

Ask Jo: Childcare Registration and My Shoulder

I had some questions come up after I wrote that I was no longer going to do be a registered childcare provider and instead provide unregistered childcare. The main question was liability. Will the insurance company still insure me? The answer is yes and no. I was with a company that allowed me to do care for six kids and it was REALLY cheap. It was a rider on my home insurance. Well two more babies came into care so that put me up to eight. I was no longer eligible for the rider and had to move to a commercial policy...and that commercial policy would not cover me. I talked to the local Farm Bureau agent and he said YES- Farm Bureau does cover non-registered providers. We ended up moving ALL of our insurance to Farm Bureau. The insurance for childcare was a lot more money but not because I was unregistered but because I was moving to a larger policy to accommodate more kids. At present, I am covered for ten children...I don't ever plan on having that many all on my own.

So how else is it going? GREAT!!

A week or so into not being registered- We ate an early lunch because the local high school girls earned a ticket to play basketball at state. The tournament was being broadcast online so we wanted to watch the game. We ate a half hour earlier than we previously were allowed too. What a simple freedom...and it didn't hurt a single one of the kids. In fact, they loved the game and were so excited that the girls won...it's extra special as one of the girls playing is an aunt to three of my childcare kids.



Another example... I have an appointment coming up. It's in a local town and the latest appointment they had was at 4:30. I'll have to leave here at 4:10 to get there. I asked Hubby if he could watch the childcare kids until pick up which happens between 4:30 and 4:45. There will only be four kids here then. He said sure. That is complete change-before he couldn't. Hubby knows the kids. He's physically fit to watch them. He knows CPR and First Aide (and even more)...but previously he wasn't allowed to watch them because he hadn't taken a 12 hour class. Having him be able to watch the kids sure is nice. None of the parents will mind a drop and Hubby likes the kids. Plus, the parents don't have to get off work early so I can leave. Plus I might be able to get to appointments more easily and take better care of myself. It's a win-win for us all.

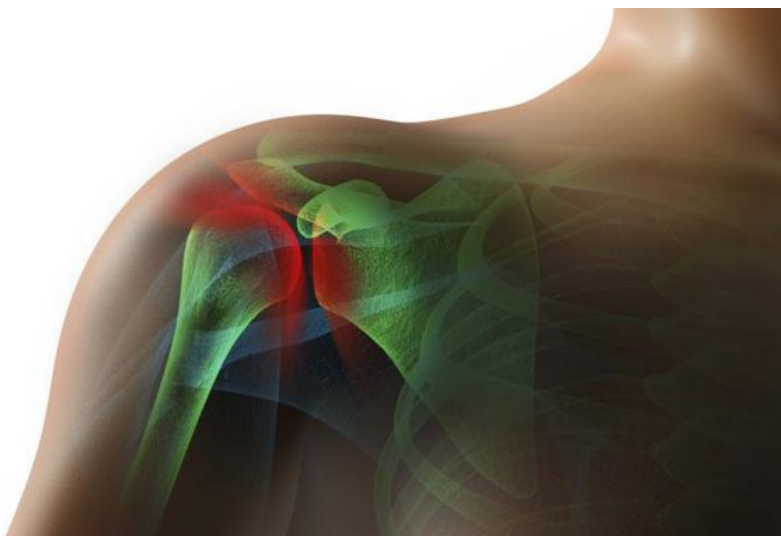
I am so much happier with the "camel of registration off my

back”!!

I have always have been a family childcare provider. Now I really am finally feeling like one!! I am caring for the families...and not caring about the paperwork and regulations.

The appointments that I'm needing go to are for physical therapy. LONG ago back in the summer of 2015 I took a fall during childcare. ([Read about it here](#)). I hurt my foot and my shoulder. I thought everything was better but then I re injured my foot...which resulted in surgery for my foot...but...my shoulder. It's never quite been right.

The problem with it comes and goes. I thought it might be due to aging but after a trip to the doctor she confirmed that it's likely due to an injury. She sent me to physical therapy. There I was told it's a pinched tendon problem. For example I reach my right arm up to get a glass from the cupboard and there is something not quite right in my shoulder as my rotator cuff pinches my tendon. The proper term for it is an impingement. The problem comes right about the time my arm gets to the height it would be if I was reaching for a glass from the cupboard. It also flares if I am taking a shirt off...Those are just a couple examples. Often it isn't "quite right".



The physical therapist told me that I have poor posture. (I

knew that) What I didn't know that was the poor posture could me making by problem worse. My shoulders roll forward and that limits the space for the tendons to fit in. So I am doing exercises to improve my posture and to strengthen my rotator cuff. They are easy...but the biggest thing I need to do is consciously lift my shoulders and reset them back in a good posture position. UGH. I am so bad at that. I get in a hurry and my mind is totally not thinking about posture...but I'm trying. I sure wish I'd have worked on my posture years ago.

Right now I can't say things have necessarily improved. Well they have some but now other spots in my shoulder are sore from the exercises.

I feel dumb even mentioning any of this or even going to the doctor for it. I keep getting asked if I can do whatever the movement is...yes. I can do them all...but does it feel uncomfortable...YES. Will I do it even if it feels uncomfortable...YES. But being it's been so long since it happened have I unconsciously learned to make adjustments in my day to day movements. Filling out the pain scale was a joke for me. I can't say that any of it is "painful"...uncomfortable-YES. Annoying-YES. I almost felt like I shouldn't be there being I wasn't in PAIN...the therapist was nice though. It's likely me more than her.

I ended up going because I wanted it to be fixed if it could be...will it be? Who knows. For now I'm trying and I guess that's the most important part. The doctor said this is the next thing that's required after an x-ray so here I am.

At least being Hubby can keep an eye on the kiddos for me, I'm getting a chance to give physical therapy a try. For that, I'm grateful.