

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## Supporting Evidence for ADL Loss

### What evidence is needed to document ADL Loss?

- ▶ Completed TSGLI Application Form (SGLV 8600) with Part B- ADL Loss Section completed by a medical professional.
- ▶ Documentation showing loss of ADL was or is medically required. This may include:
  - Hospital records with doctor reports/nursing notes,
  - ADL assessment results, or
  - Therapy notes that indicate your ability to perform daily activities.

## **Who is considered a medical professional for TSGLI?**

- ▶ To complete the TSGLI Application Form, Part B – ADL Section, the individual must be a licensed practitioner of the healing arts acting within the scope of his or her practice.
- ▶ Examples of a medical professional who can complete Part B of the TSGLI Application Form:
  - Physician or Physician’s Assistant
  - Nurse Practitioner/Registered Nurse
  - Occupational/Physical Therapist

## **TSGLI ADL Payment Time Period Requirements**

### **How many ADL do I have to lose? And for how long do I have to lose them?**

- ▶ You must lose two or more of the six Basic TSGLI ADL, for the following time periods to receive payment:
  - If ADL loss is due to Traumatic Brain Injury (TBI), you must lose two ADL for a minimum of 15 consecutive days to a maximum of 90 consecutive days.
  - If ADL Loss is due to Other Traumatic Injury (OTI) (meaning any other reason than TBI), you must lose two ADL for a minimum of 30 consecutive days to a maximum of 120 consecutive days.

## TBI Loss of ADL Payment Schedule

▶ Consecutive Days of Loss of 2 ADL Required	▶ Payment will be...
▶ 15 days	▶ \$25,000
▶ 30 days	▶ +additional \$25,000
▶ 60 days	▶ +additional \$25,000
▶ 90 days	▶ +additional \$25,000

To use the TBI ADL payment schedule, the primary reason for ADL Loss must be TBI.

## OTI Loss of ADL Payment Schedule

Consecutive Days of Loss of 2 ADL Required	Payment will be...
30 days	\$25,000
60 days	+additional \$25,000
90 days	+additional \$25,000
120 days	+additional \$25,000

To use the OTI ADL payment schedule, the primary reason for ADL Loss must be due to any other injury than TBI.

## What are Consecutive Days?

- ▶ In Counting consecutive days of ADL loss, the days must be successive, and occur one after another.
- ▶ Should you become able to perform an ADL after a certain amount of days of ADL loss, you must start the consecutive day clock over again should you lose the ADL again.

## Consecutive Days Example

- ▶ Part 1: Susan Chen loses 2 of 6 ADL due to OTI for 45 days. At Day 46, she improves and can perform the ADL.
  - Payment: Susan receives \$25,000 for 30 consecutive days of ADL loss.
- ▶ Part 2: At day 65, Susan again loses 2 of 6 ADL due to OTI for additional 45 days.
  - Payment: Susan does not receive an additional payment. She would need to reach another 60 consecutive days of ADL loss due to OTI to receive an additional \$25,000.

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>