1.2.6 Work-Related and Independent Medical Examinations

Physicians who are employed by businesses or insurance companies, or who provide medical examinations within their realm of specialty as independent contractors, to assess individuals’ health or disability face a conflict of duties. They have responsibilities both to the patient and to the employer or third party.

Such industry-employed physicians or independent medical examiners establish limited patient-physician relationships. Their relationships with patients are confined to the isolated examination; they do not monitor patients’ health over time, treat them, or carry out many other duties fulfilled by physicians in the traditional fiduciary role.

In keeping with their core obligations as medical professionals, physicians who practice as industry-employed physicians or independent medical examiners should:

(a) Disclose the nature of the relationship with the employer or third party and that the physician is acting as an agent of the employer or third party before gathering health information from the patient.

(b) Explain that the physician’s role in this context is to assess the patient’s health or disability independently and objectively. The physician should further explain the differences between this practice and the traditional fiduciary role of a physician.

(c) Protect patients’ personal health information in keeping with professional standards of confidentiality.

(d) Inform the patient about important incidental findings the physician discovers during the examination. When appropriate, the physician should suggest the patient seek care from a qualified physician and, if requested, provide reasonable assistance in securing follow-up care.

AMA Principles of Medical Ethics: I

Background report(s):

CEJA Report 5-A-99 Patient-physician relationships in the context of work-related and independent medical examinations
INTRODUCTION

Resolution 2 (I-97), “Patient-Physician Relationship,” asked the American Medical Association to recommend that patients be informed of the lack of a patient-physician relationship during pre-employment physical examinations or examinations to determine if an employee who has been ill or injured can return to work. This resolution was referred to the Council on Ethical and Judicial Affairs. This report addresses the scope of the patient-physician relationship in the context of work-related and independent medical examinations.

DEFINITIONS AND SCOPE

In this report, the term “industry employed physician” (IEP) refers to physicians who are employed by businesses or insurance companies for the purpose of conducting medical examinations. “Independent medical examiners” (IMEs) differ in that they are not employees, but instead, independent contractors who provide medical examinations for employees or others within the realm of their specialty. Intuitively, one might believe that the conflict of interest experienced by the IEP is greater than that of the IME since the former answers directly to his or her employer. However, both types of physicians have contractual obligations to the business or insurer and depend on these parties for payment.

Both IEPs and IMEs can perform employment, pre-employment, and work-related examinations, which include those aimed at determining whether an individual is suitable for a particular occupation or if an employee who has been ill or injured can return to work. They may perform a variety of other types of examinations as well. This report does not address IEPs or IMEs who continually monitor the health of patients or treat a company’s employees. Instead, this report will address the scope of the patient-physician relationship when a physician is responsible for performing an isolated assessment of an individual’s health or disability for an employer, business, or insurer.

UNALTERED RESPONSIBILITIES AND OBLIGATIONS

Despite their ties to a third party, the responsibilities of IEPs and IMEs are in some basic respects very similar to those of other physicians. Physicians in this context have the same obligations to conduct an objective medical examination, maintain patient confidentiality, and disclose potential or perceived conflicts of interest.

Objectivity

One of the foremost responsibilities of physicians, regardless of the circumstances, is to evaluate the health of patients in an objective manner. Initially, IEPs and IMEs may be thought to have conflicting obligations because they do not consider patient preferences when making a diagnosis. Although physicians are expected to involve patients in decision making to the greatest extent possible, limitations exist on all physicians’ obligations to consider patients’ desires or preferences when making a diagnosis.

Considering the preferences of the patient when making a diagnosis during a work-related examination could affect the objective nature of the exam. For example, even though a patient may not want to return to work, an exam could reveal that he or she is able to resume employment duties. On the other hand, reporting to an insurance company or employer that an employee is not ready to return to work may not
coincide with what the employer wants, but it may be what is revealed by an objective examination. IEPs and IMEs have the same obligations as physicians in other contexts to evaluate objectively the patient’s health or disability. In order to preserve the objective nature of the exam, physicians should not be influenced by the preferences of the patient-employee, employer, or insurance company when making a diagnosis.

**Confidentiality**

In addition to a general requirement of objectivity, IEPs and IMEs have an obligation to maintain confidentiality. The Council has stated in Opinion 5.09, “Confidentiality: Physicians in Industry,” that:

> …the information obtained by the physician as a result of such examinations is confidential and should not be communicated to a third party without the individual’s prior written consent, unless it is required by law.²

This responsibility of IEPs and IMEs is the same as it is for other physicians. As always, the information obtained by the physician is confidential and should not be communicated to an outside party without the individual’s consent, unless required by law. Opinion 5.09 also states that if an individual authorizes the release of medical information to an employer or a potential employer, the physician should release only that information which is relevant to the employer’s decision regarding that individual’s ability to perform the work required by the job.

**Disclosure of Potential or Perceived Conflicts of Interest**

Besides the aforementioned obligations of the physician during and after the examination, the physician has an obligation to the patient before the work-related or independent medical exam. In Opinion 8.03, “Conflicts of Interest: Guidelines,” the Council stated that “conflict[s] must be resolved to the patient’s benefit.”³ This entails not only conducting the examination as objectively as possible, but also disclosing to the patient that conflicting obligations might exist.

The Council has previously addressed the importance of disclosing conflicts of interest. For example, in Opinion 8.032, “Conflicts of Interest: Health Facility Ownership by a Physician,” the Council stated that “physicians should disclose their investment interest to their patients when making referrals.” The Council expressed similar regard for the disclosure of conflicts of interest in Opinion 8.031, “Conflicts of Interest: Biomedical Research,” Opinion 8.051, “Conflict of Interest Under Capitation,” Opinion 8.09, “Laboratory Services,” Opinion 8.13, “Managed Care,” and Opinion 8.132, “Referral of Patients: Disclosure of Limitations.” The Council explained the utility in disclosing conflicts of interest in the report “Conflicts of Interest in Biomedical Research:”

> Even when ethically permissible…arrangements exist, safeguards are needed to protect against the appearance of impropriety. Perhaps the best mechanism available to assuage public (and professional) doubts about the propriety of a[n]…arrangement is full disclosure.⁴

In other words, full disclosure is an effective mechanism for minimizing the adverse effects of conflicts of interest that may arise. Therefore, the physician should disclose fully the terms of the agreement between himself or herself and the third party as well as the fact that he or she is acting as an agent of that entity. This should be done at the outset of the examination, before health information is gathered from the patient. Before the physician proceeds with the exam, he or she should ensure to the extent possible that the patient understands the physician’s unaltered ethical obligations, as well as the distinct differences that exist between the physician’s role in this context and the physician’s traditional role (see below).
ALTERED RESPONSIBILITIES AND OBLIGATIONS

The narrowly defined role of IEPs and IMEs places limits on the patient-physician relationship during work-related or independent medical examinations. Because physicians during these types of examinations do not have all of the duties held by other physicians, a limited patient-physician relationship should be considered to exist. For example, primary care physicians are responsible for monitoring a patient’s health over time, promoting wellness, advocating healthy lifestyles, anticipating medical problems, and serving the patient’s overall, long-term health needs. While the traditional duties of a physician normally extend well beyond the administration of an objective medical examination, the IEP or IME is charged only with assessing objectively an individual’s health or disability at that one point in time.

IEPs and IMEs are obliged, however, to inform patients about abnormalities discovered during the course of the examination. The Council has stated in Opinion 5.09, “Confidentiality: Physicians in Industry,” that:

A physician is obligated to divulge important health information to the patient which the physician discovers as a result of the examination.

The physician conducting a work-related or independent medical exam clearly has a duty to inform the patient about abnormalities discovered during the course of an examination. However, recognizing that the patient-physician relationship is limited to that encounter, the IME or IEP should not be held to the same standards as other physicians who are expected to serve patients’ long-term health needs. For example, after discovering important health information or abnormalities through an objective evaluation, a primary care physician would be expected to provide sound advice, discuss treatment options, and perhaps treat the patient. However, it would be beyond the scope of the limited patient-physician relationship to require IEPs and IMEs to do the same. In the context of this limited relationship, IEPs and IMEs are required, like other physicians, to inform the patient about abnormalities discovered during the course of the examination. In addition, they should ensure to the extent possible that the patient understands the problem or diagnosis. Finally, when appropriate, they should suggest that the patient seek care from a qualified physician and provide reasonable assistance in securing a mechanism to receive follow-up care if requested. However, IEPs and IMEs are not required to discuss treatment options or to provide treatment.

CONCLUSION

Industry employed physicians (IEPs) and independent medical examiners (IMEs) are responsible for administering an objective medical evaluation but not for monitoring patients’ health over time, treating patients, or fulfilling many other duties traditionally held by physicians. Consequently, a limited patient-physician relationship should be considered to exist. IEPs and IMEs still are expected to evaluate objectively patients’ health or disability, maintain confidentiality, and disclose potential or perceived conflicts of interest. In addition, upon discovering important health information or abnormalities during the course of the examination, IEPs and IMEs are expected to inform the patient about the condition, ensure that they understand fully the diagnosis, and suggest that they seek care from a qualified physician. IEPs and IMEs also should provide reasonable assistance in securing a mechanism to receive follow-up care if requested.

RECOMMENDATIONS
For the foregoing reasons, the Council recommends the following be adopted and that the remainder of this report be filed:

For purposes of these guidelines, the term “industry employed physicians” (IEPs) refers to physicians who are employed by businesses or insurance companies for the purpose of conducting medical examinations. “Independent medical examiners” (IMEs) differ in that they are not employees, but instead, independent contractors who provide medical examinations within the realm of their specialty. Both IEPs and IMEs can perform employment, pre-employment, work-related, and other types of medical examinations. This report does not address IEPs or IMEs who continually monitor the health of patients or treat a company’s employees. Instead, this report will address the scope of the patient-physician relationship when a physician is responsible for performing an isolated assessment of an individual’s health or disability for an employer, business, or insurer.

1) Despite their ties to a third party, the responsibilities of IEPs and IMEs are in some basic respects very similar to those of other physicians. IEPs and IMEs have the same obligations as physicians in other contexts to:

   a) evaluate objectively the patient’s health or disability. In order to maintain objectivity, IEPs and IMEs should not be influenced by the preferences of the patient-employee, employer, or insurance company when making a diagnosis during a work-related or independent medical examination.

   b) maintain patient confidentiality as outlined by Opinion 5.09, “Confidentiality: Physicians in Industry.”

   c) disclose fully potential or perceived conflicts of interest. The physician should inform the patient about the terms of the agreement between himself or herself and the third party as well as the fact that he or she is acting as an agent of that entity. This should be done at the outset of the examination, before health information is gathered from the patient-employee. Before the physician proceeds with the exam, he or she should ensure to the extent possible that the patient understands the physician’s unaltered ethical obligations, as well as the differences that exist between the physician’s role in this context and the physician’s traditional fiduciary role.

2) IEPs and IMEs are responsible for administering an objective medical evaluation but not for monitoring patients’ health over time, treating patients, or fulfilling many other duties traditionally held by physicians. Consequently, a limited patient-physician relationship should be considered to exist when performing work-related and independent medical examinations.

3) As stated in Opinion 5.09, the physician has a responsibility to inform the patient about important health information or abnormalities that he or she discovers during the course of the examination. In addition, the physician should ensure to the extent possible that the patient understands the problem or diagnosis. Furthermore, when appropriate, the physician should suggest that the patient seek care from a qualified physician and provide reasonable assistance in securing a mechanism to receive follow-up care if requested.
REFERENCES