

# STATE OF COLORADO

DEPARTMENT OF REGULATORY AGENCIES

## DIVISION OF INSURANCE

1560 Broadway, Suite 850  
Denver, Colorado 80202



### Bulletin No. B-6.2

#### **Independent Medical Examination (IME) Reports – Prohibited Communications Between Scheduler, Insurer and Doctor**

##### **I. Background and Purpose**

The purpose of this bulletin is to provide notification to all independent medical examiners, third party schedulers and Colorado Property and Casualty insurers of § 10-16-605, C.R.S. and the independence required of examiners preparing independent medical exams (“IME”).

Bulletins are the Division’s interpretations of existing insurance laws and regulations or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

##### **II. Applicability and Scope**

This bulletin is intended for all Colorado consumers, third party schedulers, independent medical examiners and Property and Casualty insurers authorized to write automobile insurance in the State of Colorado.

##### **III. Division Position**

Effective immediately all communication between the independent medical examiner, the insured or the insured’s representative, the insurer or the insurer’s representative and the third party scheduler pertaining to the substance of the IME report or examination shall be in writing with copies sent to the other parties. No communications may take place between any of the aforementioned parties without the participation of all parties. As noted in Division Regulation 5-2-9(4)(F)(3), questions regarding the content or completeness of the independent medical examination, report and IME Report Summary Sheet shall only be directed to the panel member and cannot be directed or communicated to a third party scheduler without also sending such communication to the insured or insured’s representative or the insurer or the insurer’s representative.

Sections 10-1-110, 10-16-605 and 10-3-1104, C.R.S. apply to all Independent Medical Examinations performed under the Personal Injury Protection Examination Program, Insurance Regulation 5-2-9 and § 10-4-620, C.R.S. and to independent medical examiners, their office staff, scheduling and billing agents, Property and Casualty insurers, and consumers.

##### **IV. Additional Division Resources**

###### **A. For More Information**

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1560 Broadway, Suite 850

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**B. Related Division of Insurance Regulation**

Colorado Insurance Regulation 5-2-9

**V. History**

Issued May 30, 2007.