

**Operational
Policy**

Section

Independent living and quality of life

Subject

Independent living and quality of life measures - Overview and definitions

Policy

Workers whose ability to live independently is impacted by a work-related injury or illness are entitled to benefits and services the WSIB considers appropriate to facilitate their independent living.

Workers with severe impairments that result from a work-related injury or illness are entitled to benefits and services the WSIB considers appropriate to improve their quality of life.

Purpose

The purpose of this policy is to:

- define various terms including serious injury and severe impairment
- outline the measures the WSIB considers appropriate to facilitate independent living and when the WSIB will carry out assessments to determine independent living needs, and
- outline the measures the WSIB considers appropriate to improve the quality of life of severely impaired workers.

Principles

Where independent living barriers exist, the WSIB will provide appropriate support, benefits, and services to facilitate independent living in a way that is fair and consistent, while recognizing each individual's unique needs and circumstances.

A severely impaired worker's quality of life may be improved by providing appropriate support, benefits, and services that enable them to participate to their potential in self-care, leisure, and productivity; and by providing appropriate supports to their families and caregivers.

A worker should be offered benefits and services to enable such participation, taking the interaction of a number of factors related to the person, occupation, and/or environment into account. The WSIB gives workers meaningful input into the benefits and services provided, recognizing that not all forms of self-care, leisure, and productivity lead to health, have therapeutic value, or improve quality of life.

Guidelines

Definitions

Activities of daily living (ADLs) are basic activities that are performed by individuals on a daily basis for self-care. Examples include, but are not limited to, ambulating (e.g., walking), mobility (e.g., transferring from bed to chair and back), feeding, dressing, personal hygiene (e.g., bathing, grooming, toileting), and taking medication.

Independent living describes the ability to function at home and in the community with reduced reliance on assistance from family, other people, or institutions.

Instrumental activities of daily living (IADLs) are basic activities that are performed by individuals on a regular basis to live independently. Examples include, but are not limited to, using communication devices (e.g., telephone), procuring basic necessities (e.g., groceries), preparing meals, housekeeping (e.g., sweeping, laundry), day-to-day travel, attending non-WSIB related health care appointments, managing medications, and handling personal finances.

Quality of life means the ability to participate in personal, family, and social activities.

A **serious injury** means a work-related injury that results in significant/severe functional limitations that impact a worker's ability to live independently such that they require assistance or other appropriate measures:

- for six months or more, or
- permanently.

A **serious illness** generally means a work-related illness that results in significant/severe functional limitations that impact a worker's ability to live independently such that they require assistance or other appropriate measures, that:

- the worker is unlikely to recover from, and/or
- is a progressive life-limiting illness.

Significant/severe functional limitations that may result from a **serious injury or illness** are outlined in the **Serious injuries and serious illnesses** section below.

A worker is **severely impaired** when a serious work-related injury or illness:

- is expected to permanently impacts their ability to live independently, and
- impacts their quality of life.

Serious injuries and serious illnesses

The following are the **significant/severe functional limitations** the WSIB generally associates with a serious injury or illness that impact a worker's ability to live independently.

Significant/severe gross or fine motor skill limitations:

- inability to ambulate or extreme difficulty ambulating (i.e., needs mobility aids to be mobile)
- inability to be mobile or extreme difficulty being mobile (i.e., needs assistance even with mobility aids)

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- inability to carry out self-care or extreme difficulty carrying out self-care (e.g., grooming, dressing, feeding)
- inability to communicate with a phone or computer or extreme difficulty communicating with a phone or computer, or
- inability to prepare meals or extreme difficulty preparing meals.

Significant/severe cognitive limitations:

- inability or extreme difficulty carrying out activities of daily living or instrumental activities of daily living with chronic limitation of adaptation and function at home and in the community,
- requiring constant assistance or supervision.

Significant/severe cardiorespiratory limitations:

- inability or extreme difficulty ambulating and/or being mobile, or
- inability or extreme difficulty carrying out activities of daily living and instrumental activities of daily living.

Significant/severe vision loss:

- visual acuity of 20/200 (6/60) or less on the Snellen Chart (or an equivalent) in both eyes after correction and/or medication, i.e., legal blindness.

Severe to profound bilateral hearing loss:

- hearing loss greater than 70dB in each ear even when using any applicable hearing devices, such that
- the person must rely on lip reading or sign language to understand a spoken conversation even when using any applicable hearing devices, and
- the person is unable to hear or takes an inordinate amount of time to hear so as to understand a familiar person in a quiet setting, despite the use of hearing devices.

Serious injuries and severe impairments do **not** include those that do not impact a worker's ability to live independently or are expected to impact a worker's ability to live independently for a short duration, typically less than six months. The following injury and illness types do not typically result in the significant/severe limitations described in this policy for six months or more:

- Musculoskeletal injuries (except bilateral fractures and major crushes)
- Mild traumatic brain injuries
- Psychological injuries (except those that are treatment-resistant with permanent cognitive limitations)
- Digit amputations
- Minor burns
- Cuts, lacerations, abrasions, bruises

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- Mild respiratory conditions
- Mild myocardial infarction
- Communicable illnesses without significant/severe complications (e.g., COVID-19)
- Mild dermatitis
- Allergic reactions.

General

A worker's ability to live independently and their quality of life may be impacted by functional limitations that result from a work-related injury or illness. To determine the benefits and services that are necessary, appropriate, and sufficient in each case, the WSIB considers the extent to which the work-related injury or illness impacts the worker's ability to live independently and their quality of life, and how long it is expected to do so.

To be eligible for most independent living benefits and services, a worker must have a serious injury or illness as defined in this policy. To be eligible for quality of life benefits and services, a worker must be severely impaired as defined in this policy.

Appropriate measures to facilitate independent living

The measures the WSIB considers appropriate to facilitate independent living are those that assist a worker in carrying out their activities of daily living and instrumental activities of daily living. The following benefits and services are the measures the WSIB considers appropriate to facilitate independent living:

- the services of an attendant and/or a personal care allowance
- home modifications
- vehicle modifications
- independent living devices, and
- independent living allowances for home maintenance, transportation, and additional expenses from WSIB-approved modifications and devices.

Certain benefits and services that are provided during recovery may also facilitate a worker's independent living, such as:

- health care equipment and supplies
- assistive devices and prostheses, and
- home health care.

Eligibility

The findings from independent living assessments administered by an appropriate regulated health professional are used to determine the extent to which the work-related injury or illness impacts the worker's ability to live independently and entitlement to the appropriate

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independent living benefits and services according to the applicable criteria. Independent living assessments generally include those for:

- home accessibility
- home safety
- mobility, and
- personal care needs.

Arrangements to assess the assistance an injured or ill worker needs to live independently are generally made at the time of discharge from the hospital or care facility, trauma centre, or in-patient rehabilitation facility if the assistance needed is not already documented.

In cases where a worker was not hospitalized or where an assessment was not carried out, but there is some clinical evidence that the worker needs assistance to live independently, the WSIB may arrange the appropriate independent living assessment(s).

A worker must consent to being referred for assessment and must co-operate in the assessment for entitlement to independent living benefits and services to be considered.

This includes providing consent to the health care professional to:

- carry out the assessment, and
- provide their findings to the WSIB for the purpose of determining or reviewing entitlement to benefits and services.

Where there is no clinical evidence in the discharge report(s), assessments carried out after discharge, or from the worker's treating health professional that they require assistance to live independently, the WSIB will generally not arrange for such an assessment to be carried out.

Entitlement

To determine entitlement to any of the independent living benefits and services listed under the **Appropriate measures to facilitate independent living** section below, it must be established that they are necessary, appropriate, and sufficient in the individual case. The extent and duration of each benefit or service may vary according to the extent the work-related injury or illness impacts the worker's ability to live independently, and how long it is expected to do so.

In some cases, the benefit or service may not be necessary, appropriate, and sufficient. The WSIB generally will not approve any of the above benefits and services, or other requested benefits or services where:

- it may impede the worker's recovery, or
- there are other more appropriate measures to facilitate independent living for the specific injury or illness.

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In cases where the WSIB initially determines there is not entitlement to the benefit or service, the WSIB may subsequently determine the benefits and services are necessary, appropriate, and sufficient in those circumstances where:

- a serious injury or illness is significantly impacting their ability to live independently and results in a permanent impairment
- conventional treatments have been exhausted
- there is up-to-date scientific evidence or evidence-based guidelines of professional health organizations on the efficacy of the requested benefit or service in facilitating independent living where other treatments or modalities have not,
- the potential benefits of the treatment or service outweigh any potential risks, and
- the benefit or service is reasonable in terms of cost when compared to other benefits and services that may achieve a similar outcome.

See the following policies for specific entitlement criteria for each independent living benefit and service:

- Independent Living Allowances (17-06-02)
- Independent Living Devices (17-06-03)
- Guide and Service Dogs (17-06-04)
- Personal Care Attendants and Allowance (17-06-05)
- Home Health Care (17-06-06)
- Vehicle Modifications (17-06-07)
- Home Modifications (17-06-08)
- Hearing Devices (17-07-04)
- Orthopaedic (17-07-05)
- Health Care Equipment and Supplies (17-07-06).

Workers who require short-term assistance to carry out activities of daily living or instrumental activities of daily living may be entitled to some independent living benefits and services and other WSIB benefits and services, such as:

- attendant care, see 17-06-05, Personal Care Attendants and Allowance
- minor vehicle modifications see, 17-06-07, Vehicle Modifications
- minor home modifications, see 17-06-08, Home Modifications
- health care equipment and supplies, see 17-07-06, Health Care Equipment and Supplies
- prosthetic and assistive devices, see 17-07-05, Orthopaedic, and
- such other health care the WSIB finds is necessary, appropriate, and sufficient, see 17-01-02, Entitlement to Health Care.

Appropriate measures to improve quality of life

The measures the WSIB considers appropriate to improve a severely impaired worker's quality of life are those that will increase their ability to participate in personal, family, and

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social activities. The following benefits and services are the measures the WSIB considers appropriate to improve a severely impaired worker's quality of life:

- quality of life allowance
- hobby expenses, and
- counselling for the worker's family.

Although these measures may not fully restore a severely impaired worker's quality of life, the WSIB considers them appropriate to improve their quality of life.

NOTE

Mental health supports for injured or ill workers are considered under 17-01-02, Entitlement to Health Care.

Entitlement

To determine entitlement to any of the quality of life benefits and services, it must be established that they are necessary, appropriate, and sufficient in the individual case. The extent and duration of each benefit or service may vary according to the extent the severe impairment impacts the worker's quality of life, and how long it is expected to do so.

See 17-06-09, Quality of Life Benefits for the specific entitlement criteria for each benefit.

Application date

This policy applies to all decisions made on or after TBD, for all accidents.

References**Legislative authority**

Workplace Safety and Insurance Act, 1997, as amended.
Sections 32, 33

Workers' Compensation Act, R.S.O. 1990, as amended.
Sections 50, 52, 54

Minute

Administrative