What is an independent medical exam?

An independent medical exam is conducted by a physician who is asked by an organization such as an insurance company or court to provide a medical opinion on your condition when benefits, compensation, disability, custody access or further treatment are being considered or requested. When a physician is providing an independent medical exam, they are not treating you as their patient (i.e. there is no therapeutic relationship). This means that the physician’s role is to provide an unbiased medical opinion to the organization that is requesting the exam, not to treat you or to advocate on your behalf.

This resource applies to in-person exams; however, there are other types of independent medical exams, such as when a physician reviews your medical record. During a medical record review, the physician’s role is the same and the reports must be objective and unbiased.
What is expected of the physician who is conducting the exam?

During an independent medical exam, you can expect the physician to:

- Explain the purpose and scope of the exam, including how it differs from a usual physician visit, what will be examined, and why.
- Allow you to discuss any concerns you may have about the exam and how these concerns may impact the exam.
- Have a chaperone present when appropriate.
  - The chaperone is normally provided by the physician at their discretion. Physicians will usually not allow you to bring another person along with you and may decline to proceed with the exam should you insist on doing so.
- Use an interpreter if you do not speak English, and/or if the physician does not speak your language fluently.
  - Physicians must use an independent interpreter. They are not permitted to use an interpreter that you have chosen.
- Ask that you provide signed and witnessed consent prior to proceeding with the exam. This includes consent to having an interpreter or chaperone (chosen by the physician) present.
  - If you do not consent to any aspect of the exam, including the presence of an interpreter or chaperone, the physician may decide to end the exam.
- Inform you of any business relationship with another health-care provider or agency where a referral may be made in relation to your exam.
- Inform you and refer you back to your regular family physician for further care if another medical condition is discovered during the exam.
- Provide you with necessary care if an emergency situation arises and no other physician is available.
- Document all findings of the exam.
- Protect the privacy and confidentiality of your personal health information.
- Explain that the report will go to the organization requesting the exam, and whether you or your regular family physician may receive a copy of the report.
  - Before sharing the report, the physician may first consult with the organization that requested the exam.

Physicians are not required to provide independent medical exams. They may, for example, decline to provide the exam if you place limits on the exam and the physician believes that a comprehensive, unbiased report will not be possible.

Physicians are expected to carefully review all documents they consider relevant to their report. Physicians providing independent exams may provide an expert opinion that is different than that of your regular family physician and may declare themselves unable to comment on the opinion of a non-physician care provider (such as a registered nurse or physiotherapist).

What can you do if you have a complaint?

The College’s role is to ensure patients receive medical services that meet expected standards, and that they are safe and protected when they are assessed by licensed physicians. If you feel that a physician did not meet the expectations described in this document, you may file a complaint with the College.

Please note that the College cannot overturn the results of an independent medical exam. If you are unhappy with the opinion of an independent medical examiner you may seek the opinion of another physician.

To learn more, read the College’s practice standard Independent Medical Examinations.