



Warning: Health insurance policies do not cover work-related injuries

Are you covered? The following excerpts from Wisconsin Insurance News, a newsletter published by the Office of the Commissioner of Insurance (OCI), addresses this critical issue.

In their warning to agents, OCI notes, "It is important to remember that group and individual health insurance policies may not cover work-related injuries. OCI is receiving inquiries from individuals and families who find that they are responsible for paying significant amounts of money for medical expenses related to work-related injuries because these claims are not covered by health insurance policies."

OCI further warns "...that most individual and group health insurance policies include specific exclusions regarding work-related injuries." They recommend that self-employed individuals, such as farmers, visit with their agent to determine whether an individual or family member has coverage for work-related activity. If not covered, these individuals are encouraged to purchase workers compensation coverage, a rider to their health insurance policy or occupational accident

and disability policies that provide some protection in the event of work-related injuries. For more information, contact Linda Low at (608) 267-5029 or linda.low@oci.state.wi.us.

The above excerpts were reprinted from the Fall 2003 Wisconsin Insurance News (WIN) newsletter published by the Office of the Commissioner of Insurance (OCI). Back issues of the WIN, as well as over 30 consumer insurance guides may be downloaded from OCI's website at <http://oci.wi.gov>. Contact OCI by calling 1-800-236-8517, e-mailing information@oci.state.wi.us, or by writing OCI, P.O. Box 7873, Madison, WI 53707-7873. ■

UPCOMING WINTER EVENTS

Stop & Visit AgrAbility at:

- Eau Claire Farm Show, Eau Claire -- March 2-3
- Farm Center Volunteer Update, Oshkosh -- March 5
- Agriculture Showcase, Fond du Lac -- March 5
- Midwest Ag Expo, Madison -- March 9-10
- PDPW Annual Conference, Madison -- Mar. 16-17
- WPS Farm Show, Oshkosh -- March 30-April 1
- JCEP Conference, Stevens Point -- April 14-15



AgrAbility of Wisconsin
 UW-Madison
 460 Henry Mall
 Madison, WI 53706

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FEATURING:

Soldiers Grove Woman Changes Approach to Calf Chore Challenges

Safety During the Wisconsin Winter

For the Health of it!

ALSO LOOK FOR:

Partners... by Allan Hein, DVR Counselor

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AgrAbility of Wisconsin

Plowing Ahead

Soldiers Grove Woman Changes Approach to Calf Chore Challenges

For many years, Sandra Werthwein was the first person down to the barn each morning. She boasted knowing a cow by udder alone on her family's dairy farm in Crawford County. Things however began to change at Werthview Farms when Werthwein's health started to hinder her completion of work on the farm.



Getting a lot of enjoyment out of cattle, Norman and Sandra Werthwein have a 60 cow herd and farm 250 acres in Crawford County.

Diagnosed with multiple sclerosis (MS) in 1984, Werthwein describes initially having tightness in her legs. With the progression of the MS, Werthwein now struggles with balance and fatigue. She can't stand for long periods of time and her work endurance is limited. As a result, her role on the farm has been restructured. She now is in charge of caring for the calves and heifers, drives tractor and takes pride in maintaining the yard. Along with shifting her tasks, Werthwein realized that a different approach was necessary for her to get the job done in a timely yet safe manner. That is where AgrAbility of Wisconsin came into the picture.

New Approach Needed

With as many as seven newborn calves to care for at one time, Werthwein prepared pails of milk in the barn's milk house and then ventured to the calves in the old chicken house located uphill almost 75 feet away. Once at the chicken house, she would stand outside and place each pail in its respective calf pen by reaching through the building's windows. Completing these repetitive tasks and walking on the sloped ground outside the building two times a day posed problems for Werthwein. To make her travel around the farm a little bit easier, she decided to use her

lawn mower. Hooking a wagon behind the mower allowed Werthwein to tote pails from the milk house to the calf pens; however this still wasn't a perfect fix for her. Mounting the lawn mower especially when on an incline was difficult, carrying four or more pails at a time through the milk house door was a challenge, and she still struggled with walking on the sloped surfaces that existed. Along with her calf chores, Werthwein is also responsible for feeding the heifers hay and feed. This left Werthwein working alone outdoors with ice or mud underfoot as she moved hay into the heifer bunk. With her husband, Norm, milking while she completed chores, there was no avenue to communicate with him if she would fall.

Following a farm visit from Allan Hein, Division of Vocational Rehabilitation (DVR) counselor, and Tricia Behn, Easter Seals Wisconsin FARM program rural rehabilitation specialist and AgrAbility of Wisconsin partner, Werthwein was introduced to potential assistive technology

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and modifications that could make completing her chores less taxing. Along with the purchase of a Kawasaki Mule with mirrors, radios for communication, and an automatic door opener for the milk house, modifications to current structures were completed. The slope in the driveway to the chicken house has been minimized and a garage door was added to this building providing an opening for her to drive the mule into the shed. This gives Werthwein a dry, level surface for walking as she completes calf chores. Cement was poured and an overhang was built over the heifer feeder and hay storage area helping prevent mud and ice where Werthwein must walk to complete feeding.

“It is critical that the person using the assistive technology be there when it is installed.”

-- Tricia Behn

noting that a Polaris Ranger was way too high for her and that getting in and out of her friend's Gator was difficult.

No Place Like Home

With entry to their farm house requiring climbing five steps, Werthwein is anxiously waiting for their plans for a new house to become reality. Once inside her current home, she experiences barriers in accessing the one bathroom which is located on the first floor

while the three bedrooms are all upstairs. Her utility vehicle will be stored in the garage of her new house allowing her to avoid walking to the chicken house where it has been parked. This pleases Werthwein who shared, “the worse thing for me is that winter-time ice....” As a result of AgrAbility coordinating the UW-LaCrosse OT Student farm visit at Werthview Farms, the Werthwein family will be having a class review their house plans offering any additional recommendations regarding accessibility. ■



The addition of an automatic door opener has made entering and exiting the milk house easier for Werthwein.



Prior to her mule, Werthwein used a lawn mower with wagon to get around her farm.

Communication Counts

“It is critical that the person using the assistive technology be there when it is installed,” said Behn to a group of UW-LaCrosse Occupational Therapy (OT) Students during their visit to Werthwein's farm this fall. Werthwein agreed explaining that she wasn't available the day the milk house automatic door opener was installed. Sharing that “they didn't ask (her),” it ended up being installed too high and had to be redone. She further expressed the importance of communicating your needs and keeping use of equipment in mind to ensure selecting the right piece of technology. Initially, she thought a gator would replace her lawn mower, but she was glad that she did her homework

--- Related Resources ---

Wisconsin Independent Living Centers

An independent living center (ILC) is a consumer-directed, non-profit organization that provides an array of services, including: peer support, information and referral, independent living skills training, advocacy, community education, personal care and service coordination. Independent living centers also provide information and access to assistive technology as part of the WisTech Program. To locate one of the eight ILCs in Wisconsin, visit www.dhfs.state.wi.us/Disabilities/Physical/ILCs.htm. In the LaCrosse area, contact Independent Living Resources, Inc. at 1-888-474-5745.

National MS Society – Wisconsin Chapter

Part of a 50-state network of chapters, the Wisconsin Chapter of the National MS Society serves the needs of people with MS in Wisconsin. The Chapter carries out the National MS Society's mission, to end the devastating effects of MS, by helping improve the lives of those affected by the disease. The Chapter offers free and nominal-fee educational programs on a variety of topics. To learn more, contact the Wisconsin Chapter of the National Multiple Sclerosis Society at 1-800-FIGHT MS or visit them on the web at www.nationalmssociety.org.

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Plowing Ahead

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Sheri L. Hicken

Please direct inquiries to:
AgrAbility of Wisconsin
460 Henry Mall, Madison, WI 53706
(608) 262-9336 Voice
(608) 262-1228 Fax

Visit us at <http://bse.wisc.edu/agrability>.



Partners...

In this day and age when things have to be the newest model, operate the fastest, and be most competitive, we are finding little has remained the same over the past few years. The family farm is one of the few occupations that has not changed significantly over the years. Sure the tractors are a little bigger, farmers carry cell phones and even use computers, but they still till the earth, care for animals and grow crops. I grew up on a farm and have maintained a connection to the farm through my dad and my brother who continue to farm. This is a way of life that needs to be preserved and farmers should not be leaving their careers because they lack the ability to continue to farm because of a disability.

I started working with farmers before AgrAbility was available and it really was a struggle to come up with assistive devices that would accommodate a farmer's disability. Farmers tend to do the best with what they have and to tolerate pain and frustration to accomplish the tasks that they know need to be done. All of the farmers that I have worked with have been involved in farming for most of their lives and want to continue

doing this type of work. In most cases, it would be very difficult for them to move into another job without extensive retraining.

Working with farmers creates exceptional challenges for DVR counselors whether they have a background in agriculture or not. For other occupations, on the job assessments are provided by a wide variety of agencies but most are not experienced when it comes to agriculture. AgrAbility provides three important functions to assist DVR in providing services to consumers who are farmers. First, the on the farm tour looks at the tasks that the farmer is required to accomplish and how those duties relate to his/her disability. Second, time is spent researching for the type of assistive technology that is necessary to accomplish each task that is directly related to his/her disability. Third, staff from AgrAbility explore resources and vendors for the assistive technology that is needed.

Out of the 30 years that I have been working, the last 5 years as a DVR counselor have been the most rewarding. I enjoy seeing the benefits of my work and the positive appreciation from consumers. I have to thank AgrAbility for its help in making it possible for these consumers to continue in their careers.

Allan Hein

DVR Counselor

SAFETY FIRST

During Wisconsin's Winter

Preventing Slips, Trips, & Falls on the Farm

In the United States, slips, trips, and falls and the injuries they cause add up to billions of dollars every year. Farms can be one of the most challenging places to try to eliminate these hazards, but with some basic steps and forethought you can help keep your feet where they belong, on the ground.

Ways to avoid some common hazards include:

- ◆ Keep walk areas and work areas clean, clear, dry, and lighted
- ◆ Fully remove snow and ice from designated walk areas
- ◆ Use ice-melting products to remove & prevent ice build up
- ◆ Prevent water from collecting on designated walk areas
- ◆ Wear appropriate footwear for setting, weather conditions
- ◆ Install temporary or permanent handrails
- ◆ On slippery slopes, install steps

- ◆ Add warning markings by hazards that can't be removed
- ◆ Install grip strips, metal grates, rubber mats, etc.
- ◆ Grind grooves into smooth concrete floors
- ◆ Install extra lights to make sure hazards are visible
- ◆ Use personal headlamps to provide hands free lighting
- ◆ Utilize tractor and machinery work lights. (These can help cut down on injuries that occur partially due to not seeing hazards. Remember to turn off rear facing work lights when traveling on public roads; these lights can confuse drivers approaching from the rear.)

In the winter a worthwhile investment may be boot chains, cleats, or studs that can be attached over your existing work boots or shoes. Another item to consider is over boots with retractable studs mounted into the outsole that can be worn in and outdoors. ■

Submitted by: Curt Wilke, University of Wisconsin-Extension Outreach Safety Specialist.