## Medical Examinations Play an Important Role in Your PA Workers' Compensation Claim

<u>Injured workers</u> will inevitably be sent for medical evaluation and treatment, often by doctors hand-picked by the Employer. These examinations play a significant role in determining your entitlement to benefits. Therefore, it is vital to know what to expect and how to react.

## Don't delay\_seek medical attention immediately

If you get hurt at work, it is crucial to promptly seek medical attention and remain compliant with treatment. Too often, injured workers think they are too busy for treatment or underestimate the extent of their injuries. Failure to get the injuries properly documented and treated can make it very difficult to obtain proper benefits. Put simply, if a Judge doesn't see a treatment record, it becomes your word versus your Employer.

Often, this means that Employers may try to prevent you or dissuade you from seeing a doctor. If this is the case, it is vitally important to contact legal representation. Remember, the longer you delay in getting treatment, the more difficult it becomes to prove your injuries in a court of law. Your Employer knows this, and so should you.

Another problem we often see involves doctors who are looking out for the Employers' interest, and not their own patients. Injured workers are usually required to treat with a "panel" of doctors for ninety days. This panel is selected and paid by the Employer. Sometimes, they are more interested in protecting their jobs than their patients. If you are not getting results from the panel, it is important to contact an attorney to review your options for a second opinion. Dealing with doctors and the medical system can be intimidating and confusing. It can be difficult to understand your rights and obligations. Moreover, one wrong step can jeopardize your receipt of benefits and your family's future. That's why it is important to have a guide who knows the pitfalls. If you have questions or concerns about your medical treatment, you need to speak to a qualified workers' compensation attorney.

## What is an IME, and do I need one?

Injured workers are required to attend so-called "Independent" Medical Examinations, or IMEs, at the request of their Employer's insurance company. More realistically, these should be called "Insurance" Medical Examinations. Do not be fooled. If you are scheduled for an IME, your Employer and their insurance company are taking its first step in denying or ending your benefits.

Once the insurance company gets their IME report, they will take it to a Judge as proof that you are fully recovered or capable of working. It is important to formulate a plan that allows you to fight these allegations. Even if your Employer has not filed anything with the courts yet, it is vital to plan for when they do. Speak to an attorney and have a plan ready to defend your benefits and livelihood.

When you work with Martin Law, you can be confident that we know the system and will stop at nothing to defend your rights. Contact the attorneys at <u>Martin Law</u> today for a free consultation to find out what we can do for you at 215.587.8400.