He was then

flown to Germany for another 36-hour stop before returning to the United States as a wounded combat veteran. The final stop was Brooke Army Medical Center in San Antonio, Texas, where he underwent an additional amputation under his left knee to extricate an infection and accommodate a prosthetic.

For the next year and a half, Ameen underwent extensive rehab during his recovery. During that time, he noticed he was experiencing numerous psychological changes, which are common among combat veterans. First, Ameen was coming to grips with not being on the battlefield anymore, providing assistance

insurance is supposed to provide the soldiers with the peace of mind that they, or their families, will be fairly compensated, should they be injured or killed while defending our country.

At least, that's what Ameen believed, until it was his turn to collect what was rightfully his. He endured an arduous two-year process, which tested his patience at a time when he was far from his emotional, physical and psychological best. He didn't know it at the time, but his persistence during this battle was laying the groundwork for a future venture that would restore his sense of purpose and ability to help combat-injured veterans, despite being unable to return to the battlefield.

The nightmare began when he filed the paperwork for payment through his TSGLI policy. He received his payment for the amputation, but his claim was denied for the injury to his right leg. According to the policy stipulation, Ameen was eligible for another claim because he underwent a series of procedures to save a limb. Despite undergoing 17 surgeries to that point (he has had nearly 30 overall), he was denied twice. A combat-injured veteran can only file a TSGLI claim three times, and only within a very specific window of opportunity. Ameen was quickly running out of time.

"I was getting really close to that third denial, and if I was denied that third time, my claim would have to go to a congressional hearing with congressional representation," says Ameen, who was also battling to receive Social Security after being denied. "Who wants to go

*"I did a survey and learned that 7 out of 10 veterans were at one point denied a health care benefit that was due to them due to injuries suffered during war."*

to the Marines. That gave him a purpose. Now he was thousands of miles away, wondering who replaced him.

Ameen also noticed he was reacting to people and situations differently than before. He would cry uncontrollably and not know why. He lost trust for his loved ones. And most of all, he looked upon those providing his health care with a wary eye — although this natural cynicism would serve him well later.

While Ameen was going through rehab, he also had other business to tend to — collecting on his insurance benefits. All servicemen receive a Traumatic Servicemen's Group Life Insurance (TSGLI) policy when they enlist, including coverage for loss of limbs and injuries that require multiple surgeries to save a limb. The





to D.C., put on a two-piece suit and talk to Congress just to get something that should have been done for you over a year ago?"

The battle continued on. There were multiple phone calls. Paperwork went back and forth. The incompetence Ameen experienced was frustrating. It brought him back to the days he spent in the hospital, surrounded by an uninspired medical team. He was met with the same lethargy from the insurance personnel. When a claim was denied, it simply came back as denied, without an explanation of what was wrong and there was no one who made themselves available as the contact to directly resolve the issue.

"There are a lot of guys who give up in this regard, especially with TSGLI, because it is one of those things where they make it impossible for you to understand the actual language of the paperwork you are reading or filing the claim for," Ameen says.

Finally, after two years of battling bureaucracy, Ameen had a hearing with a Congressional representative and received what was rightfully his. "It was a matter of principle for me," Ameen says. "It wasn't a contest. It was, 'You told me I was going to get something and you're denying me.' I didn't like that as an answer."

About this time, a friend of Ameen's contacted him. He was going through the same process and was also denied. He was about to give up. Ameen reassured his frustrated friend and offered to help. He knew how emotional the process was. There he was — a combat-wounded veteran who was undergoing physical therapy, dealing with the mental scars of war, attempting to re-acclimate to civilian life, and he was getting the runaround by bureaucracy. Fortunately, Ameen was able to help his friend receive the benefits he was rightfully owed.



SCAN TO VISIT THE  
WINGS FOR WARRIORS  
WEBSITE.

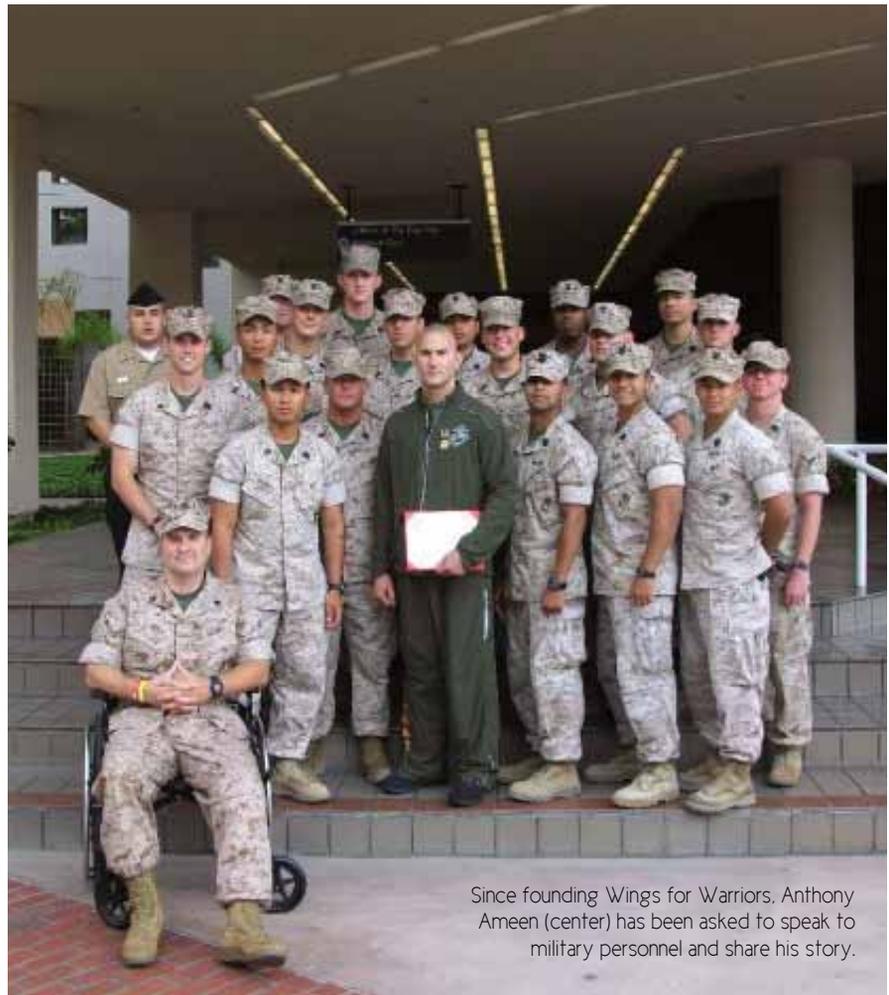
Not long after, Ameen was speaking with his family, explaining how he helped his friend, when his dad said to him, "This may be a calling for you." The comment planted a seed. Slowly, but surely, he started developing an idea. On Christmas Day 2010, he and his family sat down and put together a business plan for a new resource that could help wounded warriors. In March 2011, Wings for Warriors was born as a 501(c)(3) nonprofit organization.

The new venture was created to serve the more than 50,000 wounded warriors who were injured in combat in Iraq or Afghanistan. Wings for Warriors was founded on three primary objectives: to help veterans who were denied at least once collect their health care and financial benefits, provide financing for their families to visit them while recovering from combat injuries, and to do fun things with the wounded warriors, such as attending sporting events, concerts and more.

"The way I see it is, I think it is 1 or 2 percent of Americans join the armed forces and fight," Ameen says. "Given that number, you would think they'd roll out the red carpet for these wounded warriors and make absolute, 100 percent sure they get the health care and financial benefits they are entitled to. It is amazing how many are being denied their benefits. I did a survey and learned that 7 out of 10 veterans were at one point denied a health care benefit that was due to them due to injuries suffered during war. There's tens of thousands of veterans who can use this help. They fought for us, it's time we fight for them."

While fighting for his benefits, Ameen learned that TSGLI claims are administered by Prudential Insurance. The contradiction was obvious. Plus, the process is so complicated and vague that many wounded warriors give up in frustration from the convoluted process.

"There's a conflict of interest on two levels," says Dean Norris, president of Physician Metrics, a medical practice consulting firm. "Prudential is a for-profit company so they make their money through the control of delivery of benefits.



Since founding Wings for Warriors, Anthony Ameen (center) has been asked to speak to military personnel and share his story.

Secondly, the people who are most in need, whether injured or chronically ill, have the least resources to deal with the system and are at the most vulnerable point of the process. There are so many layers to the process that a lot of people give up, and this has the same effect as when an insurance company reduces their outlays."

"While Prudential administers the Traumatic Servicemembers' Group Life Insurance program on behalf of the Department of Veterans Affairs," says Sheila Bridgeforth, vice president, Global Communications, Prudential Financial, Inc. "The actual evaluation and determination of all claims is handled by each individual branch of service, including the review of appeals."

And that's the core of the issue — too many hands in the cookie jar. When submitting a claim, a wounded warrior

is dealing with a case worker and a representative from the Department of Veterans Affairs, then it is sent to Prudential where a nameless, faceless worker ultimately gives it a yes or no. Then if there are problems, the veteran has no clear direction or direct contact to solve the issue. They're in the system, with no idea how to get out.

Helping wounded warriors navigate this convoluted process is the much-needed niche that is being filled by Wings for Warriors, or more accurately, Ameen. He has been mostly a one-man show, devoting an average of 60 hours per week and no pay to help wounded veterans from Operation Enduring Freedom and Operation Iraqi Freedom. He receives some help from a small group of devoted volunteers in a few cities, but it isn't nearly enough time or resources to



fulfill Ameen's ultimate goal of providing nationwide support to all veterans.

Despite the limited resources, Wings for Warriors has made a great impact in just over a year, as the organization has touched the lives of more than 400 wounded warriors. "When I got out of the military, I wanted to go to school and be a physician's assistant," Ameen says. "I put school on hold, and I keep putting it on hold because there are so many other ways I am getting paid. I'm getting paid in smiles. I'm getting paid in hugs. And honestly, just being able to touch someone else's life — that's all I really need right now. It's awesome to say that out of this small idea I had, we were able to do so much. It gives me the chills."

For the first Wings for Warriors event, Ameen brought a dozen wounded warriors to the 38th Annual Daytime Emmy Awards, as the military guests of honor. The organization has also helped provide financial support to two families so they can travel to Texas and visit their loved ones during recovery. This is an important benefit to Ameen, as he saw the hardship his family endured while frequently traveling during his recovery.

"Wings for Warriors can grow financially like any foundation or charity," says Ameen. "A short-term goal is to build a national community of support for our wounded veterans. Right now

### CONTRIBUTE

To donate, provide volunteer services, or to learn more about Wings for Warriors, visit [wingsforwarriors.org](http://wingsforwarriors.org). "Like" it on Facebook or follow it on Twitter: @Wings4Warriors.

we have a handful of states and a handful of volunteers in each. I'd like to have someone in each state representing Wings for Warriors. We also encourage people to donate. Nonprofits don't exist without people donating or sponsoring us. Lastly, we hope to shift and change some of the issue that are red flags with government and financial institutions."

Looking back on that fateful day in July 2008, perhaps Ameen's decision to break free from the four-man element wasn't completely unexpected. He admits he was a bit of a wild card when he was inspired to enlist following the terrorist attacks on Sept. 11, 2001.

However, it wasn't an immature 20-something who made this on-the-fly decision. In addition to pride in his country, Ameen also sought the structure, discipline and focus that comes from joining the military. He found that and grew substantially in a short time. He became someone who figured out how to put others ahead of himself. Ameen knew the risks of his decision, but never considered anything but a full-out effort to provide help to someone who needed it.

Today, while Ameen is unable to return to the battlefield and help his brothers, through Wings for Warriors he may end up impacting more lives than he could have ever dreamed.