Increase Your IME IQ: A Review of the Basics

Why Request an IME?

As workers' compensation professionals deal with increasing complex claims, they may become uncertain about specific determinations on a case. For example, they may wonder about the true cause of a claimant's condition. They may be unsure of the best course of treatment. They may think that a degree of symptom exaggeration exists. In other situations, the case can be complicated by other medical issues — such as diabetes, hypertension or depression — which can hinder the injured employee's recovery.

Due to these types of challenges, adjusters will often request an Independent Medical Examination (IME) to help determine the next step in the claims, medical management, or return-to-work (RTW) process. In some jurisdictions, specific medical review is required to close or advance a claim. Here are some areas where an IME can provide useful information:

- **Diagnosis.** Adjusters may want to ensure that the initial diagnosis was complete and accurate. Diagnosis is often one of the most important factors regarding a case.
- **Causation.** Adjusters may want to determine if the condition, pain or other symptoms experienced was in fact caused by the work-related injury — or another underlying issue or previous incident.
- **Treatment.** Claims staff may want to determine if a suggested treatment plan falls within best practices, such as those outlined in the Occupational Disability Guidelines (ODG). For instance, they may want to get a second opinion on whether a certain procedure or surgery should be performed.
- **Apportionment.** Depending on the jurisdiction, an employer may be allowed to assign some disability to a pre-existing injury or condition, which may reduce the benefits for the workers' comp injury. An IME can help in assigning appropriate apportionment.

- **Impairment.** Depending on the jurisdiction and the relevant nomenclature, adjusters may want to ascertain if the injured employee has reached Maximum Medical Improvement (MMI), if a permanent or partial impairment exists and, if so, what is the impairment rating?
- **Return-to-Work (RTW).** An adjuster may want an estimate on when the injured employee will recover and return to work or determine if there might be temporary or permanent work restrictions. For example, can the injured employee return to light, modified or full duty?
- **Prognosis.** The adjuster may require a simple statement that projects medical treatment needs into the future. It can be as simple as the prognosis is "good" or "poor." This helps to determine whether or not there will be future medical considerations.

In these situations, an IME can serve as an outstanding tool to help claims staff make decisions, while also providing significant benefits to both the employer and injured employee.

What is an IME?

Above all else, an IME must be impartial and based on medical evidence.

Above all else, an IME must be impartial and based on medical evidence. The evaluation is performed by a physician who is an expert in a relevant field or specialty, but who is not involved in monitoring the claimant's health or treatment. Instead, these physicians will have a limited relationship with the examinee, usually confined to just the ordered IME. IME physicians are objective evaluators, rather than treating physicians, for the examinee and, therefore, do not have a stake in the outcome of the evaluation.

The examinee is usually referred by a third party, such as an adjuster at a third-party administrator, state agency, or workers' comp insurance company. The process of the evaluation includes obtaining a medical history, performing a physical examination, and reviewing medical records and associated diagnostic studies.

IME physicians perform the exam to assess the examinee's health, injury or disability. They have a dual obligation to the patient and the third party. For patients, although the IME physician does not have a direct treating role, they may recommend different treatment protocols as best practice. They may also suspect undiagnosed illnesses and, when appropriate, suggest the patient seek care from a qualified physician. For the third party, IME physicians will respond to posed questions and provide a final IME report with their findings, based on medical evidence.

What does an IME entail?

Above, we outlined what an IME is. Let's dig deeper into the key components of an IME:

Medical Records and Associated Diagnostic Studies

An IME physician should receive all relevant background well in advance of the exam.

An IME physician should receive all relevant background, including the accident report, a complete medical record (including prior medical records), diagnostic test results, job descriptions and claimant statements — all well in advance of the exam. From the medical records, IME physicians will review the chronology and medical history of the case, so they can determine what's gone on up to that point.

It should be clear what conditions, if any, have already been medically accepted by the workers' comp insurer. For example, if there are four known injuries, but only two have been accepted by the insurer, that should be clearly indicated in the file.

It's also important that the medical records arrive with any relevant diagnostic tests, such as any MRI or CT reports, if they exist. Here are other examples of diagnostic information that might be included, depending on the intent of the IME:

If the IME physician is evaluating a patient's respiratory system, it's important to include any pulmonary function test results or lung function test results. If there are any diagnostic tests that were performed "prior" to the injury, it's great to include that as well. That way the IME physician can see a before and after assessment.

If the IME physician is being asked to determine if hearing loss is job related, it's important to include a recent hearing test as well as the baseline test, which might have been done at the time the employee was hired. If the employee works in a noisy environment, a baseline hearing test is often performed.

Medical History

IME physicians will assess medical history through both a review of the medical records and information gathered directly from the patient during the physical exam. They will look at the mechanism of injury and look for clinical correlations with regard to the type and severity of injury. Any medical history collected during the exam would be documented, and when necessary, compared to what's already in the medical records to again determine if there are correlations or discrepancies.

The IME physicians will also inquire and look at:

- **Pre-existing or comorbid conditions.** Past medical history can help to determine if any other conditions may be at play. For example, perhaps the patient has a previous knee injury, or maybe the patient has diabetes or high blood pressure.
- **Medications.** A list of previous and current medications will be ascertained. Many IME requests ask to address medication management with a particular eye toward the opioid crisis. The IME physician may be asked to comment on the appropriateness of medications that the patient has been prescribed for their injury and diagnosis.
- **Psychosocial issues.** An IME physician will want to know or assess psychosocial issues, as they can affect return-to-work efforts.
- **Symptomology.** The IME physician will also take note of any symptomology noted in the medical records and during the evaluation to help reach an accurate diagnosis.

Physical Examination

The examination begins when the IME physician sees the examinee. This could include watching the examinee walk in or out of the doctor's office. The IME physician will have examinees engage in a variety of procedures to observe and evaluate how the affected body parts function. An IME physician may assess the affected area in different ways. For example, a physician looking at lower back pain may ask the examinee to do a heel-to-toe walk, look at lower extremity muscle strength with squat-and-rise-types exercises, and the ability to get in and out of a chair.

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In the examination, IME physicians may perform specific tests to understand if the physiological response indicates any nerve, muscle or soft tissue injury. They will look, touch and feel the affected areas. They may touch the muscles and the surface of the skin to see what kind of response the examinee has. Is there pain on palpitation? Does the examinee report tenderness? Do they feel muscle guarding or splinting? What other responses do they observe in the examinee? Does the examinee wince or pull away? Does the examinee seem to have an exaggerated response? The physician will check muscle and joint play. They'll examine how much functionality the examinee has in the affected area.

The physician will observe and measure the examinee's range of motion in the involved area. The measurement isn't extrapolated. In other words, the physician won't just look and guess at how far the examinee moved. Instead, he or she will take actual measurements, using an inclinometer or goniometer. The measurements should be as exact as possible and not be rounded to convenient values of zero or five. All measurements are documented.

Working with a Quality IME Service Provider

WC insurers have moved from using many smaller shops to establishing a preferred list of best-in-class IME companies.

Although the basic functions of the IME have remained the same, the nature of the industry has changed tremendously to meet demands for a greater level of service and clinical excellence. In fact, WC insurers have moved from using many smaller shops to establishing a preferred list of best-in-class IME companies that have an extensive geographic reach, a team of medical experts, clinical coordination, quality assurance processes, provider credentialing, efficient workflow, and an advanced technology platform.

As sophisticated IME service providers — like Genex Services — have emerged, they strive to structure their enterprises to facilitate a quality IME process. Criteria for enabling a quality process and defensible report include the following:

With a quality third-party IME vendor, impartiality is built into the process.

- **Objectivity.** When requesting an IME, objectivity is crucial. When employers or insurers request an IME directly from a physician, there's a perception that the doctor is being recruited or paid to provide a specific medical opinion. Whereas, with a third-party IME vendor, impartiality is built into the process. This vendor identifies an expert qualified to evaluate the case, and since the IME vendor has no "skin in the game," it has no bias in the outcome. It simply recruits the most qualified expert to provide an independent, impartial opinion, and pays them for their work regardless of the findings.

  In addition, adjusters should be careful about requesting IMEs directly, based solely on their knowledge of the physician community. If a claim is litigated, it's vital that the IME is performed by a credible expert. Many times, claims staff may not have all the information necessary to select the right doctor. For example, do they know if certain physicians have sanctions against them, or if they're board certified? If a vital component is left out in the provider selection process, the resulting IME could lose credibility.

A Note on Quality

Access to quality physicians has always been a key concern in health care. In the case of IMEs, these physicians play a vital role in examining injured employees and helping to make key claims, medical, treatment and RTW determinations in workers' comp. Genex has a network of over 20,000 IME providers and 30,000 provider locations to meet the needs of customers across the country. We recruit various specialists to be available as needed. To sustain this quality, we also utilize continuous monitoring of provider sanctions, and when an alarming alert arises, we can act quickly to investigate and, when called for, remove a provider from the network.

- **Quality Providers.** A quality IME company has fostered relationships with a broad pool of medical experts. It evaluates physicians to make sure they are skilled at performing IMEs, don't have sanctions filed against them and have active treating practices. The IME company is familiar with these physicians' areas of specialty, board certifications and expertise on body parts, such as orthopedic surgeons who are specialized in hands vs. knees. IME vendors also work with physicians to help them become more skilled in the IME process.
- **Clinical Coordination.** When an IME is ordered, trained clinical coordinators help to organize medical records, highlight critical pieces of the file, and identify items physicians should specifically review and consider in relation to the IME objective. For example, if the purpose is to assess causality, the coordinator will ensure all diagnostic test results are included and available for the physician to review.
- **Quality Assurance.** The final IME report is carefully vetted through a clinically focused process to ensure a quality end result. Obviously, the medical opinion is solely that of the examining physician. However, the IME company will review the report to ensure a clear medical opinion is supported by evidence-based medicine and all the questions posed are addressed.

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- **Jurisdictional Expertise.** The IME company has in-depth knowledge of various jurisdiction requirements, such as when, why and how often IMEs can be requested. Each jurisdiction may use different evaluation guidelines, language and notifications. If state rules are not followed (for example, if the claimant is not given sufficient notice), an IME may be disallowed.
- **Efficiencies.** A sophisticated IME company has set up consistent, efficient processes across a national marketplace. It streamlines workflows around scheduling, intake, coordination, quality assurance and report delivery — all of which minimize delays and improves communication throughout the process. The vendor has fostered strong relationships with these providers, so it can promptly schedule an exam and obtain a quick response.
- **Accreditation.** As the bar for service continues to rise, sophisticated IME companies have obtained external accreditation. Through organizations such as URAC, an IME company can validate its use of best practices regarding data security, quality business processes, and HIPAA standards. For insurers looking to create a short list of IME vendors, URAC accreditation offers a stamp of approval that the IME company meets high quality standards. Currently, a select few IME companies are URAC certified.
- **Digitization of the IME process.** A sophisticated IME company has made strategic investments in infrastructure. It has built systems and processes to work more efficiently with claims and provider communities. Digital portals have been established to securely and electronically transfer medical records between claims staff and IME physicians. These portals significantly streamline workflow, as the process of copying and shipping medical records is eliminated.
- **Dashboard for Oversight.** Today, we're seeing more payers — including large TPAs, carriers, and self-insured employers — that want greater visibility into IME statistics, including the number of IMEs ordered, the overall costs of IMEs, efficiency in turnaround, and potential bottlenecks in the process. This can help them to manage costs and outcomes at a program level. Knowing that management teams need and want this capability, today sophisticated IME companies offer online dashboards where organizations can login and view key performance metrics invaluable to program management.

Claims Takeaway: 3 Factors to Keep in Mind When Ordering an IME

Timeliness

When there's an opinion in question, a request for an IME should be made as promptly as possible to clarify issues early on. For example, perhaps an adjuster is unsure about the cause of the injured employee's pain. There have been situations where a claimant received workers' comp benefits for years, but causation was never officially confirmed. If this step was taken, the claim might not have been accepted in the first place. Once a case has started down a certain path, it's difficult to make a significant change in direction. So, if an adjuster suspects treatment is deviating from normal guidelines, he or she should request an IME before the plan proceeds too far to be able to make changes.

Clear Objective

To obtain a useful IME result, it's also imperative to provide the examining physician with a clear objective and any specific questions that should be addressed in the final report. This allows IME physicians to understand what they're being asked to evaluate. Is the exam to determine if further care is needed, the level, if any, of permanent disability or another concern? At the same time, it's also important to limit these inquiries so the IME physician can focus on evaluating just a few items during the examination.

Comprehensive Background

Remember the IME physician should receive all relevant background, as outlined above, including a complete medical record, diagnostic test results, job descriptions and claimant statements — all well in advance of the exam.

About Genex Services

Genex Services (www.genexservices.com) provides best-in-class clinical solutions that enable customers to transform their bottom lines while enhancing the lives of injured and disabled workers. Genex, a clinical management leader throughout North America, serves the top underwriters of workers' compensation, automobile, disability insurance, third-party administrators and a significant number of Fortune 500 employers. In addition, Genex clinical services are enhanced by intelligent systems and 360-degree data analysis. Its clinical expertise consistently drives superior results related to medical, wage loss, and productivity costs associated with claims in the workers' compensation, disability, automobile, and health care systems. Genex Services and Mitchell International merged recently to create the broadest continuum of technology and products servicing the auto, workers' compensation, and disability markets.

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