

An independent medical exam, usually called an IME, is one of the most misunderstood parts of a workers' compensation claim. Injured workers often hear the word "independent" and assume the doctor is neutral, detached, and there to sort out the truth. In practice, that is not how these exams feel, and often not how they function.

A Workers Compensation Lawyer treats the IME as a turning point, not a routine appointment. The report that comes out of that visit can influence wage benefits, medical treatment approval, work restrictions, settlement value, and in some cases whether the claim survives at all. A good lawyer does not merely tell the client where to show up and what time to arrive. The lawyer prepares the case around the exam, protects the record before it happens, manages the client through it, and then attacks weak opinions afterward if the report overreaches.

That level of attention matters because IMEs often look simple from the outside. They rarely are.

What an IME is really for

In most workers' compensation systems, the insurance carrier or employer has the right to send the injured worker to a doctor of its choosing for an examination. The stated purpose is to obtain an evaluation on disputed medical issues. Those issues can include causation, diagnosis, ability to work, need for surgery, extent of permanent impairment, maximum medical improvement, or whether ongoing treatment is reasonable.

The exam is "independent" in name, but the doctor is usually selected and paid by the insurance side. That fact alone does not make every IME dishonest. Some physicians are careful and fair. Some are not. The point is that the exam exists inside an adversarial system. A Workers Compensation Lawyer understands that and prepares accordingly.

In real cases, the IME often appears after a pattern develops. The treating doctor keeps the worker off duty for six more weeks, or requests an MRI, or recommends injections, or ties the shoulder condition to repetitive work. The carrier disagrees, or wants a second opinion that is more favorable to cost containment. Then the IME notice arrives.

Timing is rarely accidental.

Why lawyers take these exams so seriously

A poor IME report can do damage fast. I have seen a ten minute exam produce a five page report that says an injured warehouse worker can return to full duty immediately, despite months of documented lifting restrictions and ongoing therapy. I have seen an IME doctor characterize a clear aggravation of a back injury as nothing more than age related degeneration, even where the worker had been functioning normally before a documented incident on the job.

Once that report lands in the claim file, it can trigger benefit suspension, treatment denials, surveillance, settlement pressure, and hearings. Even when the report is weak, it creates friction. The worker suddenly has to prove what had seemed obvious.

That is why experienced counsel treats the IME like testimony in disguise. The doctor may never appear in the room with a judge, but the report often performs the same role.

The preparation starts long before the appointment

One of the clearest differences between represented and unrepresented workers shows up in IME preparation. Without counsel, many people walk into the exam with only a vague sense that they should "tell the truth" and "be polite." Both are correct, but badly incomplete.

A Workers Compensation Lawyer starts by reviewing the claim file and identifying the exact issues the IME is likely meant to address. If the dispute is over causation, the client's history of how the injury happened becomes critical. If the dispute is over disability level, current restrictions, pain triggers, and job demands matter more. If the issue is surgery, the lawyer studies the treating records and prior conservative care.

Then the lawyer prepares the client for the structure of the visit. Most IMEs involve intake paperwork, a history interview, a limited physical examination, and sometimes a records review that occurs before or after the appointment. The worker needs to know that each part matters. Casual comments in the waiting room can reappear later in a report, cleaned up and framed as admissions.

Preparation usually covers three basic themes:

- answer questions honestly, but only answer the question asked
- describe symptoms consistently with the medical record and daily reality
- never exaggerate, guess, or fill silence with nervous chatter

Those sound simple. They are not simple when someone is in pain, anxious, and worried about losing income. Good lawyers rehearse the likely questions in plain language. How did the injury happen. What part of your body hurts. What can you no longer do at work. What treatment helped. What made you worse. Are you doing household tasks. Have you had similar symptoms before.

The purpose of that rehearsal is not to script false answers. It is to strip away confusion. Most people communicate poorly under stress. They jump around in time. They minimize pain because they are proud. Or they overstate because they are frustrated. Neither helps.

Consistency matters more than eloquence

IME doctors often look for discrepancies. Some are meaningful. Some are trivial. But once a discrepancy appears, it tends to become the spine of the report.

If the worker told the emergency room that pain started "after lifting boxes," then later tells the IME doctor it began "after a long shift," the examiner may present that as a conflicting mechanism of injury. If the worker says at one visit that numbness reaches the fingers and at another that it stops at the wrist, the report may imply unreliability. If the worker denies any prior problem, but older records show a distant complaint years earlier, the doctor may treat that as concealment.

An experienced Workers Compensation Lawyer knows that medical records are messy. Patients summarize. Nurses abbreviate. Providers copy forward old language. Not every variation is a lie. Still, the worker needs to understand that loose wording can get weaponized. The lawyer's job is to identify vulnerable spots before the exam and explain how to address them accurately.

Sometimes the best preparation involves acknowledging an uncomfortable fact instead of dodging it. A worker with prior back pain, for example, should not pretend the prior pain never existed. The better approach is usually to explain the difference. Perhaps there was occasional soreness years ago, but no lost time, no restrictions, and no radiating leg symptoms until the work incident. That is believable because it is specific.

The lawyer also prepares the paper trail

Many people imagine the IME is decided entirely inside the exam room. Often, the records sent to the doctor matter just as much.

A careful lawyer tries to determine what records the examiner will receive. That can include emergency room notes, imaging, physical therapy reports, operative reports, job descriptions, prior claims records, and surveillance materials. In some jurisdictions, counsel can submit relevant records or correspondence to ensure the doctor sees a complete **Workers Compensation Lawyer** picture. In others, the process is more restricted. Either way, lawyers pay close attention to what is in the file and what is missing.

This can make a substantial difference. Suppose an IME doctor reviews only an early urgent care note and a normal X-ray, but not the later MRI showing a disc herniation or the physical therapy notes documenting repeated failed return to work attempts. The resulting opinion may look authoritative while resting on an incomplete foundation.

That is not a technical quibble. It goes to fairness.

There is also strategy in how the work itself is documented. A nurse who repeatedly lifts patients, a machinist who twists all day at a fixed station, and a delivery driver climbing in and out of a truck fifty times a shift each present different biomechanical demands. If the doctor receives only a bland title such as "laborer" or "technician," the analysis may drift into abstraction. Lawyers often work to sharpen that picture, because restrictions cannot be assessed in a vacuum.

What clients are told about behavior during the exam

Lawyers spend a surprising amount of time explaining ordinary human behavior. That is because IME reports often comment on "presentation," and small observations can be spun too far.

If a client says sitting is painful, but then sits in the waiting room for twenty minutes, some doctors note that as inconsistent, without acknowledging that many injured people can tolerate a position briefly and then pay for it later. If a client limps in the hallway but bends to pick up a bag, the report may present that as evidence of exaggeration, even though selective movements are common with pain.

The client needs to understand this dynamic without becoming robotic. The goal is not to act injured. The goal is to be natural, careful, and truthful.

A lawyer may advise the worker to arrive early, dress normally, bring any braces or assistive devices actually used, and avoid discussing the case with office staff beyond what is necessary. The client should know that frustration, sarcasm, and arguments with the doctor almost never help. Even a rude examiner should be met with calm answers and close attention.

One practical point often gets overlooked: the worker should remember the approximate length of the exam and what tests were performed. If the later report claims a detailed neurologic examination that plainly did not occur, that detail can matter at hearing or in cross-examination.

The exam itself is often shorter than people expect

Many injured workers come out of an IME shaken by how quickly it ended. They expected a searching medical evaluation. Instead, they got a brief conversation, a few range of motion checks, and a firm handshake.

That brevity matters, but not always in the way clients think. A short exam does not automatically invalidate the doctor's opinion. Some issues can be assessed efficiently. But a thin exam coupled with sweeping conclusions

creates openings. If the doctor opines on work capacity, future treatment, credibility, and permanency after a handful of minutes, counsel will remember that.

Lawyers therefore debrief the client soon after the appointment, while details are fresh. What was asked. What was not asked. Did the doctor review imaging in front of you. Were prior injuries discussed. Did the doctor perform strength testing on both sides. Did anyone observe you outside the exam room. Were there statements that seemed hostile or predetermined.

That debrief is not emotional housekeeping, though it can feel that way. It is evidence gathering.

When the IME report arrives

Once the report is issued, a Workers Compensation Lawyer reads it with two sets of eyes. First, does it hurt the case, help the case, or split the difference. Second, is it medically and factually sound.

A reliable IME report usually does a few things well. It states the history accurately, identifies the records reviewed, acknowledges competing facts, explains the reasoning step by step, and draws conclusions that match the scope of the exam. A weak report often does the opposite. It cherry-picks. It ignores treatment response. It misstates job demands. It treats absence of objective findings as proof of absence [View website](#) of pain. It leaps from one normal observation to broad claims about full duty capacity.

Lawyers look for pressure points. If the report says the worker has reached maximum medical improvement, does it explain why further treatment would provide no benefit. If it says the condition is unrelated to work, does it address the timing of symptoms and mechanism of injury. If it blames everything on degeneration, does it distinguish between a preexisting condition and a work-related aggravation. If it says no restrictions are needed, does it grapple with actual job tasks, not generic light activity.

A lot of IME reports sound definitive because they use firm language. Firm language is not the same thing as good reasoning.

How lawyers respond when the IME is unfavorable

The response depends on the jurisdiction, the posture of the claim, and the quality of the opposing medical evidence. Sometimes the best move is to strengthen the treating doctor's record. Sometimes it is to depose the IME physician. Sometimes it is to obtain a rebuttal opinion from another specialist. Sometimes it is to prepare the worker carefully for testimony and expose the IME's flaws through cross-examination.

A skilled lawyer does not challenge every bad report the same way. Strategy turns on where the report is vulnerable.

Here are common response paths:

- ask the treating doctor to address the IME point by point in a narrative report
- depose the IME doctor and test assumptions, missing records, and examination limits
- gather better evidence of job duties, failed return attempts, and treatment history
- seek a second opinion or independent specialist evaluation when the case justifies the cost
- use hearing testimony to show how the report conflicts with lived work realities

The treating doctor rebuttal is often underestimated. Many treating physicians are busy and do not volunteer detailed legal opinions unless asked clearly. A lawyer who sends a focused letter can help. The request should not ask the doctor to become an advocate. It should ask the doctor to address precise questions. Did the work

incident aggravate the underlying condition. Are the restrictions based on objective findings, subjective reports, or both. What further treatment is likely to improve function. Why is the worker not at maximum medical improvement yet.

Depositions are another major tool. An IME doctor who sounds polished on paper may become less impressive under sustained questioning. How much time did you spend with the patient. What exact records did you review. Are you aware the worker attempted modified duty three times and failed each time. Where in your report did you address the MRI finding at L4-L5. Can degeneration be asymptomatic until trauma causes a flare or structural worsening.

Those are not theatrics. They test whether the opinion can bear weight.

The edge cases that require judgment

Not every IME is plainly bad, and not every treating doctor is plainly right. Some claims contain real uncertainty.

Take the worker with a shoulder injury who improves enough to perform light daily tasks but still cannot do overhead industrial work eight hours a day. An IME may say "return to work," while the treating doctor says "no full duty." Both statements could be partly true depending on what "work" means. The lawyer's job is to convert those abstractions into the actual demands of the job.

Or consider chronic pain claims where imaging does not fully explain symptoms. These cases are difficult because some decision-makers put too much weight on scans and too little on function. A lawyer has to build credibility carefully through treatment consistency, work history, observed limitations, medication records, and practical examples. Can the worker drive twenty minutes but not ninety. Can she carry groceries from the car but not repeatedly lift thirty pound parts from floor to waist. That nuance often gets lost in an IME's binary framing.

Preexisting conditions create another common battle. Insurance carriers often argue that arthritis, degeneration, or prior injuries break causation. Sometimes they do. Often they do not. The legal and medical question in many states is whether work caused, accelerated, aggravated, or lit up the condition in a meaningful way. A seasoned Workers Compensation Lawyer knows this distinction can decide the case. The worker was not required to arrive at the job site as a perfect blank slate.

What workers should never do after an IME

The period after the exam can be as important as the exam itself. If the worker is frustrated and starts skipping treatment, venting publicly on social media, or taking on activities that clash sharply with reported restrictions, the carrier will notice if it can.

A lawyer usually tells the client to keep treating as medically advised, report changes in symptoms promptly, and stay consistent. If work status changes, that should be communicated quickly. If the IME doctor made a serious factual error, counsel needs to know while correction is still useful.

One recurring problem is the worker who assumes a bad IME means the case is over. It rarely does. A single report is evidence, not destiny. I have seen weak IMEs overcome through stronger specialist testimony, better job duty documentation, and simple exposure of careless assumptions. I have also seen cases where the IME prompted a realistic reassessment and a smarter settlement posture. Both outcomes involve judgment, not panic.

The lawyer's role is part preparation, part damage control, part advocacy

Handling an IME well requires more than legal knowledge. It takes familiarity with medical records, comfort with physician language, attention to human behavior, and practical sense about how claims are really decided. Judges, adjusters, nurse case managers, and defense lawyers all read these reports through their own lens. A Workers Compensation Lawyer has to anticipate that audience.

At the best end of the spectrum, the lawyer neutralizes the exam before it causes harm. The client is prepared, the records are in order, the history is consistent, and the report comes back fair or at least manageable. At the harder end, the lawyer dismantles an overreaching opinion piece by piece and rebuilds the case around better evidence.

Either way, the IME is not just a doctor's appointment. It is a contested event inside a legal claim. Treating it casually is a mistake. Treating it strategically is often what keeps medical care in place, wage benefits flowing, and the case on solid ground.

Law Offices of Miguel Martínez, P.C.

Address: 5312 W 9th St Dr Ste 130, Greeley, CO 80634

Phone number: +19707363952

FAQ About Workers Compensation Lawyer

What not to say to a workers' comp attorney?

Never lie, hide facts, or omit prior injuries when speaking to your workers' comp attorney. Total honesty about your medical history, the accident details, and your activities is critical, because any inconsistencies can ruin your case credibility with the insurance company or judge.

What are the odds of winning a workers' comp case?

Most initial workers' compensation claims are approved without a formal trial. Nationally, only about 5% to 10% of claims are flatly denied. For cases that do face a formal dispute, hearing, or trial, the odds of winning generally hover around 50% or vary by state, depending heavily on legal representation and medical evidence.

When should you get a workers' comp lawyer?

You should hire a workers' comp lawyer if your claim is denied, your benefits are delayed, your injury requires surgery or causes permanent disability, or your employer pushes you to return to work too early or retaliates. You generally do not need a lawyer for minor injuries with smooth, undisputed processing.