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European Union of Medicine in Assurance and Social Security
Union Européenne de Médecine d'Assurance et de Sécurité Sociale

Guidelines of Conduct for Insurance Physicians

The national code of medical ethics governs the work of every physician. Due to the particular content, scope, and setting of insurance medicine, supplementary guidelines of conduct are needed. Each insurance physician is expected to comply with these guidelines.

1. Respect the rights of the claimant and other parties involved, and treat these individuals empathetically with dignity and respect
2. Have a thorough understanding of the various statutes and laws that form the basis for insurance and health related benefits
3. Clarify the intention of actions and requests, eg. medical statements
4. Thoroughly familiarise yourself with the health condition of the claimant based on all the information provided, this includes if applicable careful consultation/examination of the claimant, and consideration of the claimant's self-report.
5. Weigh objectively and independently all available information against the criteria defined in the insurance laws and regulations.
6. If meeting the claimant
 - a. introduce yourself to the claimant as the examining/assessing physician;
 - b. inform the claimant about the procedure of the insurance medical assessment and the role of a possible accompanying person, in understandable language
 - c. inform the claimant that no treating physician-patient relationship will be established;
 - d. the examination should be relevant and proportional to the request
 - e. provide adequate privacy regarding all aspects for the claimant

f. close the examination by telling the claimant that the examination is over and ask if there is further information the claimant would like to add;

7. Draw conclusions of high professional standards that are based on documented facts and sound medical knowledge, and for which the independent medical evaluator has adequate qualifications and resources to address. Provide medical justification to the conclusion. Refrain from the statement if the medical documentation is insufficient for drawing conclusions.

8. Be prepared to address a possible conflict in a professional and constructive manner.

9. Do not allow your judgment to be influenced by personal profit or unfair discrimination and never accept a fee for services which are dependent upon writing a report favourable to any party.

10. Should decline to provide the required consultation when there is a possibility of disqualification due to the relation to the claimant or the caretaking physician, as potential conflict of interest.

11. Maintain confidentiality consistent with the code of medical ethics and applicable regulations.