



Modifications to living spaces make injured workers feel at home

By Melissa McGarry, Director, Product Implementation

When a 33-year-old man was grievously injured at work, the last thing he might have expected he would need as part of his recovery was a real estate agent.

But that's exactly what the father of two required after falling from a second-story balcony on the job and becoming a paraplegic. Following the accident, our team at Apricus was tasked with finding a new house for the man, whom we'll call Bill, so that he could continue raising his son and daughter.

Bill's challenges and the steps needed to help him get closer to the life he led before his injury illustrate the invaluable benefits that can arise from home modifications following workplace injuries. Bill's situation also underscores how broad-based specialty networks that offer a range of services can meet the sometimes-extraordinary needs of those who get hurt on the job.

Home modifications, which involve everything from installing railings, ramps, and high-seat toilets to widening doorways to accommodate wheelchairs, are just one aspect of the benefits a specialty network can deliver. Others include home health, diagnostic services, durable medical equipment, and transportation and translation. Together, these offerings demonstrate the diversity yet indispensability of services that fall under specialty networks. Indeed, this range highlights how important it is that injured workers have access to any number of services that could prove instrumental to their recoveries.

Understanding injured workers' needs helps solve problems

After Bill's devastating fall from a height of about 15 feet, the landlord of the three-bedroom house Bill had been renting wouldn't allow renovations that could have enabled him to use a wheelchair more easily at home. He would have to move. Bill's employer agreed to purchase a house that could be modified to meet his needs. This is the type of assignment that can fall to specialty networks.

Apricus Offers
Handrails & Grab Bars
Vehicle Modification
Entry Access | Lifts & Hoists
Appliance Modification
Ramps | Custom Showers
Kitchen & Bath Remodeling



While the particulars of Bill’s case are unique, the steps taken to address his challenges shed light on the kinds of questions that can come up when undertaking home modifications. First, it’s wise to gather some high-level information to begin understanding a worker’s needs. In this case, considerations included the budget for the home purchase, the desired location of the property, and the proposed timeline. For any home modification, there are fundamentals:

- What are the injured worker’s needs for managing the activities of daily living?
- What types of modifications might allow for those needs to be met?
- If more than one adaptation might work, which would be superior given all considerations (i.e., wheelchair ramp versus lift)?

It’s also important to be able to draw on the right expertise. An occupational therapist often plays a critical role in helping identify the injured worker’s needs and mapping out what interventions are most likely to be successful in meeting those requirements. In Bill’s case, an occupational therapist helped the real estate agent understand what factors might make a home well-suited to modifications. The agent sifted through available properties to identify promising houses. The occupational therapist then reviewed the selected homes—sometimes initially through a video tour and sometimes in person—to determine whether the property was indeed a good candidate for a retrofit.

Apricus Benefits

Licensed, credentialed, and insured contractors

Consistent communication between all parties

Negotiated pricing based on multiple bids

Multiple bids obtained and provided to client

As with any home-modification process, seeing a house helped answer numerous questions. These included inquiries about the width of various doorways, the size of bathrooms, and, more broadly, how well Bill might be able to move from room to room and live comfortably.

Livability is the overarching goal. The American Occupational Therapy Association [defines](#) home modifications as those that “adapt living spaces to increase usage, safety, security, and independence.” To achieve those ends, the industry group notes that modifications can include alterations, adjustments, or additions to a person’s home. These can range from simple changes to advanced tools and might include “the use of specialized, customized, off-the-shelf, or universally designed technologies; low- or high-tech equipment, products, hardware controls and cues, finishes, and furnishings; and other features that affect the layout and structure of the home.”



A home-modification process that begins an occupational therapy evaluation can identify the injured worker's needs and will take into account the nature of the injury and the home environment. This is when the questions around a home modification start to become more detailed. These might include:

- Are the disabilities temporary, progressive, or permanent?
- Does the injured worker rent or own? (If the worker is renting, a letter from the landlord permitting modifications to the home would be necessary. If the worker owns the home, determine whether there are any applicable regulations from an entity such as a homeowners' association. A copy of the deed might also be required.)
- How many stories does the home have? If it's more than one, does the injured worker need access to all floors? Will a stair lift or an elevator installation be required?
- How old is the home? If it's older, wiring might be outmoded or the structure itself might not be suitable for modification without extensive upgrades.
- How many entrances does the home have?
- What limitations or special circumstances does the injured worker have? For example, are there children in the home?
- What equipment does the injured worker own? It's wise to obtain any details about the type of equipment such as a power wheelchair, lift, or bed and to factor the existing equipment into modification plans.
- What equipment is planned? As with existing equipment, it's wise to factor any planned equipment into the proposed modifications.

Specialists Facilitate
Projects from start to finish
Detailed project plan with
toll gate review and sign off
On-going communication
across all parties



Keeping the focus on individuals is key

There are so many practical [considerations](#) around home modifications that it might be easy to lose sight of the injured worker. But it's essential that the individual's needs and desires are taken into account. In Bill's situation, he was concerned with finding a home within the school district in which his children were enrolled to minimize disruption to them. The team handling his case worked to find a house that was both within the proper school district and was a property Bill found desirable. After all, if he didn't like the house, it was less likely Bill would achieve his goals of regaining as much independence as possible and providing an ideal environment in which to raise his children, ages 8 and 14.

Another aspect of keeping the focus on the injured worker involves setting expectations about how life in a modified home is likely to unfold. Changes and adaptations to a home can make it possible for an injured worker to thrive, yet it's also likely that life will remain different for the worker than it was before the injury, at least for a time. Showing understanding about an injured worker's emotional needs throughout the modification process can help make the process less taxing for the individual.

Even with diligent preparation, challenges can arise

Amid all the decision-making about railings, cabinetry access, and roll-in bathtubs, there will often be unexpected complications that emerge. That's why it's a best practice to do as much digging as possible into the injured worker's needs before beginning a home modification. This approach can help sidestep at least some potential pitfalls.

Provider Network

Apricus increases case efficiency and overall program savings by contracting with a broad range of cost-effective local and national home/vehicle modification providers that cover many specialties.

Sometimes, of course, the challenges are beyond anyone's control. Like in much of the U.S., the housing market where Bill lives has been red hot. Eager buyers have been snapping up homes within a few days of their listing. Acting decisively is key. In this case, that meant gathering input in short order from the real estate agent, the occupational therapist, the employer making the all-cash purchase, and from Bill himself. It also meant having a process for disseminating information. After all, it wouldn't have made sense to show Bill a potential house that the occupational therapist hadn't signed off on as being viable for modification.



There were other hurdles as well that offer broader lessons. Many of the existing homes for sale weren't suitable for the alterations necessary to allow Bill to move about with relative ease. Even new construction, with the ability to allow for adaptations from the start, didn't present a good option because waiting for a home to be built risked adding months to the process. And among new houses that were nearer completion, builders erecting spec homes declined to make changes to their standard layouts.

The difficulties that accompanied the search for Bill's new house make clear that successful home modifications often demand adaptability borne of experience. This flexibility in problem solving can help ensure that an injured worker's needs are best met.

The challenges that can arise with home modifications will naturally often be unique to a particular property or to an injured worker's circumstances. Yet there are foundational principles that researchers [note](#) should guide home modifications in general, even beyond those for injured workers. These broad goals include:

- Preventing falls and improving safety
- Seeking improved function and independence
- Promoting physical health and wellbeing

Always review how well modifications are working

An essential component of a home-modification effort is evaluation. After all, if a change wasn't effective in assisting an injured worker, the modification was a waste of time and money and, most important, a potential source of frustration for the injured worker. It makes intuitive sense that including the person on behalf of whom the interventions are being made helps drive [satisfaction](#) with the modifications themselves. Those who feel a part of the process are more likely to believe the resulting alterations enable their activities of daily living. That confidence and the resulting sense of self-sufficiency can, in turn, help drive better injury outcomes.

Relying on a network capable of executing home modifications is important because while there is great need—in large part due to an aging society—it can be difficult to identify reputable occupational therapists and other experts within a region who can determine which modifications are necessary. One study, for [example](#), found a lack of centralized databases for occupational therapists was contributing to fewer home modifications being completed than is necessary to meet demand. Having vendors that are experienced and regularly evaluated in performing such work can help ensure changes to an injured worker's living environment are done correctly and in a timely manner.

The needs of injured workers who require home modifications vary and can be complex. But what remains universal is the goal of improving an injured worker's day-to-day ability to function. For Bill, success is being able to move about his new home with greater ease than in his prior house—and being able to raise his children in an environment where he can focus on being a good father.

Apricus Products and Services



Durable Medical Equipment

Beds and bed care products, Continuous Passive Motion (CPM), therapeutic equipment, bathroom safety items, hot and cold therapy, traction/compression equipment, custom equipment



Mobility Devices

Walkers, canes, crutches, patient lifts, rollators, knee walkers, wheelchairs (manual/power for rent or purchase), wheelchair accessories, custom wheelchairs (power/manual), scooters



Orthotics & Prosthetics

Upper & lower extremity braces/supports (shelf or custom), customized shoes, artificial limbs, trunk support, specialty items



Electrical Stimulation Devices

Transcutaneous Electrical Nerve Stimulation (TENS), Neuromuscular Stimulation (NMS), pulse galvanic stimulation, interferential therapy, specialty units



Medical Supplies

Catastrophic injury, burn care, complex trauma or fractures, wound care and ostomy products, urology and incontinence, TENS supplies (no autoshipping)



Hearing Aids

Evaluation with audiologists/medical dispenser/ ENT analog/digital-Behind-the-Ear (BTE), "Mini" BTE In-the-Ear (ITE), In-the-Canal (ITC), Completely-in-Canal (CIC)



Interpretation/Translation

Onsite interpretation & translation, language line, document translation and transcription



Catastrophic Care

Coordinates arrangements for products/services for acute and long-term catastrophic injuries



Respiratory Therapy

Liquid and compressed gas oxygen, portable oxygen devices, therapeutic and life sustaining equipment, conservation equipment, respiratory therapists



Diagnostic/Imaging Services

Outpatient coordination for services including CT scans, MRIs, X-rays, EMGs, Nerve Conduction Studies (NCS)



Bone Growth Stimulation

Electrocurrent, ultrasound, conventional & spinal, brand specific available



Home Health Care

General and skilled nursing care, IV therapy, hourly care, companions and homemakers, in-home and outpatient physical and occupational therapy, speech therapy



Hospital Discharge Planning

Coordination Coordination of DME, Supplies, and Home Health services in prep for discharge



Home/Vehicle Modifications

Modification services where alteration and equipment installation is needed to live independently, safely, and productively.



Medical Transportation

Ground (taxi, sedan, wheelchair van, ambulance), air (plane, helicopter)

What does this mean for you?

While home (or even vehicle) modifications may not occur routinely, it is vital to have a specialty network partner that you can trust for these very complex cases. If you have a case today, or one down the road, be sure to reach out to Apricus and we will help make home or vehicle modifications much easier for you and more successful for the injured workers you are supporting.



About the author

Melissa McGarry has been with Coventry & Apricus for more than 10 years and oversees multiple network products including its Outcomes-based Network Program, Exclusive Provider Program, Specialty, Telemedicine, and Auto Network. She has 30+ years' experience in the health care industry with deep knowledge of networks, network products, utilization management, and behavioral health.

About Apricus

Apricus is the combination of two industry-leading specialty networks offering durable medical equipment, diagnostic imaging, physical medicine, home health, transportation and translation and more for the casualty insurance market.