



Rationalized medical opinions

How important are rationalized medical opinions to an on-the-job injury claim? Rationalized medical opinions are vitally important to every OWCP claim. In fact, the lack of rationalized medical opinion is probably the single most prevalent reason for the denial of claims.

A rationalized medical opinion is a physician's written (and signed) reasoning that supports his/her medical opinion. It is the physician's explanation of how he/she arrived at the conclusions that a claimant suffered a work-related illness or injury. The physician's medical rationale must also explain the causal relationship between the diagnosis and the employment factor or activity.

A medical report might read, "The patient has a sprained right ankle. The patient also reported that she fell while entering her LLV." Would that be considered a rationalized medical opinion? Probably not, because the physician did not provide a causal relation between the diagnosis and an employment factor. Did the sprained ankle cause the claimant to fall? Or was the sprained ankle a result of the fall? Medical reports that do not contain rationalized opinions on causal relation are given little weight and are generally insufficient to meet a claimant's burden of proof.

Medical opinions cannot be based on speculation or probabilities and cannot merely be a conclusion without an explanation. The Employees' Compensation Appeals Board (ECAB) has ruled, "The opinion of the physician must be based on a complete factual and medical background of the claimant, must be one of reasonable medical certainty, and must be supported by medical rationale explaining the nature of the relationship between the diagnosed condition and the specific employment factors identified by the claimant."¹ Surmise, conjecture, speculation or the carrier's belief that their injuries are causally related to their job does not qualify as medical opinion.

The standard of proof placed on medical rationale is not set at an unattainable level. According to ECAB, "It is not necessary that the evidence be so conclusive as to sug-

gest causal connection beyond all possible doubt in the mind of the medical scientist. The evidence required is only that necessary to convince the adjudicator that the conclusion drawn is rational, sound and logical."²

A causal relation is not always necessary in every medical opinion when the case involves an obvious traumatic injury. This might be the case if a carrier suffered a broken arm in an on-the-job vehicle accident. In such an instance, it would probably be obvious that the causal relation of the fractured arm was the result of the vehicle accident. However, even if the injury appears to have an obvious causal relation to the accident, a claims examiner may still request a rationalized medical opinion. If such a request is made, the claimant should comply by asking their physician to provide the medical rationale. It is much easier for a claimant to get the medical rationale from a physician during the early stages of a claim than it is to wait for a reversal on appeal.

A rationalized medical opinion must also appropriately address any pre-existing condition related to the diagnosis. Going back to the first example, let's say the carrier had a pre-existing condition in her right ankle. Would that pre-existing condition preclude her from ever having an on-the-job injury claim accepted for her right ankle? The answer is no. If a pre-existing condition involving the same part of the body is present and the issue of causal relationship therefore involves aggravation or precipitation, the attending physician must provide a rationalized medical opinion that differentiates between the effects of the employment-related injury or disease and the pre-existing condition. It is not necessary for an on-the-job injury, by itself, to have caused an employee's condition in order for it to be compensable. If the medical evidence reveals that an employment factor contributes in any way to the employee's condition, the condition is considered employment related.

A rationalized medical opinion, signed by a physician, is a linchpin of a successful injury claim. ☒

1. Kathy Marshall 45 ECAB 827 (1994)
2. Robert P. Bourgeois, 45 ECAB 745 (1994)