

Assignment 11

Rehabilitation

Review Prior Assignment and Answer Questions

EDUCATIONAL OBJECTIVES REVIEW

Estimated time required to complete the Educational Objectives Review: 100 minutes

Divide the class into groups of three or four students, and have each group select a leader.

E.O. 1 Explain the need for, and purposes of, rehabilitation.

10 minutes

PRESENT: Come up with three lists for students to complete based on the following questions:

- What is rehabilitation and what is its purpose?
- What need is there for rehabilitation?
- How has the insurance industry responded to the need for rehabilitation?

CONFIRM: Bring the discussion back to the E.O., and confirm that the students can explain the need for, and purposes of, rehabilitation. Refer the students to Handout/Transparency #1. (*Overview of Rehabilitation* pg. 1 – 4).

Note to Instructor: For the purpose of this discussion, the material works better as an overhead than it does as a handout.

E.O. 2 Given a claim, explain how candidates for rehabilitation may be identified.

25 minutes

INSTRUCT: Refer the students to Handout/Transparency #2, at the end of this section. Instruct the groups to review all three cases, and to indicate whether or not the injured individual in each case would be a good candidate for rehabilitation. The groups should be prepared to explain their reasoning.

Note: The key to this exercise is to identify issues. Students may not necessarily agree whether the person is overall a good candidate for rehab. They may vary according to company philosophy.

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Allow 15 minutes for case discussions and ten minutes for presentation .

DEBRIEF: Invite the students' general participation and review the case studies.

CONFIRM: Bring the discussion back to the E.O., and confirm that the students can explain how candidates for rehabilitation may be identified.

E.O.3 **Given a claim, explain how medical case management, vocational rehabilitation and psychosocial adjustment could be used.**

10 minutes

INSTRUCT: Refer the students back to Handout/Transparency #2. Ask questions to entire class to describe how each of the following might be implemented for each claim:

- Medical case management
- Vocational rehabilitation
- Psychosocial adjustment

DEBRIEF: Invite the students' general participation and review how the rehabilitation strategies might be implemented.

CONFIRM: Bring the discussion back to the E.O., and confirm that the students can explain how medical case management, vocational rehabilitation and psychosocial adjustment could be used in resolving a claim.

E.O.4 **Describe the roles of various professionals involved in the rehabilitation process.**

15 minutes

INSTRUCT: Refer the students to Handout/Transparency #3, at the end of this section. Instruct the groups to complete assigned parts of the matrix. Afterwards a group member should present to the class the groups description.,

DEBRIEF: Display a blank copy or facsimile of Handout/Transparency #3 as an overhead, or on a flip chart, white board or chalkboard. Invite the students' general participation and complete the matrix.

CONFIRM: Bring the discussion back to the E.O., and confirm that the students can describe the roles of various professionals involved in the rehabilitation process.

E.O.5 **Describe the contribution each of the following could make to the rehabilitation process: the injured person, the injured person's family, the**

employer, and the claim representative.

20 minutes

INSTRUCT: Instruct the groups to create a case study describing the circumstances of a worker's injury and describing the role that each of the following plays in that individual's rehabilitation.

- The injured person
- The injured person's family
- The employer
- The claim representative

DEBRIEF: Have each leader read the group's case study aloud.

CONFIRM: Bring the discussion back to the E.O., and confirm that the students can explain the contribution that the injured person, the injured person's family, the employer and the claim representative can make to the rehabilitation process.

E.O.6 **Define or describe each of the Key Words and Phrases for this assignment.**

INSTRUCT: If time permits refer the students to Handout/Transparency #4, included at the end of this section or have students do given exercises. Crossword puzzle can be assigned as homework. For this exercise, the supporting material works better as a handout than it does as an overhead. However, you may wish to use an overhead during debriefing. An answer sheet is included at the end of this section.

DEBRIEF: Display a copy or facsimile of Handout/Transparency #4 as an overhead. Invite the students' general participation and complete the puzzle.

CONFIRM: Bring the discussion back to the E.O., and confirm that the students can define or describe each of the Key Words and Phrases for this assignment.

ADDITIONAL EXERCISES

Note to Instructor: These additional exercises have been provided to supplement the material found in this assignment. You may wish to use these exercises as tests or assignments, or you may wish to have students use them simply as a review of what they have learned.

TRUE/FALSE EXERCISE

Estimated time required to complete the True/False exercise: 10 minutes (5 to complete; 5 to review)

Indicate with a check mark whether the following statements are **TRUE** or **FALSE**.

TRUE **FALSE**

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Physometry is a medical specialty concerned with diagnosing, evaluating and treating patients with impairments or disabilities in order to restore maximum physical, psychological, social and vocational function. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. The erosion of common law defenses has resulted in more individuals receiving more certain benefits. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. The discipline known as occupational therapy was introduced in the United States during World War I. |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. The difference between a psychologist and a psychiatrist is that a psychologist is also a medical doctor and is therefore able to prescribe medication and admit patients to a hospital for evaluation and treatment. |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. The two main disciplines within insurance rehabilitation are medical case management and vocational rehabilitation counseling. |
| <input type="checkbox"/> | <input type="checkbox"/> | 6. Most states do not regulate case managers and vocational counselors. |
| <input type="checkbox"/> | <input type="checkbox"/> | 7. No statute mandates medical case management or vocational counseling in general liability or in professional liability cases. |
| <input type="checkbox"/> | <input type="checkbox"/> | 8. Most rehabilitation vendors are qualified and licensed to perform psychotherapy. |
| <input type="checkbox"/> | <input type="checkbox"/> | 9. The Minnesota Multiphasic Personality Inventory (MMPI) measures an individual's occupational interest in jobs requiring technical or college training. |
| <input type="checkbox"/> | <input type="checkbox"/> | 10. Functional capacities are the physical demands of a job including such things as lifting, standing, walking, sitting, reaching and climbing. |

SHORT ANSWER EXERCISE

Estimated time required to finish the completion exercise: 15 minutes (10 to complete; 5 to review)

Briefly answer each of the following questions.

1. How does the Commission of Disability Management Specialists define insurance rehabilitation?
2. Briefly describe two pressures from outside the insurance industry that have increased the need for and interest in rehabilitation.
3. List the key participants in the insurance rehabilitation process.
4. What sorts of treatments or services are provided in psychosocial adjustment?
5. Describe the extent to which a rehabilitation vendor's service is subject to legislative standards.
6. What factors do claims representatives evaluate when identifying whether or not a workers compensation claimant is a good candidate for rehabilitation?
7. What is the difference between a definitive diagnosis and a presumptive diagnosis?
8. Describe the process of "work hardening".
9. What are the five categories of psychometric testing?
10. What is the significance of the 1960 court of appeals case *Kramer v. Flemming*?

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MATCHING EXERCISE

Estimated time required to complete the matching exercise: 10 (5 to complete; 5 to review)

Match each term with the appropriate definition, description or explanation.

- | | |
|------------------------------|---|
| A. Work sample | 1. ___ A change in the physical demands, number of duties, emotional demands, and/or hours required in a job |
| B. Labor market survey | 2. ___ The residual physical abilities of an injured person |
| C. Vocational evaluation | 3. ___ A collaborative process which assesses, plans, implements, monitors and evaluates options and services to meet an individual's health needs to promote quality, cost effective outcomes |
| D. Job modification | 4. ___ The integration of medical, vocational and employer information to facilitate communication, return to work and restoration of the individual to be able to function in society |
| E. Release to work | 5. ___ A defined work activity that uses tasks, materials, tools and equipment similar to those used in an actual job |
| F. Functional capacities | 6. ___ A physician's approval for an injured person to return to some level of work |
| G. Psychosocial adjustment | 7. ___ An assessment of a person's intelligence, academic achievement levels, aptitude, vocational interests, and personality |
| H. Medical case management | 8. ___ The restoration of an impaired or disabled individual to a meaningful occupation |
| I. Vocational rehabilitation | 9. ___ Assessment of a disabled person's attitude and understanding, spouse and family support, and financial resources; and formal counseling on adjustment to disability, pain, chemical dependency, or vocational change |
| J. Insurance rehabilitation | 10. ___ A formal exploration of job openings in the local community based on local employment service listings, newspaper ads, and direct employer contacts |

SAMPLE EXAM QUESTIONS

Estimated time required to complete the sample exam questions: 20 minutes

Circle the most appropriate answer for each question.

1. (E.O.1)

All of the following explain the need for or purpose of rehabilitation, EXCEPT:

- a) Financial reimbursement does not always compensate an injury because it does not address the social costs of the injury.
- b) The loss of common law defenses and legal strategies for mitigating the bodily injury exposure creates pressure to have a safety net that provides rehabilitation.
- c) Almost every state mandates rehabilitation for all workers compensation, automobile, general liability and professional liability cases.
- d) The growth of no-fault insurance has resulted in pressure to control costs under this type of system.

2. (E.O.2)

Which of the following describes an injured person who should definitely be a candidate for rehabilitation?

- a) An individual who has had two fingers amputated on their dominant hand
- b) A fifty-year-old warehouse worker, covered by workers compensation, who has no high school education and who earns relatively low wages.
- c) A sixty-year-old plaintiff, previously in good health, with three months projected disability, in a case in which the defendant's liability is questionable and policy limits are \$100,000
- d) All of the above

3. (E.O.3)

All of the following describe strategies, tools or techniques used in psychosocial adjustment, EXCEPT:

- a) Counseling on adjustment to disability, pain, chemical dependency, or vocational change.
- b) Testing of intelligence, educational achievement, aptitude, interest patterns and personality.
- c) Formal psychosocial assessment with individual or group therapy.
- d) Assessment of the disabled person's attitude and understanding, spouse and family support, and financial resources.

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4. (E.O.4)

A licensed medical professional who by means of examination, treatment, or instruction detects, assesses, prevents, corrects or limits physical disability, bodily malfunction or pain is called

- a) An orthopedic physician.
- b) A certified orthotist.
- c) A physiatrist.
- d) A physical therapist.

5. (E.O.5)

Which of the following describe how the claim representative contributes to the rehabilitation process?

- a) By identifying injury claims that could benefit from insurance rehabilitation services
- b) By communicating with the injured person to clarify the benefits and goals of insurance rehabilitation
- c) By evaluating the quality of service provided by the rehabilitation vendor
- d) All of the above

6. (E.O.6)

An individual who interviews a claimant to identify non-medical psychosocial, financial, and discharge needs is

- a) A social worker.
- b) A psychologist.
- c) A psychosocial therapist.
- d) A case manager.

ANSWERS TO THE ADDITIONAL EXERCISES

TRUE/FALSE

- | | |
|------|-------|
| 1. F | 6. T |
| 2. T | 7. T |
| 3. T | 8. F |
| 4. F | 9. F |
| 5. T | 10. F |

SHORT ANSWER

1. The Commission of Disability Management Specialists defines insurance rehabilitation as "the integration of medical, vocational and employer information to facilitate communication, return to work, and restoration of the individual to be able to function in society." (pg. 1 – 2)
2. Among the outside pressures to manage the bodily injury exposure is the erosion of common law defenses. This results in insurance benefits for a greater number of persons and fewer legal strategies for mitigating the bodily injury exposure. This in turn creates pressure to have a safety net that provides rehabilitation services. In addition, the growth of no-fault insurance has resulted in increased pressure to control costs under this type of system, resulting in increased use of rehabilitation strategies. (pg. 3)
3. Psychosocial adjustment is accomplished through services such as the following: informal assessment of the disabled person's attitude and understanding, spouse and family support, and financial resources; formal counseling on adjustment to disability, pain, chemical dependency, or vocational change; and formal psychosocial assessment with individual or group therapy. (pg. 11)
4. The key participants in the insurance rehabilitation process are the claim representative, rehabilitation professionals, the injured person, the injured person's family and friends, and the injured person's employer. (pg. 13)
5. Several states, including California, Minnesota and Georgia, have established extensive rules regarding a rehabilitation vendor's conduct in handling workers compensation claims. Yet even those states have no comprehensive service standards against which to measure the service of an insurance rehabilitation vendor. (pg. 14)
6. When identifying whether or not a workers compensation claimant is a good candidate for rehabilitation, claims representatives evaluate the following factors: age, time on the job, type of work, net wages, job market, education, medical progress, and other factors such as attorney representation. (pg. 23 – 24)
7. A definitive diagnosis describes the condition and what caused it. A presumptive diagnosis denotes a condition that may have other causes, and is sometimes referred to as a "rule-out" diagnosis since other causes for the condition must still be ruled out. (pg. 26 - 27)
8. Work hardening is a technique that helps the injured worker to gradually readjust to the physical demands of a job. The person practices job-related tasks using less weight, or for shorter periods or time, or at a slower pace than is required on the job. The rehabilitation professional assists the employer in identifying opportunities for job modification and coaches the worker during work hardening exercises. (pg. 31)

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9. The five categories of psychometric testing are tests of intelligence, tests of educational achievement, tests of aptitude, tests of interest patterns, and tests of personality.
10. This case laid the foundation for forensic rehabilitation. The court ordered the use of a rehabilitation professional for expert testimony in a Social Security case. Since this case, the use of vocational rehabilitation counselors as expert witnesses has spread to hearings on workers compensation, general liability, auto liability, professional liability, and even ocean marine bodily injury claims. (pg. 37)

MATCHING

- | | |
|------|-------|
| 1. D | 6. E |
| 2. F | 7. C |
| 3. H | 8. I |
| 4. J | 9. G |
| 5. A | 10. B |

SAMPLE EXAM QUESTIONS

- | | |
|------|------|
| 1. C | 4. D |
| 2. B | 5. D |
| 3. B | 5. A |

HANDOUT/TRANSPARENCY #1

Purpose of Rehabilitation

What is rehabilitation?

- process whereby an individual achieves maximum physical, cognitive, emotional, social and economic capability; includes 2 disciplines
 - physical/psychosocial rehabilitation – optimize an individual's level of functioning after an impairment so as to limit or prevent disability
 - insurance rehabilitation – facilitate communication, return to work, and restoration of the individual to be able to function in society

What has created the need for rehabilitation?

- significant financial and social consequences of bodily injury
- erosion of common law defenses (e.g. assumption of risk)
 - more injured individuals are eligible for more compensation
 - fewer options for mitigating bodily injury exposure
 - societal pressure for "safety net"
- growth of no-fault insurance (e.g. workers compensation, auto)
 - increases exposures and results in pressure to control costs

What is the purpose of rehabilitation?

- compensation for only financial losses associated with a bodily injury, (e.g. lost income, medical expenses) is not enough
- rehabilitation restores or prevents the significant social losses arising from injuries (e.g. productive individual becoming dependent, loss of dignity)

How has the insurance industry responded?

- industry groups support the use of rehabilitation in bodily injury claims
 - Insurance Rehabilitation Study Group
 - National Commission on State Workers Compensation Laws

HANDOUT/TRANSPARENCY #2

Case 1

Andrew Johnson is a casualty claim representative with Heartland Insurance. Heartland uses the evaluation method illustrated in Exhibit 4-3 on page 24 in the text to determine whether to refer injured claimants in liability cases to rehabilitation. Andrew has been assigned an automobile liability claim involving Heartland's client Fred Philpot and a third party, Dale Jeffreys. Dale is a thirty-two-year-old single mother who works as a cashier at the local grocery store. Driving to work one morning she is involved in a head-on collision with Fred who is returning home after working a double shift at the factory where he is employed. He unfortunately falls asleep at the wheel, and his pickup truck suddenly veers across the centerline and collides with Dale's sedan. Dale suffers head injuries causing reduced motor control in her right arm and right leg, as well as mild speech problems. When Andrew visits Dale in hospital to take a statement, she indicates that she is concerned that her injuries may affect her ability to care for her children, and asks about rehabilitation. The liability limits on Fred's automobile insurance policy are \$1 million.

Case 2

Lena Fong is a workers compensation claim representative with CompCorp Inc. CompCorp's policy is to implement rehabilitation strategies for workers with the specific types of injuries listed on pages 21 and 22 of the text. Lena has been assigned two workers compensation claims involving CompCorp's client, Big Sky Construction Ltd. Big Sky's employee, Mike Matucci, has worked as a mason for ten years. His eighteen-year-old son, Angelo, has just joined the company as a laborer. One day, Mike is erecting a two-story, freestanding concrete block wall, and Angelo is helping. There is a stiff breeze, and Mike shores up the wall with a number of wooden braces, which he adjusts as the height of the wall increases. Late in the day, he sends Angelo with the wheelbarrow to fetch another load of mortar. As Angelo pushes the wheelbarrow along the down-wind side of the wall, he accidentally knocks one of the main braces. Mike turns just in time to see a large section of the wall collapse on his son. Angelo's right forearm is broken in eight places and he suffers a variety of cuts and bruises. A few days later, Mike begins to suffer debilitating headaches, to have trouble sleeping, and to have flashbacks of the accident. Both Angelo and Mike file workers compensation claims.

Case 3

Grant Wilkins is a workers compensation claim representative with Employee Protect Insurance Inc. The company uses the evaluation method illustrated in Exhibit 4-2 on page 23 in the text to determine whether to refer injured claimants to rehabilitation. Grant has been assigned a workers compensation claim involving Tammy Sooter. Tammy is a twenty-three-year-old short-order cook who has been working at Dave's Diner for about six months. She earns minimum wage. Tammy was a dropout in her teens, and is now attending school three nights a week in order to complete her high school education. Recently, Tammy has had several heated arguments with the owner, Dave, about her work schedule. Although Dave hired her to cover the supper rush, Tammy insists that she cannot work past 5:00 p.m. on the nights she attends school. One evening at work, Tammy slips and falls, fracturing her right elbow and sustaining some tendon damage. Tammy immediately calls an attorney and submits a workers compensation claim. The treating physician indicates to Grant that Tammy's medical progress is typical of that seen in this type of injury.

HANDOUT/TRANSPARENCY #3

PROFESSIONAL	ROLE PLAYED, OR TREATMENT OR SERVICE PROVIDED
Attending physician	
Audiologist	
Case manager	
Certified orthotist	
Consulting physician	
Job placement specialist	
Medical social worker	
Neurologist	
Neurosurgeons	
Occupational therapist	
Orthopedic physicians	
Orthopedic surgeons	
Physiatrist	
Physical therapist	
Prosthetist	
Psychiatrist	
Psychologist	
Recreational therapist	
Social workers	
Speech pathologist	
Work evaluator	

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HANDOUT/TRANSPARENCY #4 (page 1 of 2)

Refer to the list of clues on pages 1 and 2. For each clue, find and circle the correct word or phrase in the puzzle below. Words and phrases may appear horizontally, vertically, diagonally, forwards (left to right) or backward (right to left).

b	e	q	t	r	e	k	r	o	w	l	a	i	c	o	s	l	a	c	i	d	e	m	s	t
s	k	o	p	m	a	v	m	w	s	p	i	f	n	m	a	r	o	j	d	p	t	e	s	e
e	m	c	a	s	e	m	a	n	a	g	e	m	e	n	t	y	y	i	m	k	e	o	j	e
n	o	i	t	a	u	l	a	v	e	l	a	n	o	i	t	a	c	o	v	l	k	d	o	y
l	x	i	p	a	q	d	i	g	r	i	c	i	s	n	e	r	o	f	p	t	i	e	b	m
a	z	o	l	e	d	i	c	a	m	d	t	l	a	p	s	e	c	m	h	s	m	a	m	p
b	s	h	a	t	g	k	k	b	b	a	n	d	t	o	k	e	a	l	s	c	i	d	o	m
o	f	t	i	t	n	d	l	n	e	t	h	a	r	n	z	s	t	q	r	a	d	n	d	r
r	r	m	c	s	u	k	e	r	s	r	p	l	k	e	k	i	t	f	p	n	n	d	i	y
m	f	o	o	q	s	c	c	a	h	u	h	d	r	r	i	f	w	t	e	k	r	o	f	v
a	p	g	s	p	e	e	c	h	p	a	t	h	o	l	o	g	i	s	t	s	o	a	i	s
r	g	k	o	b	r	e	l	l	l	e	d	w	w	v	l	s	r	p	u	t	v	f	c	t
k	r	k	h	e	b	r	r	a	i	n	v	r	o	w	q	c	d	u	t	x	d	a	a	o
e	h	l	c	n	r	d	e	p	t	w	y	b	t	t	f	i	w	i	m	i	p	t	t	r
t	r	s	y	o	i	k	p	d	t	e	h	p	e	n	s	h	t	i	x	b	r	s	i	h
s	r	c	s	n	u	m	o	a	i	c	d	l	s	w	g	i	e	l	r	z	s	i	o	k
u	t	p	p	o	y	t	j	r	b	r	p	u	a	o	u	a	t	i	y	e	i	t	n	e
r	o	o	l	v	t	r	t	q	p	e	a	c	e	e	f	d	a	o	e	d	m	e	g	o
v	o	c	a	t	i	o	n	a	l	r	i	o	l	q	w	m	e	i	h	t	a	h	g	i
e	o	e	c	n	f	a	s	d	o	n	b	d	e	l	d	e	i	q	e	t	k	t	l	g
y	t	s	i	g	o	l	o	i	d	u	a	c	r	r	t	d	p	a	p	t	r	s	e	l
c	i	n	s	u	r	a	n	c	e	r	e	h	a	b	i	l	i	t	a	t	i	o	n	c
r	l	e	y	v	a	g	h	t	t	l	s	o	c	i	a	l	w	o	r	k	e	r	i	y
j	a	v	h	n	j	c	l	q	n	w	t	s	i	g	o	l	o	h	c	y	s	p	s	e
t	h	h	p	s	y	c	h	i	a	t	r	i	s	t	y	g	i	r	i	b	e	s	i	d

Clues

1. An approach to rehabilitation in which paramedical and social sciences are used to optimize an individual's level of functioning after an impairment for the purposes of limiting and/or preventing disability
2. The integration of medical, vocational and employer information to facilitate communication, return to work, and restoration of the individual to be able to function in society
3. A practitioner who diagnoses and treats language and cognitive/communication disorders

HANDOUT/TRANSPARENCY #4 (page 2 of 2)

4. A practitioner who diagnoses and treats hearing loss
5. A practitioner who designs and fits artificial limbs
6. A practitioner who provides care for patients with disabling conditions of the limbs and spine
7. A type of therapist who assists an injured person in selecting activities, hobbies, sports and exercises that maximize that person's opportunities
8. A practitioner who does a complete assessment of the injured person and family, often working as the case manager
9. An individual who interviews the claimant and family to identify non-medical psychosocial, financial and discharge needs
10. A practitioner who may administer psychometric tests to identify emotional problems or define vocational potential
11. A medical physician who treats an individual through counseling to help overcome emotional or psychological reactions to injury or disease
12. A collaborative process which assesses, plans, implements, monitors and evaluates options and services to meet an individual's health needs through communication and available resources to promote quality, cost effective outcomes
13. A type of therapy the object of which is to restore an impaired or disabled individual to a meaningful occupation
14. An approach to rehabilitation that may become the primary focus when an injured person refuses to cooperate with voluntarily offered rehabilitation services and the insurer plans to contest this lack of cooperation in court
15. A physician's approval for an injured person to return to some level of job activity
16. A change in the physical demands, number of duties, emotional demands and/or hours required in a job
17. A formal exploration of job openings in the local community based on local employment service listings, newspaper adds, and direct employer contacts
18. An assessment of a person's intelligence, academic achievement, aptitude, work interests and personality
19. A defined work activity, forming part of a vocational evaluation, that uses tasks, materials, tools and equipment that are similar to those used in an actual job

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HANDOUT/TRANSPARENCY #4– Answers

- | | |
|-----------------------------|---------------------------|
| 1. physical psychosocial | 11. psychiatrist |
| 2. insurance rehabilitation | 12. case management |
| 3. speech pathologist | 13. vocational |
| 4. audiologist | 14. forensic |
| 5. prosthetist | 15. release to work |
| 6. orthotist | 16. job modification |
| 7. recreational | 17. labor market survey |
| 8. medical social worker | 18. vocational evaluation |
| 9. social worker | 19. work sample |
| 10. psychologist | |

b	e	q	t	r	e	k	r	o	w	l	a	i	c	o	s	l	a	c	i	d	e	m	s	t
s	k	o	p	m	a	v	m	w	s	p	i	f	n	m	a	r	o	j	d	p	t	e	s	e
e	m	c	a	s	e	m	a	n	a	g	e	m	e	n	t	y	y	i	m	k	e	o	j	e
n	o	i	t	a	u	l	a	v	e	l	a	n	o	i	t	a	c	o	v	l	k	d	o	y
l	x	i	p	a	q	d	i	g	r	i	c	i	s	n	e	r	o	f	p	t	i	e	b	m
a	z	o	l	e	d	i	c	a	m	d	t	l	a	p	s	e	c	m	h	s	m	a	m	p
b	s	h	a	t	g	k	k	b	b	a	n	d	t	o	k	e	a	l	s	c	i	d	o	m
o	f	t	i	t	n	d	l	n	e	t	h	a	r	n	z	s	t	q	r	a	d	n	d	r
r	r	m	c	s	u	k	e	r	s	r	p	l	k	e	k	i	t	f	p	n	n	d	i	y
m	f	o	o	q	s	c	c	a	h	u	h	d	r	r	i	f	w	t	e	k	r	o	f	v
a	p	g	s	p	e	e	c	h	p	a	t	h	o	l	o	g	i	s	t	s	o	a	i	s
r	g	k	o	b	r	e	l	l	l	e	d	w	w	v	l	s	r	p	u	t	v	f	c	t
k	r	k	h	e	b	r	r	a	i	n	v	r	o	w	q	c	d	u	t	x	d	a	a	o
e	h	l	c	n	r	d	e	p	t	w	y	b	t	t	f	i	w	i	m	i	p	t	t	r
t	r	s	y	o	i	k	p	d	t	e	h	p	e	n	s	h	t	i	x	b	r	s	i	h
s	r	c	s	n	u	m	o	a	i	c	d	l	s	w	g	i	e	l	r	z	s	i	o	k
u	t	p	p	o	y	t	j	r	b	r	p	u	a	o	u	a	t	i	y	e	i	t	n	e
r	o	o	l	v	t	r	t	q	p	e	a	c	e	e	f	d	a	o	e	d	m	e	g	o
v	o	c	a	t	i	o	n	a	l	r	i	o	l	q	w	m	e	i	h	t	a	h	g	i
e	o	e	c	n	f	a	s	d	o	n	b	d	e	l	d	e	i	q	e	t	k	t	l	g
y	t	s	i	g	o	l	o	i	d	u	a	c	r	r	t	d	p	a	p	t	r	s	e	l
c	i	n	s	u	r	a	n	c	e	r	e	h	a	b	i	l	i	t	a	t	i	o	n	c
r	l	e	y	v	a	g	h	t	t	l	s	o	c	i	a	l	w	o	r	k	e	r	i	y
j	a	v	h	n	j	c	l	q	n	w	t	s	i	g	o	l	o	h	c	y	s	p	s	e
t	h	h	p	s	y	c	h	i	a	t	r	i	s	t	y	g	i	r	i	b	e	s	i	d