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Personal Injury Protection (PIP) Insurance Medical Exam (IME)

At some point during your care while you are under your PIP coverage, you may be asked to go to a IME - an insurance medical exam. We want you to know what to expect and what the laws are.

What is a PIP IME?

1. When an insurance company is extending its PIP coverage, they may want a physical exam from a doctor of their choosing and at their expense, to see if continued care is necessary.
2. It can be as often as the insurance company deems "reasonable."
3. The insurance company's doctor will review pertinent medical records, conduct a physical exam and write a report as to the reasonableness, necessity and causal relationship of your care to the motor vehicle collision in which you were injured.

What does the law say about a PIP IME?

1. Under Washington State law, in order to deny, limit, or terminate PIP benefits, a PIP carrier (ie. Insurance company) must obtain the opinion of a medical professional that the care is either: a) unreasonable; b) not necessary; c) not related to the accident; or d) not incurred within three years. WAC 284-30-395(1) (a)-(d).
2. The medical professional conducting the examination must be "currently licensed, certified, or registered to practice in the same health field or specialty as the health care professional that treated the insured." WAC 284-30-395 (3)(a).
3. Conclusion: a denial of PIP benefits without appropriate supporting documentation is not sufficient and a violation of the Washington Administrative Code.

What happens at an IME?

1. You will go to a care facility designated by the insurance company.
2. If need be you can reschedule your appointment.
3. When you arrive you will fill out paper work as if you are a new patient.
4. You will then meet with the selected examiner and go over medical history and questions about your injury and treatment based upon information from the medical records provided by the insurance company.
5. The doctor will then conduct a physical examination of you - the sufficiency and accuracy has often been suspect.
6. After the examination you will be dismissed and the examiner will then prepare a report. The report will not be shared with you the patient. You will have to wait until the insurance company contacts you, which could be several weeks and benefits could be denied retroactively.

Do you have to attend?

1. Because you have contracted with the insurance company, there is a Cooperation Clause, which requires you to attend the examination.
2. If you do refuse to attend, the insurance company can cut off PIP benefits without requiring a doctor's opinion.

How Should you prepare for a PIP IME? These are really important.

1. Be prepared. Have a general understanding of the medical treatment and injuries since the accident.
2. Bring someone with you.
3. Be believable. You don't have to do any convincing that you were injured, but you need to be truthful without exaggerating the symptoms. Otherwise you risk losing credence to your case.
4. Only answer the questions that are asked of you. This is not a social visit, so avoid chattiness and giving more information than the doctor asks for.
5. Watch out for traps. The examining doctor may say, "This hurts, right?" when in fact they know it does not hurt. They want to see if you are exaggerating your pain complaints. The examining doctor will also be looking for "Waddell's signs," which attempt to suggest psychological factors involved in the pain complaints.

This information is from Graham, Lundberg & Peschel's "Guide to Recovery and Resolution." Graham, Lundberg & Peschel are personal injury attorneys from Seattle Washington.