

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## Types of Assistance in Performing TSGLI ADL

### Types of Assistance

- ▶ If you require any of the following types of assistance, you are unable to perform an ADL:
  - Physical Assistance
  - Stand-by Assistance
  - Verbal Assistance

### Physical Assistance

- ▶ The term physical assistance means a person must provide hands-on assistance in order for you to perform an ADL safely.
- ▶ If the person does not provide hands-on help, you cannot perform the ADL.
- ▶ Physical assistance must be required by the claimant's treatment team, not simply due to caregiver's desire to assist.

## Physical Assistance Example

- ▶ Scenario: John Smith suffers two broken legs, a broken arm, and a spinal injury from falling off his roof.
- ▶ ADL Loss: Bathe, dress, toilet, transfer
- ▶ Physical Assistance:
  - While in the hospital, nursing notes indicate that nursing staff had to lift John from his bed to a chair, change his clothes, push his wheelchair to the bathroom, and lift him from his wheelchair to use the toilet.

## Stand-by Assistance

- ▶ The term stand-by assistance means a person is required to be within arm's reach in order for you to perform an ADL safely.
- ▶ If the person is not within arm's reach, you are at risk of harm from falling.
- ▶ Stand-by assistance must be required by the claimant's treatment team, not simply due to caregiver's desire to assist.

## Stand-by Assistance Example

- ▶ Scenario: Sidney Jones suffers a fractured arm and leg, and kidney and liver lacerations due to an improvised explosive device (IED).
- ▶ ADL Loss: Bathe, dress, toilet, transfer
- ▶ Stand-by Assistance:
  - When Sidney is discharged home from the hospital, discharge instructions indicate that she needs stand-by assistance when dressing, moving from her bed to a wheelchair, getting into the shower or using the toilet until casts are removed and weight-bearing on her leg.

## Verbal Assistance

- ▶ The term verbal assistance means oral instructions or reminder tools needed to perform an ADL.
- ▶ Verbal assistance is often associated with TBI. You may be able to physically perform an ADL but without a reminder, you will not do so.
- ▶ Verbal assistance must be required by your treatment team, not simply due to caregiver's desire to assist.

## Verbal Assistance Example

- ▶ Scenario: Ryan Gonzalez sustains a TBI in a motor vehicle accident and has severe cognitive processing issues.
- ▶ ADL Loss: Bathe, dress, and toilet
- ▶ Verbal Assistance:
  - Ryan can physically perform the ADL, but must have another person instruct him to shower, dress, and use the toilet.
  - Once instructions are provided, Ryan performs the ADL.

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>