

What Happens When an Insurance Company Orders an Independent Medical Exam After a New York Car Accident?

Why Is the Insurance Company Sending You to Another Doctor?

You've already seen doctors, followed a treatment plan, and provided medical records showing how a crash affected you. Then another appointment appears on your calendar, except this time the doctor was requested by the insurance company.

An independent medical exam, often called an IME, allows the insurer to obtain its own medical opinion about your injuries, recovery, and continued treatment. The doctor conducting the exam is not your treating physician, and the purpose of the appointment is different from the care you receive from the doctors helping you recover.

At [Giampa Law](#), our [New York car accident lawyers](#) help injured people understand what an IME means, why it was requested, and how the results may affect their insurance benefits or injury claim. The appointment should not be ignored, but it also should not be treated as just another routine doctor visit.

What Is an Independent Medical Exam?

An IME is a medical examination an insurer may request to evaluate injuries, treatment, and other medical issues related to a no-fault claim.

Under New York's no-fault rules, insurers may require an injured person to attend medical examinations when reasonably necessary to evaluate the claim. These examinations may be performed by an orthopedist, neurologist, or another physician depending on the injuries involved.

The doctor may examine several areas, including:

- **Your Current Symptoms:** The physician may ask about pain, weakness, numbness, or other symptoms that remain after the accident.
- **Your Range of Motion:** You may be asked to move an injured body part so the doctor can evaluate whether movement remains limited.
- **Your Medical History:** Previous injuries, surgeries, and treatment involving the same part of the body may be reviewed.
- **Your Current Treatment:** The examiner may consider whether you are receiving physical therapy, injections, chiropractic care, medication, or other treatment.
- **Your Daily Limitations:** Questions may address whether the injury affects your ability to work, drive, exercise, or handle ordinary tasks.

Unlike your treating doctor, the IME physician generally is not developing a treatment plan for you. The examination is being conducted so the insurer can evaluate the claim.

Why Would an Insurance Company Request an IME?

Insurance companies often request an IME when they want another medical opinion about whether an injury still requires treatment or whether the condition is related to the accident.

The insurer may be trying to answer questions such as:

- **Has the Injury Improved?** The company may want to know whether continued medical care is still necessary.
- **Are the Symptoms Related to the Crash?** If medical records show an earlier injury or degenerative condition, the insurer may question whether the collision caused the current symptoms.
- **Are Physical Limitations Still Present?** The physician may evaluate whether the injured person continues to have measurable restrictions.
- **Is Current Treatment Medically Necessary?** An insurer may use the examination to decide whether it will continue paying for physical therapy or other care.

This can become particularly important when someone has been receiving [medical treatment after a New York car accident](#) for several months. Treatment records can document a person's condition over time, while an IME may provide the insurer with a very different snapshot based on one appointment.

Is the IME Doctor Really Independent?

The word "independent" can be misleading. The physician is not your treating doctor and generally does not have an ongoing relationship with you. The insurer selected or approved the physician for the purpose of evaluating the claim.

That does not mean the doctor will automatically disagree with your own physicians. It does mean the doctor is approaching the examination from a different position.

For example, your orthopedist may have treated a shoulder injury for six months, reviewed MRI results, and documented continuing problems with movement. An IME physician may examine you once and conclude that your range of motion has improved enough that additional treatment is no longer necessary.

If those opinions conflict, the insurance company may rely on the IME report when deciding whether it will continue paying benefits.

What Should You Do Before an Independent Medical Exam?

Preparing for an IME does not mean rehearsing answers or trying to appear more injured than you are. It means understanding your medical history and describing your condition accurately.

Before the appointment, review the basic timeline of your treatment and be ready to explain how your symptoms have changed since the accident.

During the examination:

- **Be Honest About Your Symptoms:** Do not exaggerate pain or limitations, but do not minimize them either.
- **Describe Your Limitations Clearly:** Explain whether certain movements, work duties, or everyday activities have become difficult.
- **Do Not Hide Prior Injuries:** Earlier neck, back, shoulder, or knee problems may already appear in your medical records. Trying to conceal them can create unnecessary questions about credibility.
- **Do Not Guess:** If you do not remember a date, diagnosis, or other medical detail, it is better to say so than provide inaccurate information.
- **Pay Attention to What Happens:** Remember approximately how long the exam lasted, what movements or tests were performed, and what questions were asked.
- **Keep Following Your Own Doctor's Treatment Plan:** An IME does not replace the medical care recommended by the doctors responsible for your recovery.

Insurance companies can compare statements made during the IME with treatment records, earlier claim forms, and other information. Consistency matters.

Can an IME Cause the Insurance Company to Stop Paying for Treatment?

Yes. One reason insurers request IMEs is to decide whether continued treatment remains medically necessary under New York's no-fault system.

If the IME physician concludes that you have recovered or reached a point where additional treatment is no longer necessary, the insurer may rely on that report when denying payment for future care.

That does not necessarily mean your own doctor agrees with the decision. It also does not mean that your symptoms have disappeared. It does mean there may now be a dispute over whether treatment should continue to be covered.

A denial based on an IME should be reviewed carefully rather than assuming that the insurance company's doctor has the final word.

What Happens If You Miss the IME?

Missing a properly requested IME can jeopardize your no-fault coverage. New York courts have held that failing to appear for a properly requested IME can constitute a breach of a condition required for no-fault coverage.

If you cannot attend due to work, another medical appointment, or a legitimate conflict, do not simply skip it. Contact your attorney as soon as possible so the appointment can be addressed or rescheduled.

The important point is simple: treat an IME notice seriously and do not ignore it.

Can an IME Affect Your Claim Against the At-Fault Driver?

Yes, although an examination connected with a claim against the at-fault driver is different from a no-fault IME. If a personal injury lawsuit is filed and your physical condition is in dispute, the defense may require you to undergo a medical examination by a designated physician. That examination can produce evidence the defense uses to challenge the severity or cause of your injuries.

That is different from a no-fault dispute over whether treatment should continue. A claim against the at-fault driver may involve broader losses, including [car accident compensation in New York](#) for lost income, future medical care, and pain and suffering.

Medical records, diagnostic imaging, and your treatment history can all help show the full extent of the injuries, even when an IME doctor reaches a different conclusion.

Protecting Your Claim Before and After an IME

Receiving an IME notice does not mean your claim has already been denied, but it is a sign that the insurance company is taking a closer look at your injuries and treatment.

At [Giampa Law](#), we help injured New Yorkers prepare for these insurance issues, review medical evidence, and respond when insurers use IME findings to challenge legitimate treatment. Our role is to make sure one examination does not overshadow the full record of what the accident did to our client's health and daily life.

If an insurance company has ordered an independent medical examination after your New York car accident or is relying on an IME to stop paying for treatment, [contact us](#) to discuss what happened and what options may be available.