

Physician's role in disability evaluation in Iceland

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Medical certificate

- The applicant for disability needs to present a medical certificate from his/her physician.
- The physician needs to spell out
- For how long they have attended the patient
- The medical diagnosis (ICD -10)
- Prior medical history
- Current medical problems and associated disability
- List of medication
- Current medical exam and date of exam

Medical certificate cont.

- The treating physician view on the applicant inability to work and since when such has been the case
- The treating physician view on the applicants chance for improvement as a function of medical treatment, rehabilitation , and time
- The applicant physician can spell out the medical treatment plan or rehabilitation plan
- Or any other additional information the physicians perceives as necessary.

Evaluation for the Social Insurance Administration

- Based on regulation
 - The medical attest from applicants physician
 - Questionnaire filled out by the applicant
 - Independent physicians evaluation
 - Application for disability

Disability standard

- Physical factors

Based on 14 factors

- Mental factors

Based on 4 factors

- Threshold level is needed from either part where you need 15 points from the physical, 10 points from the mental, or a minimum of 6 from either to qualify for benefits

The physical factor

Ability to:

Walk on even ground

Walk stairs

Sit in chair

To stand

To Stand up

To bend and kneel down

To use your hands

To lift and carry

To reach out

Speech

Hearing

Eyesight

Control of bowel and urin
urination

Repeated loss of
consciousness

The mental factors

- Ability to finish tasks
- Daily life
- Mental capacity
- Communication

The standard should be considered based

- Medical attest
- Description of a typical day
- Mental and physical examination

The conclusion - based on above

- Full disability
 - Partial disability
 - No significant disability
 - Date of re-evaluation
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- The results are not a function of occupational or social status

The pension funds

- Independent funds – 24+ in total
- All employee's are members of a pension fund
- Free to choose a pension fund
- The objective of the fund
 - Provide for retirement
 - Provide for the members in case of disability

Evaluation for the pension funds

- Based on the pension funds agreements
 - Application for disability from the pension fund member
 - The medical attest from the applicants physician
 - Payment history into the fund
 - The applicants tax return past three years – income part

Evaluation

- Focus is on fit for the line of occupation the applicant has been in
- The data for this (can) come from the
 - Applicants physicians medical attest
 - Interview with and medical examination of the applicant
 - Evaluation from rehabilitation centre or other institutions

Conclusion

- The central part : Do the medical problems as confirmed by the evaluating physician fit the reduction in work/earning capacity of the member
- Have all reasonable avenues for maintaining work capacity been explored
- How much reduction on work /earning capacity has the member encountered 50% (40%) to 100%, with one fund having the range from 10% to 100% with respect to prior work
- The time of onset of reduced capacity and when to re-evaluate
- After three – years the member can be evaluated for general employment

TORT - cases

- Evaluation request by the injured or sick person advocate with or without the relevant insurance company, or other parties
- Evaluation is requested from the court after request from either the injured or sick person advocate or the insurance company, state etc
- The questions
 - Day of stability when further improvement can no longer be expected
 - Number of days the person has been sick, specifically stating number of bedridden days
 - Number of days not fit for work
 - Disability rating
 - Percentage loss of future earning (invalidity rating%)

Evaluation in Tort cases

- Based on all submitted medical records
 - Based on relevant police and other authorities rapports
 - Based on income information, past three year
 - Based on educational and occupational background
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- The key question: Does the medical condition in light of prior medical history, data provide and medical evaluation by the evaluating physician fit as a consequence of the event encountered (injury, unexpected medical event/malpractice etc)

The answer to the question in TORT cases

- Day of stability when further improvement can no longer be expected

Based on general clinical judgement and data given the nature of the medical consequences encountered

- Number of days the person has been sick, specifically stating number of bedridden days

Based on data from health care provided

- Number of days not fit for work
- **Based on data from health care provided**
- Disability rating: **Based on the Icelandic disability rating list, and in the case the condition is not listed an external disability rating list is used typically the Danish one. This rating is general and not dependent on social or occupational status of the individual**

The answer to the question in TORT cases cont.

- Percentage loss of future earning (invalidity rating%)

This based on the disability ratings while evaluating two scenarios

- a. The person had continued his/hers life but not encountered the event -what would his/ hers earning have been likely to be
- b. Given the disability rating that resulted from the event what will his/ hers earning be likely to be

The percentage difference in the two scenarios are : Percentage loss of future earning (invalidity rating%)

Private disability insurance

- Evaluation request by the insurance company or the person advocate
- Evaluation is requested from the court after request from either the injured or sick person advocate or the insurance company
- The questions
 - Day of stability when further improvement can not longer be expected
 - Number of days the person has been sick, specifically stating number of bedridden days
 - Number of days not fit for work
 - Disability rating

The evaluation in private disability insurance

- Based on all submitted medical records
- Based on relevant police records and records from relevant authorities
- The key question: Does the medical condition in light of prior medical history, data provide and medical evaluation by the evaluating physician fit as a consequence of the event encountered (the disease in question/ injury)

The answers in private disability insurance

- Day of stability when further improvement can not longer be expected

Based on general clinical judgement and data given the nature of the medical consequences encountered

- Number of days the person has been sick, specifically stating number of bedridden days

Based on data from health care provided

- Number of days not fit for work
- **Based on data from health care provided**
- Disability rating: **Based on the Icelandic disability rating list, and in the case that condition is not listed an external disability rating list typically the Danish one. This rating is general and not dependent on social or occupational status of the individual. Thus all individuals with the same disability should get the same rating**



Thank you

It is the medical
opinion that
matters
Keep it simple
B.B.King