

When you get injured on the job, you will need to be [treated by doctors](#) who are approved by your employer's workers' compensation insurance company. On the one hand, it is only fair that the insurance company wants to make sure that disability determinations are being made by medical professionals who are competent and trustworthy. On the other hand, workers may have valid cause for concern when they disagree with their doctor's assessment of their injuries. There is the option to seek a second opinion when you and the workers' comp insurance carrier do not see eye-to-eye. If you disagree with your doctor's assessment of your medical condition, contact a [workers' compensation lawyer](#) to discuss your options.

An Overview of How The Medical Side Works in Your Workers' Compensation Claim

In order to understand the role of independent medical examinations, it may be helpful to review how the process works. When you are injured, you will first be referred to a doctor who is approved by your employer's insurance company. They will conduct a thorough examination, diagnose your injury, and make an initial determination concerning your ability to return to work.

Depending on the severity of your injury and the length of your recovery, you may need to make repeated visits to the doctor. This is for the purpose of monitoring your progress and making sure you are recovering as expected. Of course, recovery is not always linear. There can be ups and downs along the way. As a result, your doctor may adjust their opinion concerning when you can return to work and whether you will have any limitations.

Eventually, however, the doctor will make a determination that you have reached your "maximum medical improvement" or MMI. MMI does not necessarily mean that you are fully healed. Instead, it means that further medical improvement is not possible in the opinion of the doctor who makes that determination. They may make the following determinations:

- You are fully healed and able to return to work with no limitations.
- You will not fully recover from your injury but will be able to return to work with limitations.

- You are permanently disabled and unable to return to work at all.

As part of this process, the doctor will assign you a disability rating. This rating will determine the amount of benefits you can expect to receive. If you are injured and unable to work, this process can seem overwhelming. One of the things that a workers' compensation lawyer can do for you is walk you through this process as it is happening so that you know what to expect. They can also flag any potential issues for you.

Where Disputes Can Arise

Most people are deferential to doctors and other medical professionals. After all, they have years of education and training to do what they do. They assume that the determinations that their doctors make are black-and-white decisions. However, making a prognosis or other determinations involves careful review and interpretation of a wide variety of details. Different doctors can review the same patients and arrive at different conclusions. Here are some of the common disputes that can arise in the context of a workers' compensation claim:

- **Disagreement over the initial diagnosis, prognosis, and limitations.** For example, your doctor may decide that you are able to return to work on a part-time basis or on light duty despite the fact that you are still experiencing considerable pain and other issues.
- **Disagreement over what treatment may be required.** Getting the right treatment is vital to making a full recovery. Unfortunately, some insurance companies prioritize cost savings over workers' health.
- **Disagreement over what restrictions may be appropriate.** For example, a doctor may recommend that a warehouse worker with a back injury work at a desk job until they are fully healed, but the worker's back injury makes sitting extremely uncomfortable.
- **Disagreement over the extent of your injuries.** Doctors can disagree over the severity of your injuries, which can affect the treatment you receive and what benefits you are entitled to.
- **Disagreement over prior or pre-existing injuries.** Prior or pre-existing injuries can complicate your case significantly. Doctors may incorrectly attribute work-related injuries to prior or pre-existing injuries.
- **Disagreement over disability ratings.** Again, the disability rating will determine what benefits you are entitled to.

Disputes Lead to Independent Medical Examinations

When disputes arise, either side can request an independent medical examination (or "IME"). Note that the dispute can come from either the worker or the insurance company. As the name suggests, the purpose is to have another

doctor conduct a separate and independent examination to determine whether the initial doctor's assessment was accurate or incorrect in order to resolve the dispute. It is important to note that the insurance company will choose the doctor who will be conducting the IME. As a result, you need to be prepared. Here are some tips for a successful IME:

- **Practice.** This may seem strange or awkward, but practice what you need to tell the doctor a few times. You want to be able to clearly communicate what happened when you got injured, the symptoms you are experiencing, and what limitations you are facing in your daily life. You don't need to have a script committed to memory, you just don't want to forget any important details.
- **Do not exaggerate.** Most importantly, you need to be honest with the doctor. Do not exaggerate your symptoms or any other aspects of your case. As an aside, be aware that the doctor may be observing you getting in and out of your vehicle and how you behave outside of their office.
- **Do not disparage your employer.** You do not want to give the doctor a negative impression or make it seem like you are holding a grudge. Leave your employer out of the examination, except in so far as it is necessary to explain what happened.

Talk to a Workers' Compensation Lawyer Today

Your IME can make or break your case. Do not jeopardize your benefits by trying to navigate these issues on your own. Get a workers' compensation lawyer on your side who [knows](#) how to get the benefits you deserve. [Contact us](#) today at 800-662-1234 to schedule a free consultation to discuss your case.