

Understanding the TSGLI Loss of Activities of Daily Living Standards

TSGLI Activities of Daily Living BackgroundADL

What are Activities of Daily Living?

- ▶ Activities of daily living or ADL are routine tasks that each of us must perform every day to care for our bodies and ourselves independently.
- ▶ In the healthcare world, assessing ADL helps your treatment team determine what level of care you need.

Are there different types of ADL?

- ▶ Yes, there are different types of ADL.
- ▶ These categories are:
 - **Basic/Primary:** These ADL focus on the simplest tasks required to function, such as bathing, dressing, and toileting.
 - **Executive/Instrumental:** These ADL focus on more complex tasks such as driving, managing finances, and medication.

What is the basis for ADL in the TSGLI Program?

- ▶ Congressional Mandate
 - TSGLI statute (38 USC 1980A) specifies use of six Basic ADL.
- ▶ TSGLI ADL criteria:
 - Focuses on Basic ADL vs. Executive ADL
 - Uses the Katz Index of Independence in ADL

Why does TSGLI use Basic ADL vs. Executive ADL?

- ▶ Not only did Congress require Basic ADL, but:
 - TSGLI provides a benefit for other total and permanent losses (amputations, burns, etc.).
 - VA wanted to ensure the ADL criteria focused on severe injuries that require similar short-term rehabilitation needs as those with total and permanent losses.

If I qualify for other benefit programs based on ADL, does that mean I can automatically obtain TSGLI benefits?

- ▶ No, each benefit program has its own ADL criteria.
- ▶ While some Servicemembers and Veterans may qualify for multiple program benefits, it is because they meet the separate ADL criteria for each benefit program.
- ▶ Examples: Special Compensation for Activities of Daily Living (SCAADL) and VA Caregiver Programs.

What are the TSGLI Basic ADL?

- ▶ The six TSGLI Basic ADL are:
 - Bathing
 - Continence
 - Dressing
 - Eating
 - Toileting
 - Transferring

For more information on Activities of Daily Living and other TSGLI losses, see the TSGLI Procedures Guide at:

<https://www.benefits.va.gov/INSURANCE/docs/TSGLIProceduresGuide.pdf>