

WHAT IS AN Independent Medical Examination?

An IME is a compelled medical examination ordered by an insurance company, usually based on a contract or statute. The insurance company uses a third party independent medical professional to issue an unbiased opinion of your injury. The independent medical physician receives compensation for their evaluations, medical reports, and testimony from the insurance company. It is used to assist in the process of resolving a claim.

Why am I being asked to attend an IME?

It is a way for the insurance company to find out whether or not your medical treatment has been or will continue to be reasonable and necessary; that there are objective findings of your injuries, and whether these findings are related to the incident or to an unrelated prior condition.

What should I do to prepare for an IME?

Before the examination, gather your thoughts so you can present your medical history in a logical, concise, and complete manner. Here are some topics you should be prepared to cover:

- Your medical history, including prior injuries;
- What areas of your body were injured;
- Your primary symptoms;
- When your injuries cause you pain;
- Movements or activities that aggravate your injuries and cause pain or discomfort;
- Treatment or medication that makes your injuries feel better; and
- Activities that have been affected or limited.



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A PATIENT'S GUIDE TO ATTENDING AN Independent Medical Examination

- Everything you say to the doctor may be recorded and documented. Be careful what you say and how you say it. Answer each question without adding additional information. If you do not know the answer, simply say "I do not recall."
- A representative may attend the examination to record both the medical history and exam portions of your IME. This person may be used as a witness to describe the length of the exam and how the examination was done.
- You will be examined by a doctor in a private practice. Sometimes there are several doctors conducting the examination or a series of exams.
- Introduce yourself: Shake hands with the doctor, and ask each doctor their name and specialty.
- Give a complete and accurate medical history, including prior injuries, etc.
- Be honest and straightforward about your injuries and how they have affected you. Exaggerating or minimizing your injuries is not in your best interest.
- If the doctor asks you to perform a task that you are able to do, but it causes pain, be sure and say, "I can do this but it hurts." Point out where you are experiencing the pain.
- Identify all limitations and restrictions in your movements or activities that you experience because of your injuries. Explain how this is different from your pre-injury status.
- Tell the doctor when your symptoms are better or worse. For example: If you have more pain or stiffness in the morning or after you have worked all day, be sure to express it.
- Discuss with the doctor any symptoms you experienced before the incident and how they are worse now. Be sure to qualify and quantify how the symptoms are worse. For example: If you had headaches occasionally before a collision and now you are experiencing daily headaches or if you had headaches before but now experience headaches of a different nature, be sure to tell the doctor.



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