



CASE STUDY

Quality IME Leads to Comprehensive Cost Savings



The Problem

What happens when...

- › An employee sustains a workplace injury, but the severity of the condition doesn't seem to fit the mechanism of injury?
- › An injured employee is referred for a surgical consultation, but the adjuster suspects that causality does not exist?
- › The workers' comp case is about to be reviewed in a legal hearing to determine the level of disability or impairment?

All of these factors existed on one workers' compensation claim, where a man had sustained an injury while lifting material at his job. This incident allegedly led to carpal tunnel syndrome, and the injured worker was referred for potential hand surgery to help alleviate his pain.

Read on to find out how an independent medical examination (IME) coordinated by Genex Services helped determine the true cause of this man's complaints, and how it saved the employer and payer thousands of dollars in medical, indemnity, and disability costs.





Case Background

A 61-year-old man worked as a package handler. He usually operated machinery, but in the summer of 2019, he was assigned to a new task that involved lifting cardboard over his head. He began to experience pain and numbness in his right hand, and the pain also radiated up his forearm.

The treating physician diagnosed the injured employee as having an “unspecified soft tissue disorder” due to use, overuse, and pressure to his right forearm. The injured employee was advised to use a splint and take over-the-counter Tylenol. But the symptoms persisted. At first, electromyography ruled out carpal tunnel syndrome (CTS), but later a nerve conduction study showed mild right radiculopathy and moderate CTS. During a follow-up appointment, the treating physician referred the injured employee to an orthopedic hand surgeon for assessment.

At that point, the adjuster requested an IME to obtain an objective medical opinion from a third-party expert who could answer the following questions:

- What was the injured employee’s diagnosis?—as the one provided by the treating physician was ambiguous.
- Were the injured employee’s complaints related to his work duties or other factors?
- Was it necessary for the injured employee to consult with the orthopedic hand surgeon?
- Was further treatment needed?
- Was hand surgery recommended?

The case would also soon be reviewed at a legal hearing, where the injured employee would receive a disability rating. As such, the payer also needed an unbiased medical evaluation to understand the injured employee’s condition and their potential liability in the case.

Complicating the medical aspects of the case was the fact that the injured employee had a history of hypertension, diabetes, and high cholesterol. He had previously sustained a shoulder injury and undergone rotator cuff repair six years ago. The physician who performed the IME would have to be able to determine causality amid these complex, comorbid conditions, a prior injury, and general deterioration that occurs with age.





The Solution

A Quality IME Scheduled, Coordinated and Delivered by Genex Services

The adjuster ordered the IME to help answer the background questions and to have a defensible medical report for the upcoming hearing.

To obtain this exam, the adjuster turned to Genex Services. She had worked with the company for many years over the course of her 27-year career in claims management. She knew this service provider had a broad IME physician network and could be relied on to identify an expert in the field and whose report would withstand the scrutiny of the upcoming legal proceedings.

A Quality IME Physician

Genex was able to identify and schedule the IME with an orthopedic specialist who had more than 32 years of experience. This expert was board certified in orthopedic surgery and had particular experience with carpal tunnel syndrome and hand surgery.

A Well-Crafted IME Cover Letter

The adjuster knew she could also rely on Genex to craft a thorough and well-structured cover letter to the IME physician, who could then use the letter and its questions to frame his opinions, backed by medical rationale.

Exceptional Service

"I've worked with Genex for many years now," said the adjuster. "They're excellent in terms of service and IME report turnaround, and I can always rely on them to find a highly qualified physician to perform any particular type of IME that's needed."

A Two-Tier Quality Assurance Process

Genex also performs a two-tier quality assurance (QA) process on every IME report. In the first phase, the company ensures accuracy of data points, such as the injured employee's name or the claim number. It reviews and corrects spelling, typographical, and grammatical errors.

And it vets the report from a clinical standpoint. Obviously, the medical opinion is solely that of the examining physician. However, a QA reviewer will look for mistakes in terms of noting the wrong body part or the wrong side of the body, e.g., the left leg instead of the right. And finally, the QA reviewer will make sure the report delivers a clear medical opinion backed by medical rationale. If these standards are not met, the door could be left open to discredit the IME.

In the second part of the QA process, the QA reviewer ensures compliance with relevant state and federal laws, as well as compliance with specific policy language.



The Results

The examining physician believed neither the cervical radiculopathy nor the right carpal tunnel syndrome had resulted from the work injury. What did result from the injured employee's work duties was an overuse strain of the right upper extremity, but this strain would have easily been resolved within a matter of days.

The IME physician believed the injured employee's complaints were actually associated with nonoccupational factors, including diabetes and aging. The physician felt a consultation with the orthopedic hand surgeon was not warranted, and no further treatment was needed.

During the hearing, the judge reviewed both IME reports—the one from the injured employee and the other from the payer—and decided in favor of the payer, limiting the allowance. As a result, the payer was ruled to cover the overuse strain but not the carpal tunnel syndrome.

The payer's IME report played a pivotal role in helping the judge make this decision, as the exam and report were completed by a highly qualified orthopedic specialist. His opinion was well laid out and supported by evidence-based medicine.

Medical & Indemnity Cost Savings

Since carpal tunnel was ruled out, the payer did not have to cover the hand surgery. If the procedure had occurred, the injured employee would also have required post-operative therapy. As a result, the payer likely experienced an average savings of \$43,908 in medical costs and an average savings of \$10,798 in indemnity costs for this type of claim, according to the ODG (Official Disability Guidelines).

RESULTS SUMMARY

- › A highly credible and defensible IME report
- › Savings of approximately \$54,706 to \$125,375
- › A ruling that limited the allowance to only an overuse strain not CTS
- › A more accurate permanent impairment rating



A More Accurate Permanent Impairment Rating

The IME provider was not asked to provide a permanent impairment rating, but his opinion regarding causation and surgery helped decrease the exposure for the payer when it came time for the commission to award permanency. According to the adjuster, this likely resulted in additional savings.

Comprehensive Claims Savings

Even if the surgery had occurred, the injured employee could still have experienced a relapse of carpal tunnel, which could have resulted in additional costs down the line. As a result, comprehensive claims savings might have totaled \$57,964 to \$125,375.

As evidenced here, Genex ensured a quality IME, as it has incorporated best practices at each step of the process—from intake, scheduling, coordination, quality assurance, and report delivery. If your organization is experiencing issues within your current IME process, please contact us at 866.389.2069 or hello@enlyte.com for a free consultation on how to improve the quality and defensibility of your IME reports.



Enlyte is Mitchell, Genex and Coventry, a family of businesses with one shared vision. We bring together the best of the P&C industry in a single, powerful organization connected by one overarching goal: transforming your performance now, so you can chart a course **to a better future.**

Learn more about Enlyte.

Call 866.389.2069 Email hello@enlyte.com Visit enlyte.com