

What is an independent medical examination (IME)?

If you were injured on the job and are bringing a <u>workers' compensation claim</u> in Minnesota, state law requires that, on the request of your employer, you submit to an independent medical examination (IME). This is an exam performed by your employer's physician rather than your treating physician, although you can also request to have your own physician present at the exam.

During the exam, the independent physician will review your medical history with you, ask you questions about your medical history, and examine you. The exam will also involve questions more directly related to your injury: how the injury happened, what your diagnosis was, what sort of care you've had and expect to have in the future, and how much the injury has improved.

The word "independent" in the title of the exam may make it sound like it is a bonus to you, a helpful second opinion. However, you should be aware that some people call the exam an adverse medical examination! An IME is often used by an employer's insurer to support their contention in response to your claim or to support an argument that your benefits status should change. The Minnesota Department of Labor and Industry reports that the vast majority of exams are therefore adverse; that is, they disagree with what your treating physician has found.

Also, keep in mind that the independent examiner is not your doctor; there is no doctor-patient relationship created by having the exam, unless the examiner provides treatment or advice, but this is not generally done. Instead, the main purpose is for the examiner to form an opinion and relay that opinion to whichever side hired him or her.

Most importantly, note that the questions and answers that come up in your exam can be directly related to the value of your workers' comp claim. For example, the examiner could ask you questions about your level of improvement, which could have an impact on when you are determined to have reached maximum medical improvement. This is the point which will trigger the end of your temporary total disability benefits, which stop 90 days after you receive a medical report stating that you have reached maximum medical improvement. Talk to you lawyer before the exam to be prepared for, and aware of, any significant questions that might come up.

If you have any questions feel free to call Rosengren Kohlmeyer, Law office at 507-625-5000 or send me an email at crosengren@rokolaw.com or visit us on the web at <u>www.MNInjuredWorker.com</u>