



# REHAB FOCUS

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## TODAY'S ADJUSTER NEEDS TO KNOW EVERYTHING FROM A TO Z

In today's fast paced environment, to say that a day in the life of an adjuster is hectic is an understatement! More and more the adjuster of the new millennium is being called on to handle an increasingly wider breadth of responsibilities. Compared to years ago when adjusting mainly involved "administration", today's adjuster is a true problem-solver - and the problems seem to be getting more and more complex.

Not only must the adjuster of the 2000s be able to "multi-multi-task", s/he must also really know his/her stuff! Regardless of the type of claims the adjuster is handling today, having a broad understanding of rehabilitation is very beneficial because who knows what else s/he will be asked to tackle tomorrow! To assist adjusters in broadening their rehabilitation knowledge here is a compilation of frequently asked questions (FAQs) from our customers.

### FAQs - The A to Z of Rehabilitation

#### (A) Attendant Care Assessments.

*What is an Attendant Care Assessment and what kind of professional should conduct this assessment?* An Attendant Care Assessment is conducted to determine an injured client's need for personal care assistance (e.g., dressing/undressing, feeding, hygiene). This kind of assessment should only be conducted by a regulated healthcare professional, such as an Occupational Therapist, whose training includes how to determine the impact injury may have on a client's life.

*What is Form One?* The Statutory Accident Benefits Schedule (SABS) requires the Form One be used when conducting an Attendant Care Assessment and submitting a claim for attendant care. The Form One is designed to quantify the injured client's personal care needs by:

1) requiring the healthcare professional(s) to assess and record the time it takes an individual and attendant to complete certain activities listed on the Form One, and

2) making various calculations to determine a final monthly figure to claim the attendant care benefits.

#### (B) Barrier-free Design Home Modifications

*My client needs to have his home assessed because the nature of his injuries will require some modifications, what should I look for to make sure the Home Modification Assessment is realistic and reasonable?*

It is important to make sure that the assessment is conducted by a multi-disciplinary team of professionals, such as an Occupational Therapist/Kinesiologist, Construction Engineer and Architect. This will ensure that your client's long-term housing requirements are properly assessed based on realistic barrier-free design principles. The report should also include all of the following information: architectural drawings of any proposed modifications, assessment of the site/lot, garage, exterior entrances, interior including main hallway/foyer, corridors, kitchen, bathrooms, bedrooms, laundry room, levels, changes to doors, windows, walls, stairs, and floor fin-

ishes, electrical and mechanical aspects of the home, as well as security. There should also be a detailed cost summary for all the proposed changes.

#### (E) Ergonomic Assessments & Worksite Assessments

*What is the difference between an Ergonomic Assessment and a Worksite Assessment?* An Ergonomic Assessment is a generic assessment of job requirements that may be contributing to injury/illness. However, it does not assess an individual's functional limitations to perform the job requirements. It is used to determine whether there are any environmental or design issues that may be aggravating or preventing an individual from returning to work. A Worksite Evaluation is an objective evaluation of the physical, environmental, cognitive and ergonomic factors of a job. It specifically addresses an individual's abilities/limitations in performing a job in order to develop a return to work program.

#### (F) Future Care Cost Assessments

*When Should I Refer for a Future Care Cost Assessment?* You should consider referring for a Future Care Cost Assessment in the following cases:

- When the client has reached a plateau in terms of recovery.
- When the file has reached a point where possible settlement talks can proceed.
- After all/most assessments have been completed (i.e., neuropsychological assessments, attendant care assessments, functional ability evaluations, etc.).

**What should I look for in a Future Care Cost supplier?** When deciding on a supplier to conduct your Future Care Costs Assessments, it is critical that you assess both the credibility of the professional who will author the report, as well as the credibility of the report itself in terms of what content it covers. The professional should have the following qualifications: extensive experience including complex case management skills, affiliation with relevant professional associations/designations, and prior testimony experience as an expert witness. The report should be comprehensive ensuring that all details have been covered and it should be based on the client's geographic location with supporting information from the treating physician and other healthcare practitioners,

**When I refer for a Future Care Cost Assessment, what information is helpful to provide the supplier with?** It is helpful to supply as much medical/rehabilitation information as possible including:

- Client's current address and telephone number (this preliminary information needs to be updated, because files that reach the point of settlement can be numerous years old).
- Reports from the treating physician, as well as other healthcare practitioners and specialists. Hospital admittance and discharge reports.
- Legal representation information.

**What should I look for in a Future Care Cost Report?** The report should contain all of the following in current dollar values: Medical Expenses, Aids to Daily Living, Housekeeping, Accommodation, Professional Services, Transportation, Needs to be Determined and Summary of Expenses.

### **(H) Home/Gym Exercise Programs**

**What are the benefits for my clients of a home/gym exercise program rather than the clinic setting?** Home/Gym exercise programs are a good option because of their highly individualized approach, making them very effective

for a wide range of situations. Advantages include:

- individualized and supervised attention with an emphasis on active treatment
- emphasis on specific functions to daily living
- less dependency on clinical setting (e.g., exercise machines),
- convenience
- less time consuming
- low cost

### **(J) Job Search Training**

**How can I assist my client in developing a suitable vocational goal?**

To achieve maximum results, a critical first step in any job search program is making sure your client develops a clearly defined and viable vocational goal. Services that can be utilized to help establish an appropriate vocational goal are: Transferable Skills Analyses (TSA), Vocational Evaluations and Psycho-Vocational Evaluations.

**For Job Search Training, why would some clients be more suited for an individual setting rather than in a group?** The group setting is ideal for individuals who have a clear vocational goal but may have difficulty working independently. However, individual instruction is beneficial for clients with special needs, such as certain injuries, limited language skills, remote geographic location or when the client is unable or unwilling to participate in a group setting.

### **(N) Neuropsychological Assessment**

**What is a Neuropsychological Assessment?** A Neuropsychological Assessment is a specialized task-oriented evaluation of human brain-behaviour relationships that is conducted by a Psychologist with specialized training in brain-behaviour relationships who usually possesses a Ph.D or Psy.D. It is designed to provide more detailed and comprehensive information about cognitive capabilities and is more able to detect disturbance of higher level cortical functioning than the neurological evaluation. The evaluation consists of an in-depth evaluation of

the individual's cognitive functioning (emotional and social functioning should also be addressed, although to a lesser extent depending on whether a Psychological Evaluation is also requested.).

### **(O) 104 Week Dilemma**

**As a client's claim approaches the 104-week mark, what should I consider?** The best way to avoid potential problems is by having a thorough, defensible and client-specific vocational and/or functional work-up conducted on your insured. This will provide you with a thorough assessment of your insured's ability to carry on a completely normal life, as well as the employment options that are suitable for your insured's physical state, education and experience. Examples of the services/tools used include: transferable skills analysis, vocational analysis, psycho-vocational analysis, neuro-psycho-vocational analysis, functional abilities assessment, job search programs, labour market surveys, in home/activities of daily living assessment, caregiver assessment, etc.

### **(T) - Transferable Skills Analysis**

**What is a Transferable Skills Analysis (TSA)?**

A TSA is a job match program, which identifies vocational alternatives for those individuals seeking a career change. This system identifies transferable skills for each individual, utilizing occupational group arrangements, aptitude pattern profiles, specific work fields, materials, product and working environments. The system also takes into account medical and physical restrictions.

**When should I refer my client for a Transferable Skills Analysis (TSA)? You should consider referring your client for a TSA when:**

- An alternative vocation needs to be identified
- loss of earning ability needs to be addressed.
- assistance with a return to work plan is needed.

## **(V) - Vocational Evaluations**

### ***What is a Vocational Evaluation?***

A Vocational Evaluation identifies a client's personal vocational characteristics by evaluating the client's learning ability, academic achievements, vocational aptitudes, and employment history. Occupational options are then identified that are realistic in terms of the client's history, interest, and capabilities.

***When should I refer my client for a Vocational Evaluation?*** You should consider referring a client for a Vocational Evaluation when:

- his/her transferable skills are not evident or are limited.
- He/she is interested in being considered for any type of retraining.

***What is a Psycho-Vocational Evaluation?*** A Psycho-Vocational Evaluation is the same as a Vocational Evaluation, but in addition, it evaluates personality/psychological issues through specialized testing, utilizing the services of a psychologist. A Vocational Evaluation

***When should I refer my client for a Psycho-Vocational Evaluation?*** You should consider referring a client for a psycho vocational evaluation when there is a diagnosed or suspected psychological condition, which may interfere with the client's employability. The Psycho-Vocational Evaluation is also useful for identifying motivational factors.

## **(W) - Water Therapy**

***Recently I have been hearing about water exercise as a beneficial component of functional fitness programs for a wide range of clients. Why is it useful?***

Water (aquatic) therapy provides many benefits, including:

- allows a greater range of motion with less muscular movement and less pain.
- circulation and blood supply to the muscles significantly increase in the water, improving oxygen delivery to the muscles.
- constantly trains the stabilizers (abdominal, lower back and trunk muscles) by adding resistance against

postural muscles.

- Increases cardiac volume 27-30% when the chest is immersed in water that stretches the myocardium (heart muscle).
- decreases compression of the joints and tissues because of the stability and suspension that the water provides.

Aquatic programs also enhance self-esteem because the focus is on what the individual can do and not on what he/she can't do. Physical differences are also less noticeable in the water.

## **For today's adjuster everyday is a learning experience**

Although the workload may often seem overwhelming and the problems stressful, hopefully the adjuster will continue to find the profession very rewarding as the trend strengthens towards continuous learning and skill development.

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