

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## TSGLI Activities of Daily Living Background

### What are Activities of Daily Living?

- Activities of daily living (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 focuses on severe injuries that require similar short-term rehabilitation needs as those with total and permanent losses.

# Understanding the TSGLI Loss of Activities of Daily Living Standards

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 Service members 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

## Bathing

- To meet the ADL standard for bathing, you must require the assistance of another person to:
  - Wash at least three of the regions of your body using a shower, tub, or sponge bath.
- If you are able to wash your body independently using a sponge bath, you are able to bathe independently.
- Region of the body is defined as the following areas in their entirety:
  - Head and Neck
  - Back
  - Front Torso
  - Pelvis (including the buttocks)
  - Arms
  - Legs

## Bathing Examples

- **Unable** to Bathe Independently
  - You cannot get in/out of the shower/tub, and even with a sponge bath, need another person to wash most of your body due to injured arms.
  - You need another person to move you into the shower/tub; and even with a shower chair and grabbers, the other person needs to physically wash your body while you are in the shower/tub.

# Understanding the TSGLI Loss of Activities of Daily Living Standards

- You can physically bathe but due to traumatic brain injury (TBI) cannot remember to do so, and another person must tell you to bathe or you will not do so.
- **Able** to Bathe Independently
  - You cannot use the tub or shower, but you can independently sponge bathe all of your body except your back.
  - You can shower and clean all parts of your body independently with grab bars and shower chair installed in shower.

## Continence

- To meet the ADL standard for Continence, you must:
  - If you have a colostomy bag or catheter – require the assistance of another person to change and manage your colostomy bag, or catheter.
  - If you do not have a colostomy bag or catheter – Do not have complete control over your bowel and/or bladder functions.

## Continence Examples

- **Unable** to Maintain Continence Independently
  - you have a catheter/colostomy bag and are unable to change and clean it, and dispose of waste.
  - You soil your underwear with urine or feces on a daily basis.
- **Able** to Maintain Continence Independently
  - you have a catheter/colostomy bag and are able to change and clean it, and dispose of waste.
  - You have urinary leakage once a week in your underwear.

## Dressing

- To meet the ADL standard for Dressing, you must require the assistance of another person to:
  - Obtain clothing from drawers/closets, and
  - Put your clothing on and take it off.
- The ability to tie shoes or buttons/belts alone does not meet the standard for dressing as slip-on shoes, Velcro, and elastic clothes are generally available.

## Dressing Examples

- **Unable** to Dress Independently
  - You have casts, wound dressings, braces, and are medically directed to limit certain movement. You cannot pull on pants or shirts without another person's assistance.

For more information on Activities of Daily Living and other TSGLI losses, see the [TSGLI Procedures Guide](#).

# Understanding the TSGLI Loss of Activities of Daily Living Standards

- You are physically able to dress but due to TBI either cannot remember to get changed, or dress in weather inappropriate clothing, and another person must tell you to dress and put out clothes for you to wear.
- **Able** to Dress Independently
  - You are in a leg cast and use a walker to obtain clothes from your closet. You sit on a chair to put on stretchable elastic pants, oversized socks, and slip-on shoes to dress yourself.
  - You have arm injuries and use a snap-on/snap-off shirt or shirt with magnets instead of buttons, elastic waist pants, and slip-on shoes to dress yourself.

## Eating

- To meet the ADL standard for Eating, you must be required to either:
  - Receive nutrition intravenously or by feeding tube, or
  - Obtain assistance from another person to get food from plate to mouth.
- If you can obtain liquid nourishment through a straw or cup, you do not meet the eating standard.
- Food preparation, including cooking and cutting, is not part of the eating standard.

## Eating Examples

- **Unable** to Eat Independently
  - You are in the hospital and being fed via feeding tube due to the severity of your injury.
  - You have severe injuries to both hands with wound dressings and inability to grasp. You can eat via mouth but another person must place the food directly into your mouth so you can chew and swallow it.
- **Able** to Eating Independently
  - Your jaw is wired shut to allow healing after jaw surgery. You are able to obtain all necessary nutrition through a liquid diet taken via straw.
  - You can use a fork or other utensil to move food from plate to mouth with your right hand, but as your left hand is injured, another person must cut up the food before you can eat it.

## Toileting

- To meet the ADL standard for Toileting, you must require the assistance of another person to:
  - Get on and off the toilet,
  - Get clothes off before using the toilet and back on after using the toilet,
  - Provide cleaning or self-care after using the toilet, or
  - Use a bedpan or urinal.

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## Toileting Examples

- **Unable** to Toilet Independently
  - You are not able to go to the bathroom to use the toilet, and require assistance from another person to use a bedside commode/toilet.
  - You are able to go to the bathroom to use the toilet, sit down and move bowels, but due to wound dressing on both hands and inability to grasp, you cannot clean yourself and require another person to do so.
  
- **Able** to Toilet Independently
  - You are not able to go to the bathroom to use the toilet, but you are able to use a bedside commode/urinal without assistance.
  - You are able to go to the bathroom to use the toilet, and with the help of a seat raiser on the toilet, you can sit down, urinate and clean yourself.

## Transferring

- To meet the ADL standard for Transferring, you must require the assistance of another person to:
  - Get out of bed into a chair/wheelchair, or to a standing position.
  - Get out of a chair/wheelchair into a bed or to a standing position.

## Transferring Examples

- **Unable** to Transfer Independently
  - You require the assistance of a nurse to lift and move you from your hospital bed to a wheelchair.
  - You must hold onto another person and have them help lift you to a standing position from a chair.
  
- **Able** to Transfer Independently
  - You can propel yourself from a sitting position in a chair to a standing position with a walker without assistance.
  - You can use your arm strength to lift yourself from your wheelchair to a bed, or a chair without assistance.

## 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

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## 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 his 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.

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## Stand-by Assistance Example

- Scenario: Sidney Jones suffers a fractured arm and leg, and kidney and liver lacerations due to an improvised 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: Tyan 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.

## Methods that Allow You to Perform ADL Independently

- If you can perform an ADL using either one of the following methods, instead of another person's assistance, you are able to perform the ADL:
  - Adaptive Behavior
  - Accommodating Equipment

## Adaptive Behavior

- Adaptive behavior means compensating skills that allow you to perform an ADL without physical, stand-by, or verbal assistance.
- The behavior can be self-taught or taught by medical professionals.
- Once you use the adaptive behavior to perform an ADL, you are able to perform the ADL independently.

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# Understanding the TSGLI Loss of Activities of Daily Living Standards

## Adaptive Behavior Examples

- For the adaptive behavior *rolling transfer from bed to chair*, you are considered independent when you *can perform rolling transfers from bed to chair without assistance*.
- For the adaptive behavior *sticky note/recorded reminders*, you are considered independent when you *can remember to perform ADL when you see notes or listen to the reminders*.
- For the adaptive behavior *use existing objects as stabilizers*, you are considered independent when you *can transfer from chair to walker without assistance by using furniture, walls, etc. to stabilize your weight/balance*.
- For the adaptive behavior *use other limbs to perform ADL*, you are considered independent when you *can use uninjured limbs to perform ADL without assistance*.

## Accommodating Equipment

- Accommodating equipment means tools or supplies that allow you to perform an ADL without physical, stand-by, or verbal assistance.
- Once you can use the accommodating equipment to perform an ADL without physical, stand-by, or verbal assistance, you are able to perform the ADL independently.

## Accommodating Equipment Examples

- For the accommodating equipment *wheelchair, walker, or cane*, you are considered independent when you *can self-propel without assistance*.
- For the accommodating equipment *Velcro clothing or slip-on shoes*, you are considered independent when you *can put on modified clothes/shoes without assistance*.
- For the accommodating equipment *grabbers or extenders*, you are considered independent when you *can use grabbers or extenders to bathe, dress, toilet, and transfer without assistance*.
- For the accommodating equipment *toilet seat raiser*, you are considered independent when you *can get on and off toilet without assistance*.
- For the accommodating equipment *shower & tub bars or other modifications*, you are considered independent when you *can get in and out of bath and wash self without assistance*.
- For the accommodating equipment *reminder apps*, you are considered independent when you *can perform ADL after being reminded by the app to do so*.



# Understanding the TSGLI Loss of Activities of Daily Living Standards

## 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 medical professionals who can complete Part B of the TSGLI Application Form:
  - Physician or Physician's Assistance,
  - 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) - minimum of 15 consecutive days to a maximum of 90 consecutive days.
  - If ADL loss is due to Other Traumatic Injury (OTI), meaning any reason other than TBI – minimum of 30 consecutive days to a maximum of 120 consecutive days.

# Understanding the TSGLI Loss of Activities of Daily Living Standards

## TBI Loss of ADL Pay Schedule

- A loss that meets 15 consecutive days receives a payment of \$25,000.
- A loss that meets 30 consecutive days receives an additional payment of \$25,000.
- A loss that meets 60 consecutive days receives an additional payment of \$25,000.
- A loss that meets 90 consecutive days receives an additional payment of \$25,000.

## OTI Loss of ADL Pay Schedule

- A loss that meets 30 consecutive days receives a payment of \$25,000.
- A loss that meets 60 consecutive days receives an additional payment of \$25,000.
- A loss that meets 90 consecutive days receives an additional payment of \$25,000.
- A loss that meets 120 consecutive days receives an additional payment of \$25,000.

*To use the OTI ADL payment schedule, the primary reason for ADL Loss must be due to any injury other 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 45, 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 an 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.