

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 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 stand0by 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 device (IED).
- ADL Loss: Bathe, dress, toilet, transfer
- Stand-by Assistance:

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- 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.