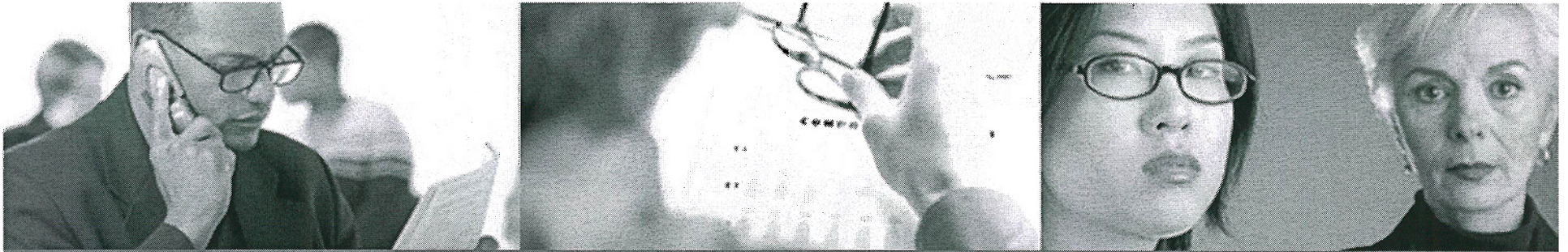


IME Review

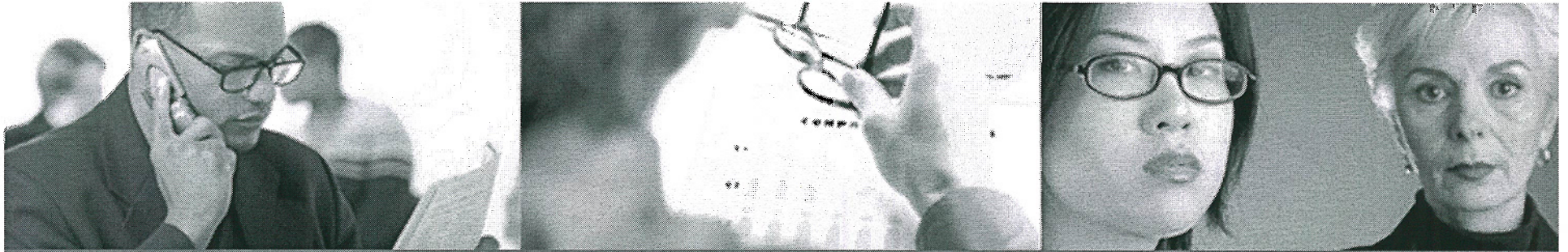
**Tim Wahlin,
Chief of Injury Services**



IME Review

NDCC 65-05-28 (3)

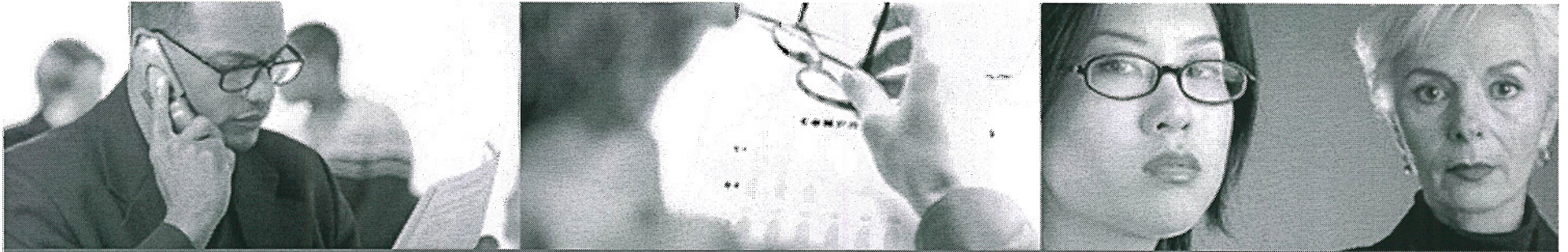
**Provides in pertinent part,
“The organization may at any time
require an employee to submit to an
independent medical examination by a
duly qualified doctor . . . designated . . .
by the organization.”**



Why is this Necessary?

Claim Management Tool

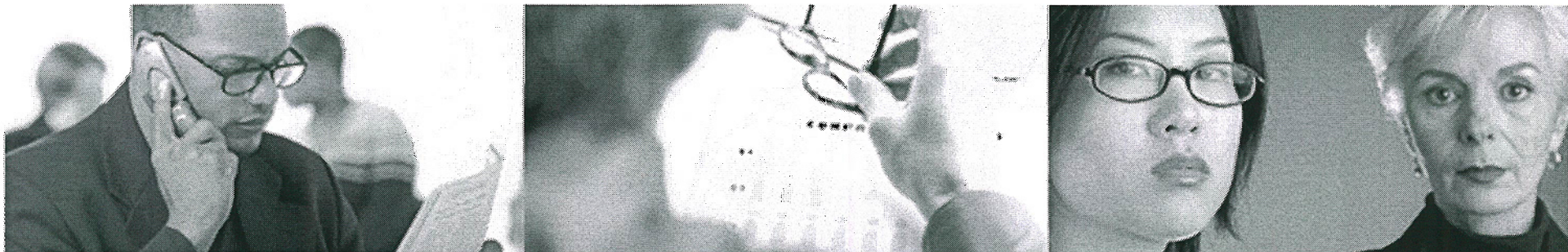
- Grants WSI another view of a condition
- Can answer questions regarding
 - Nature of Injury
 - Causation
 - Appropriateness of Treatment



IME BIAS

Treating Physicians

- **Act as a patient advocate**
 - This is appropriate
 - However, this affects answers regarding causation
- **North Dakota is rural**
 - Specialized care is often not readily available
- **IME a tool to provide further insight**



Challenges in IME

Locale of IME Physicians

- ND – small & finite pool of physicians
- Low likelihood physicians will criticize peers
- Very few sub-specialty experts in the state

Sought in State Physicians with Limited Success

- Dronen Report of 2/1/07 notes this without solution

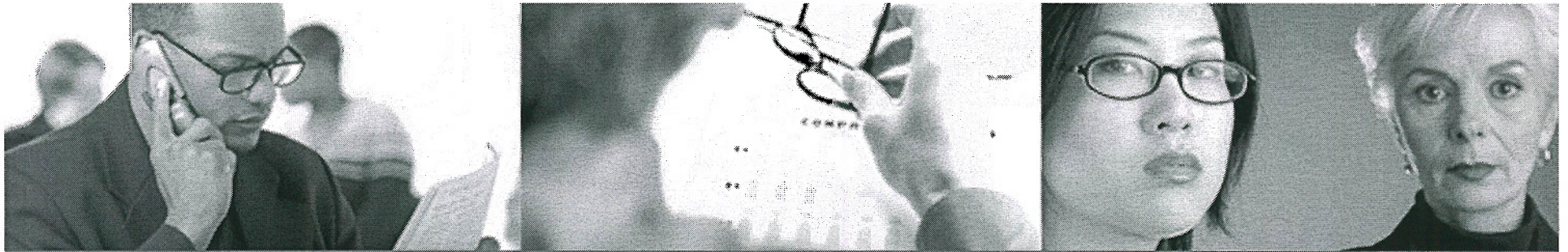
Usage Rates

IME usage rates not independently tracked

- **Compile all from 7/1/05 – 6/30/06 (123 total)**
- **Dronen Report – lower utilization in ND than neighboring states**
 - **0.5% rate**
 - **MN insurance – 3.7%**
 - **Comparable state fund 10.1%**

ND 7-20 times lower usage than neighbors

Marsh Report recommended increasing too



IME's in ND

**We recognize, IME's will always be a
Lightning Rod**

**Hopefully education can overcome
misperceptions**