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Independent Living and Quality of LifeSubject
**Independent Living and Quality of Life Measures - Overview and
Definitions**

Policy

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

A worker with a severe impairment that results from a work-related injury or illness is entitled to benefits and services the WSIB considers appropriate to improve their quality of life.

Principles

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

The quality of life of a worker with a severe impairment may be improved by providing appropriate support, benefits and/or 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 into account the interaction of factors related to the person, the activity and/or the environment. The WSIB takes into account the worker's individual circumstances and input in relation to the benefits and services it provides, recognizing that not all forms of self-care, leisure and productivity lead to health, have therapeutic value or improve quality of life.

Purpose

The purpose of this policy is to outline:

- key terms related to independent living and quality of life
- how the impact of a work-related injury or illness on a worker's ability to live independently is determined
- how a worker's independent living needs are determined and when the WSIB will carry out assessments for that purpose
- the measures the WSIB considers appropriate to facilitate independent living, and
- the measures the WSIB considers appropriate to improve the quality of life of a worker with a severe impairment.

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),

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mobility (e.g., transferring from a bed to a 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, as determined by the worker's ability to carry out activities of daily living and instrumental activities of daily living.

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.

Progressive life-limiting conditions are injuries or illnesses that get worse over time, have little or no prospect of a cure and may lead to death in the near future.

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

A **serious injury or illness** is a work-related injury or illness that results in functional limitations that cause extreme difficulty or inability to carry out activities of daily living or instrumental activities of daily living for more than four weeks. Refer to the "Determining impact of functional limitations" section of this policy for additional details.

A **severe impairment** is a serious injury or illness that is expected to permanently impact a worker's ability to live independently.

General

All workers whose independent living is impacted by a work-related injury or illness may be considered for entitlement to independent living benefits and services. The benefits and services the WSIB considers appropriate to facilitate independent living are outlined in the "Appropriate measures to facilitate independent living" section of this policy.

The extent and duration of the functional limitations resulting from the work-related injury or illness are considered to determine the benefits and services that are necessary, appropriate and sufficient in each case. If a worker has a serious injury or illness, they may be entitled to additional independent living benefits and services. Refer to the "Determining impact of functional limitations" and "Appropriate measures to facilitate independent living" sections of this policy.

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All workers with a severe impairment may be considered for quality of life benefits and services. The benefits and services the WSIB considers appropriate to improve the quality of life of a worker with a severe impairment are outlined in the "Appropriate measures to improve quality of life" section of this policy.

Determining impact of functional limitations

The WSIB relies on the clinical evidence and claim file information to determine the impact the work-related injury or illness is having on the worker's ability to live independently and the expected duration of the impact.

A serious injury or illness is considered to exist when all three of the following criteria are met:

1. The functional limitations resulting from the work-related injury or illness impact the worker's ability to carry out ADLs or IADLs.
2. The extent of the functional limitations is such that the worker is incapable of or experiences extreme difficulty with carrying out ADLs or IADLs.
3. The worker's incapability or extreme difficulty with carrying out ADLs or IADLs is expected to last for more than four weeks or permanently.

Progressive life-limiting conditions that cause extreme difficulty or an inability with carrying out ADLs or IADLs are considered serious injuries or illnesses, regardless of how long the difficulty or inability lasts, i.e., for fewer than four weeks.

Functional limitations

The functions involved in carrying out ADLs and IADLs may be impacted by a work-related injury or illness. The extent of the limitations that impact function that the WSIB generally associates with serious injuries and illnesses and a resulting need for additional independent living benefits and services are outlined in "Table 1: Functional limitations resulting from the work-related injury or illness".

Table 1: Functional limitations resulting from the work-related injury or illness

Function	Limitation
Motor and mobility	<p>Limitations that impact the ability to initiate, sustain or engage in everyday motor activities and/or ability to be mobile may result in extreme difficulty with carrying out, or an inability to carry out, ADLs or IADLs.</p> <p>Limitations to motor and mobility function may be a result of a neuromusculoskeletal, cardiovascular, respiratory, hematological, immunological or endocrine system injury, illness or disorder.</p>

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<p>Neurocognitive, mental and/or behavioural</p>	<p>Limitations to cognitive function such that constant supervision is required may result in extreme difficulty with carrying out, or an inability to carry out, ADLs or IADLs.</p> <p>Limitations to cognitive function may be a result of impacts to complex attention, executive function, initiative, learning and memory, language, perceptual motor function, social cognition or insight and planning.</p>
<p>Vision</p>	<p>Limitations to vision may result in extreme difficulty with carrying out, or an inability to carry out, ADLs or IADLs when there is legal blindness.</p> <p>Legal blindness is visual acuity that is 20/200 (6/60) or less on the Snellen Chart (or an equivalent) in both eyes after correction and/or medication.</p>
<p>Bilateral hearing</p>	<p>Limitations to hearing may result in extreme difficulty performing, or an inability to perform, ADLs or IADLs when there is severe to profound hearing loss.</p> <p>Severe to profound hearing loss is hearing loss greater than 70dB in each ear even when using any applicable hearing devices, such that:</p> <ul style="list-style-type: none"> • 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.

Injury and illness types

For most work-related injuries and illnesses, the extent of the functional limitations are either not of a nature described in "Table 1: Functional limitations resulting from the work-related injury or illness" or do not last for more than four weeks.

Column A of "Table 2: Injury and illness examples" identifies injuries and illnesses that often result in functional limitations of a nature described in "Table 1: Functional limitations resulting from the work-related injury or illness" that will or are expected to last for more than four weeks or permanently.

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Column B of "Table 2: Injury and illness examples" identifies injuries and illnesses that usually do not result in functional limitations of a nature described in "Table 1: Functional limitations resulting from the work-related injury or illness", or where they do result in functional limitations of that nature, usually will not or are not expected to last for more than four weeks.

The examples in "Table 2: Injury and illness examples" are not exhaustive. Injury or illness type is not in and of itself determinative of entitlement to additional independent living benefits and services. Regardless of injury or illness type, if the entitlement criteria in this policy are met, entitlement to additional independent living benefits and services may be considered.

Table 2: Injury and illness examples

A: More likely to require additional benefits & services	B: Less likely to require additional benefits & services
<ul style="list-style-type: none"> • Complete spinal cord injuries, such as complete quadriplegia, tetraplegia or paraplegia • Incomplete spinal cord injuries, such as incomplete quadriplegia, incomplete paraplegia or hemiplegia/hemiparesis • Single, partial, bilateral, multiple and disarticulation amputations (except single digits) • Legal blindness • Major burns and second- or third-degree burns involving both hands or feet, or the face, head or neck area • Bilateral hand fractures, bilateral fractures below the hip and multiple fractures • Major crushes with fractures and crushes to the chest, abdomen or pelvis 	<ul style="list-style-type: none"> • Most sprains, strains and single fractures • Brain injuries not resulting in persistent major cognitive impairment • Psychological injuries not resulting in persistent major cognitive impairment • Single digit amputations • Minor burns • Cuts, lacerations, abrasions or bruises • Mild respiratory conditions • Mild myocardial infarction • Communicable illnesses without significant complications (e.g., most COVID-19 infections) • Mild dermatitis • Allergic reactions

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<ul style="list-style-type: none">• Brain injuries resulting in persistent major cognitive impairment• Psychological injuries resulting in persistent major cognitive impairment• Terminal illnesses such as some cancers, progression of HIV to AIDS• Illnesses causing significant oxygen dependency, such as chronic obstructive pulmonary disease, some myocardial infarctions• Illnesses causing major cognitive impairment, such as Parkinson disease, some strokes	
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Assessing independent living needs

Arrangements to assess the assistance a worker with an injury or illness needs for independent living are generally made at the time of discharge from the hospital or care facility, trauma centre or in-patient rehabilitation facility if they are not already documented.

In cases where a worker was not hospitalized or where an assessment was not carried out, but there is clinical evidence that the worker needs independent living assistance, the WSIB arranges for the appropriate assessment(s) to be carried out where the claim file information on its own is insufficient to assess the independent living assistance the worker needs. 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 independent living assistance, the WSIB generally will not arrange for such an assessment to be carried out.

Assessments such as the following may be arranged by the WSIB:

- Home accessibility assessment
- Home safety assessment
- Mobility assessment
- Personal care needs assessment.

The WSIB uses the findings of these assessments to determine or review entitlement to benefits and services. The WSIB is unable to consider entitlement where a worker does not

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consent to being referred for assessment or co-operate in the assessment, which 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.

Necessary, appropriate and sufficient

To determine entitlement to any independent living benefit or service, 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 independent living, and how long it is expected to do so.

Not all independent living benefits or services are necessary, appropriate and sufficient for all workers with independent living needs. The WSIB generally will not approve an independent living benefit or service, or other requested benefit or service, 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.

However, in these cases, the WSIB may subsequently determine the independent living benefit or service is necessary, appropriate and sufficient if all of the following criteria are met:

- a permanent impairment has resulted from the serious injury or illness
- the serious injury or illness continues to cause extreme difficulty carrying out, or an inability to carry out, ADLs or IADLs
- conventional treatments or modalities to restore the worker's ability to carry out ADLs and IADLs have been exhausted
- there is up-to-date scientific evidence or evidence-based guidelines from 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 benefit 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.

Appropriate measures to facilitate independent living

The following benefits and services are the measures the WSIB considers appropriate to facilitate independent living in most cases:

- attendant care provided through an agency, refer to 17-06-05, Personal Care Attendants and Allowance
- minor vehicle modifications, refer to 17-06-07, Vehicle Modifications
- minor home modifications, refer to 17-06-08, Home Modifications.

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In cases where a worker has a serious injury or illness as defined in this policy, the WSIB also considers the following additional independent living benefits and services to be appropriate:

- independent living allowances, refer to 17-06-02, Independent Living Allowances
- independent living devices, refer to 17-06-03, Independent Living Devices
- guide dog or service dog, refer to 17-06-04, Guide Dogs and Service Dogs
- personal care allowance, refer to 17-06-05, Personal Care Attendants and Allowance
- major vehicle modifications, refer to 17-06-07, Vehicle Modifications, and
- major home modifications, refer to 17-06-08, Home Modifications.

To determine the benefits and services that are necessary, appropriate and sufficient in each case, the WSIB considers the extent and duration of the functional limitations resulting from the work-related injury or illness. Entitlement is considered according to the entitlement criteria outlined in the policy specific to the benefit or service.

Additional independent living benefits and services may be provided as of the date the eligibility criteria and guidelines for the specific benefit or service are met.

The WSIB may also consider entitlement to other health care measures it considers necessary, appropriate and sufficient to facilitate independent living where all of the following are met:

- the entitlement criteria for additional independent living measures outlined in this policy are not met,
- the other health care and independent living benefits and services available to all workers are not sufficient to meet the worker's independent living needs while they recover, and
- the other measure assists the worker in carrying out their ADLs or IADLs while they recover.

In these cases, the health care measure should not exceed the independent living benefit or service that would have been provided to cover a similar expense, e.g., the home maintenance allowance.

Other health care benefits and services a worker is entitled to while recovering from the work-related injury or illness may also facilitate a worker's independent living, including:

- home health care, refer to 17-06-06, Home Health Care
- hearing devices, refer to 17-07-04, Hearing Devices
- prostheses and assistive devices, refer to 17-07-05, Orthopaedic, and
- health care equipment and supplies, refer to 17-07-06, Health Care Equipment and Supplies.

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Appropriate measures to improve quality of life

The WSIB considers measures appropriate to improve a worker's quality of life when they have a severe impairment to be those that increase their ability to participate in personal, family and social activities. The following are the specific measures the WSIB considers appropriate to improve quality of life for workers who have a severe impairment as defined in this policy:

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

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

To determine entitlement to the quality of life allowance or benefits, it must be established that they are necessary, appropriate and sufficient in the individual case. Refer to 17-06-09, Quality of Life Benefits and Allowance for the specific entitlement criteria for the allowance and each benefit.

NOTE

Mental health supports for workers with a work-related injury or illness are considered under 17-01-02, Entitlement to Health Care.

Transitional provisions

In claims with an accident prior to September 21, 2026, this policy applies when the initial entitlement decision is made on or after September 21, 2026.

In claims with an accident prior to September 21, 2026, where the initial entitlement decision is made prior to September 21, 2026, this policy applies according to the transitional provisions in the policy related to the specific benefit or service.

Application date

This policy applies to all decisions made on or after September 21, 2026, for accidents on or after September 21, 2026. This policy also applies to accidents prior to September 21, 2026, according to the "Transitional provisions" section.

Document history

New document.

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References

Legislative authority

Workplace Safety and Insurance Act, 1997
Sections 32, 33

Workers' Compensation Act, Revised Statutes of Ontario 1990
Sections 50, 52, 54

Approval

Approved by the President and CEO on June 23, 2026.