

## Chapter 2

# QUALITY OF LIFE RATING CHAPTER

### Introduction

This chapter is used to assess the effects of an entitled condition on a Member/Veteran/Client's Quality of Life (QOL). Activities of Independent Living, Recreational and Community Activities, and Personal Relationships are all components considered in a QOL rating. One QOL rating is arrived at for each entitled condition or bracketed entitled conditions. The term "*bracketed conditions*" is defined as entitled conditions which affect the same body areas or result in a similar loss of function and cannot be separated for medical assessment purposes, that are grouped or "bracketed" together to arrive at one Medical Impairment rating.

The effects of an entitled condition may limit or prevent the fulfilment of a role in the above-noted QOL components that would be normal for a Member/Veteran/Client of the same age without a disability.

It must be emphasized that, when and where possible, the usual or accustomed activities that the Member/Veteran/Client was engaged in prior to the disability or worsening of the disability should be the major consideration in determining the QOL effects from the entitled condition or the bracketed entitled conditions. In addition, the inability to perform or to modify usual QOL activities must be directly due to the entitled condition and not other variables or characteristics such as non-entitled condition(s), lack of skill, motivation, choice, availability or access to recreational activities, employment, etc. The appropriate QOL level will be determined based on the provided information. In the absence of the QOL information, a Member/Veteran/Client will be awarded the minimum QOL level 1 rating in relation to the Medical Impairment rating.

Judgement is to be used by the decision maker as to the extent that the entitled condition contributed to the QOL effects versus other factors such as non-entitled condition(s), etc. The Partially Contributing Table should not be applied to the QOL rating as that table is specific to the calculation of Medical Impairment ratings only.

Each time there is a new entitlement award or a review of an assessment, at either the departmental or VRAB level, a QOL rating for each entitled condition or bracketed entitled conditions is added to the Medical Impairment rating to arrive at the Disability Assessment. It is the final Disability Assessment which would be the subject of a review or appeal.

## Assessment Example

Member/Veteran/Client is entitled for chronic sinusitis and hearing loss:

Medical Impairment rating for chronic sinusitis

**Table 10.2** (Nose, Throat, Sinus Impairment Assessment chapter) is **5**.

Quality of Life (QOL) rating for chronic sinusitis

**Table 2.2** (Quality of Life chapter) at level 1 is **1**.

**Disability Assessment for chronic sinusitis is 6%.**

Medical Impairment rating for hearing loss

**Table 9.1** (Hearing Loss and Ear Impairment) is **20**.

Quality of Life (QOL) rating for hearing loss

**Table 2.2** (Quality of Life chapter) at level 1 is **2**.

**Disability Assessment for hearing loss is 22%.**

**The Member/Veteran/Client would have a Total Disability of 28% (6% + 22%).**

## Partial Entitlements:

In cases of partial entitlement, the Medical Impairment rating and the QOL rating are added and the level of entitlement is applied to determine the Disability Assessment.

In cases of bracketed assessments, the bracketed Medical Impairment rating and QOL rating are added and the highest degree of entitlement is applied to determine the Disability Assessment.

## Definitions:

**“Activities of Independent Living”** refer to the Member/Veteran/Client’s ability to sustain effective routines in a domestic and/or work environment and to perform important activities such as using forms of transport which enable the Member/Veteran/Client to maintain self-sufficiency. The ability to work takes into account any necessary changes or modifications to employment or the workplace. Only the impact of the entitled condition or bracketed entitled conditions on the Member/Veteran/Client’s ability to engage in these activities is to be taken into account; the Member/Veteran/Client’s inability to do domestic, travel or employment activities for some other reason (e.g. choice, habit, inexperience, lack of skill) is not to be taken into account.

**“Recreational and Community Activities”** refers to the ability to take part in any activities of the Member/Veteran/Client’s choosing. A recreational rating is based on the Member/Veteran/Client’s normal recreational and community activities and measures the limitation placed by the entitled condition or bracketed entitled conditions on the ability to continue those activities. It also takes into account the Member/Veteran/Client’s need to modify recreational pursuits or to seek alternatives. Community activities include work in a voluntary capacity.

**“Personal relationships”** refers to the Member/Veteran/Client’s ability to initiate, take part in and maintain appropriate and customary social, sexual and interpersonal relationships. To determine the effect on personal relationships, it is necessary to establish how the physical and psychological effects of the entitled condition or bracketed entitled conditions affect the Member/Veteran/Client’s *usual* ability to interact socially with others.

**Method of Assessment:**

To determine the appropriate QOL level, three (3) levels of ratings are used within **Table 2.1** (Level 1, Level 2, and Level 3).

Once the appropriate QOL level is determined, and the Medical Impairment rating of the entitled condition or bracketed entitled conditions is identified, the final calculation of the QOL rating is determined using **Table 2.2**.

**Level 1**

At this level the Member/Veteran/Client’s QOL is considered mildly affected by the entitled condition or bracketed entitled conditions. “Mildly Affected” is defined as a slight degree of change in usual and accustomed QOL functioning which is due to the entitled condition or bracketed entitled conditions.

**Level 2**

At this level, the Member/Veteran/Client’s QOL is considered to be moderately affected by the entitled condition or bracketed entitled conditions. “Moderately Affected” is defined as a medium degree of change in usual and accustomed QOL functioning which is due to the entitled condition or bracketed entitled condition.

**Level 3**

At this level, the Member/Veteran/Client’s quality of life is considered to be extremely affected by the entitled conditions. “Extremely Affected” is defined as a significant degree of change in usual and accustomed QOL functioning which is due to the entitled condition and or bracketed entitled conditions.

## Calculation of Quality of Life Rating and Disability Assessment

Follow the steps below to calculate the QOL rating.

- Step 1:** Determine the QOL level due to each entitled condition or bracketed entitled conditions using **Table 2.1**.
- Step 2:** Determine the QOL rating using **Table 2.2**. Identify the Medical Impairment rating for the entitled condition or bracketed entitled conditions as calculated using the Medical Impairment chapters and apply the QOL level to determine the final QOL rating for each entitled condition or bracketed entitled conditions.
- Step 3:** If there is full entitlement (5/5ths) for an entitled condition, add the Medical Impairment rating and QOL rating to form the Disability Assessment.

**[If there is partial entitlement (1/5, 2/5, 3/5, 4/5) for an entitled condition]:**

the Medical Impairment rating and the QOL rating are added and the level of entitlement is applied to determine the Disability Assessment.

In cases of bracketed assessments, the Medical Impairment rating and QOL rating are added and the highest degree of entitlement is applied to determine the Disability Assessment.

**Every Member/Veteran/Client will be assigned a rating from the Level 1 column based on the Medical Impairment rating from the entitled condition or bracketed entitled conditions (calculated using the Medical Impairment chapters), unless it is determined that the criteria to establish a higher rating of Level 2 or Level 3 are met. To establish a level 2 or 3 rating, the majority of criteria for that level must be met.**

**Table 2.1 - QOL Level Determination Table**

QOL Level	Criteria
<p><b>Level 1</b></p>	<p>Mild interference with the ability to carry out the <i>usual and accustomed</i> activities of independent living, recreational and community activities, and/or personal relationships due to the entitled condition or bracketed entitled conditions:</p> <ul style="list-style-type: none"> <li>• Able to perform domestic/household activities on own but may require greater effort; or able to engage in usual employment, but experiences difficulty in carrying out full range of occupational activities due to entitled condition and may require modification to workplace, provision of aids or restructuring of tasks;</li> <li>• Able to drive a private motor vehicle or use public transportation independently, but may need vehicular adaptations, special seating or more frequent breaks;</li> <li>• Mild limitation with usual and accustomed type, frequency and quality of recreational and community activities e.g., reduced frequency of activity; may require some assistance to participate in activity; may require changes in routine or activity. Recreational and community activities are still satisfying;</li> <li>• Mild reduction in the *scope, frequency and quality of usual and accustomed social and inter-personal relationships, e.g., contact with family, casual friends, colleagues and neighbours may occur but contact with casual acquaintances and participation in large gatherings may be avoided or reduced; occurrence of conflict in relationships more frequent than before; the inability to carry out some usual and accustomed family or social responsibilities due to the entitled condition or bracketed entitled conditions.</li> </ul>
<p><b>Level 2</b></p>	<p>Moderate interference with the ability to carry out the <i>usual and accustomed</i> activities of independent living, recreational and community activities, and/or personal relationships due to the entitled condition or bracketed entitled conditions: Majority of the following criteria must be met for a level 2 rating.</p> <ul style="list-style-type: none"> <li>• Able to perform domestic/household activities with assistance/special adaptations; or unable to work full time in normal occupation, or has had to change occupation or number of hours worked, or both because of the entitled condition;</li> <li>• Unable to drive but can travel using public or private transportation with assistance and/or vehicular adaptations;</li> <li>• Moderate limitation with usual and accustomed type, frequency and quality of recreational and community activities e.g., reduced frequency of activity; requires changes in routine or activity, able to participate in activity but requires assistance;</li> <li>• Moderate reduction in the *scope, frequency and quality of usual and accustomed inter-personal, social and interpersonal relationships; relationships primarily confined to immediate family and close friends; unable to carry out most of the usual and accustomed family responsibilities and is uninterested or distressed by partaking in usual family or social activities or outings due to the entitled condition or bracketed entitled conditions.</li> </ul>
<p><b>Level 3</b></p>	<p>Extreme interference with the ability to carry out <i>usual and accustomed</i> activities of independent living, recreational and community activities, and/or personal relationships due to the entitled condition or bracketed entitled conditions. Majority of the following criteria must be met for a level 3 rating.</p> <ul style="list-style-type: none"> <li>• Not able to complete most domestic/household activities even with assistance or special adaptations; or unable to work due to entitled condition;</li> <li>• Not able to use private or public transportation and is dependent on transportation for the disabled;</li> <li>• Extreme limitation in usual and accustomed type, frequency and quality of recreational and community activities e.g., unable to take part in usual and accustomed activities and unable participate in alternate activities;</li> <li>• Extreme reduction in the *scope, frequency and quality of usual and accustomed inter-personal, social and interpersonal relationships. Severely affected relationships with extreme difficulty in relating to anyone e.g. virtually little or no contact with family members, close friends; relationships with family or friends, etc. are almost non-existent and extremely strained; unable to carry out most usual and accustomed family responsibilities.</li> </ul>

\* **Scope is defined as family, friends, colleagues and neighbours.**

TABLE 2.2 - QUALITY OF LIFE CONVERSION TABLE

(Medical Impairment rating + QOL Rating = Disability Assessment)

Medical Impairment Rating (Calculated Using Impairment Chapters)	Level 1 QOL Rating	Level 2 QOL Rating	Level 3 QOL Rating
1-10	1	2	N/A
11 - 20	2	3	5
21 - 30	3	5	7
31 - 40	4	6	9
41 - 50	5	7	11
51 - 60	6	9	13
61 - 70	7	11	15
71 - 80	8	13	17
81 - 100	10	15	20

**Please Note:**

As per the *Pension Act*, payment of disability pensions/awards cannot exceed the maximum of 100% as set out in Schedule I or Schedule 3 of the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*.