



Independent Medical Examinations (IME) – WorkCover and TAC claims

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Independent Medical Examinations (IMEs) are a crucial component of both the [WorkCover](#) and [Transport Accident Commission \(TAC\)](#) compensation schemes in Victoria. They are conducted by independent medical professionals to assess a worker's injury or illness and determine their work capacity.

These examinations are typically requested by the insurer to provide an objective medical opinion. It is important that you understand IMEs and the role of the IME doctor as, in many cases, IME reports can significantly affect your claim.

When does an IME appointment occur?

IMEs can be scheduled at varying times during both the WorkCover and TAC claims process. Generally, as the IME is used to determine the extent of an injured person's injuries, an appointment will be scheduled shortly after a claim is lodged and before compensation is paid under the claim.

In both WorkCover and TAC claims, an IME appointment can occur to allow the insurer to:

- assess your capacity for work;
- assess your whole person impairment rating for the purposes of an [impairment benefit \(lump sum\) claim](#);
- obtain an opinion as to the nature and extent of the injury;
- determine whether a medical expense you are intending to claim is reasonable; and

- determine whether surgery should be paid for by the insurer.

What type of doctor conducts an IME appointment?

The IME will usually involve a doctor who specialises in the area to which your injuries are the subject of. For example, if you have experienced mental injuries, the insurer will usually schedule the IME appointment with a psychiatrist or if you had a hand injury requiring surgery, an IME appointment will be arranged with a hand surgeon.

If you have made a claim for multiple physical injuries or both a physical and psychological injury, you may be required to attend multiple IME appointments with differing specialists.

As the IME doctor is engaged by the Workcover Insurer or TAC, the doctor will be chosen by the insurer. You will not have a say in who your IME doctor is and you will be unable to refer your treating doctor to act as the IME.

Whilst your treating doctor's role is to provide treatment for your injuries, the IME doctor's role is to provide details about your conditions relevant to the claim. They cannot provide you with advice or treatment of your injury or illness.

Importantly, any information you tell the IME doctor will not be privileged in the same way information between yourself and your treating doctor is. In fact, any information given to the IME doctor can be used in the determination of your WorkCover or TAC claim.

How do I prepare for an IME appointment?

Once your IME appointment has been scheduled, you should do the following to prepare.

Review your medical history

As the IME will likely have access to your medical records, it is important that you familiarise yourself with what is in your medical records. You should review your past medical conditions and the treatment you have received in the past. You should ensure you understand how these may relate to your current injury.

Where possible, bring in any relevant scans such as MRI, CT or x-rays which will assist in showing the IME the full extent of your injuries.

Reflect on the workplace or road accident that led to your injury

It is important that you think back on how the injury occurred and communicate this clearly to the IME doctor. Try to recall the circumstances surrounding the accident in detail.

Be prepared to provide a clear and consistent account of the incident.

Understand your medical treatment

The IME doctor will ask about what treatments you received following your injury. Review the types of treatments you've received for your injury and note the dates and locations of these treatments.

Document your symptoms

The IME doctor will also ask you questions about your previous and/or current symptoms as a result of your injuries. Make a list of all your symptoms, both major and minor. Be prepared to describe the severity and frequency of these symptoms.

Plan to attend your IME

On the date of your IME appointment, ensure that you arrive early to avoid any potential delays or penalties. Consider bringing a trusted friend or relative for support and to take notes.

What happens after the IME appointment?

It is recommended that you take notes of what occurred at the IME appointment. Details such as the length of the appointment, what questions were asked of you by the IME doctor and what information the IME doctor gave you. This may be important later if your claim is rejected.

The IME doctor's report once completed is provided to the insurer. The IME report may be supportive of your injuries and the opinions of your treating doctor. It may also be unsupportive of the injuries or an aspect of your claim, such as the injury's connection to employment or the transport accident.

Given the importance of an IME decision on your claim, it is imperative that you seek advice from experienced personal injury lawyers if there is a dispute about the medical opinion provided and any subsequent decision of the insurer regarding your claim for compensation.

How does an IME affect my claim?

IMEs play a significant role in determining the outcome of workers' compensation and TAC claims. These evaluations can significantly impact the amount of benefits an injured person receives, including weekly payments and lump sum compensation for permanent impairment. It can also impact their potential for future medical treatment.

Get help from a personal injury lawyer

Given the complexities of workers' compensation and TAC claims in Victoria, it's highly recommended to seek legal advice if you've been injured at work. At Guardian Injury Law, we are experienced at dealing with both WorkCover and TAC claims and can provide you with the necessary advice to ensure your claim is dealt with fairly by the insurers.

If you're facing an upcoming IME or have questions about your WorkCover or TAC claim, don't hesitate to contact Guardian Injury Law. Our experienced lawyers can provide the guidance and support you need to navigate this important process.

Contacting Guardian Injury Law

[1300 700 761](tel:1300700761)

enquiries@guardianinjurylaw.com.au

Further reading

- [Can I review a decision made by WorkCover?](#)
- [Can I appeal a TAC decision I don't agree with?](#)
- [WorkCover weekly payments – a comprehensive guide](#)
- [Motor vehicle accidents while working – is it WorkCover or TAC?](#)

This article is of a general nature and should not be relied upon as legal advice. If you require further information, advice or assistance for your specific circumstances, please contact us.