

# FM *Resident*

## MONTHLY



## Continuing **MEDICAL EDUCATION**

Don't ignore CME—make  
a plan and take  
advantage of vast  
resources

→ Page 4

## **THE STUDENT LOAN DILEMMA**

→ Page 6

## Small Pay Gap Between Younger, Veteran Family Physicians

→ Page 2

# FMResident MONTHLY

## PUBLISHER

AAS Publishing, LLC  
Plymouth, Mass.

**AAS** PUBLISHING

## EDITORIAL STAFF

Aught Eight Inc.  
Manalapan, N.J.  
aught.eight.inc@gmail.com

## ART DIRECTION

CMJ Design

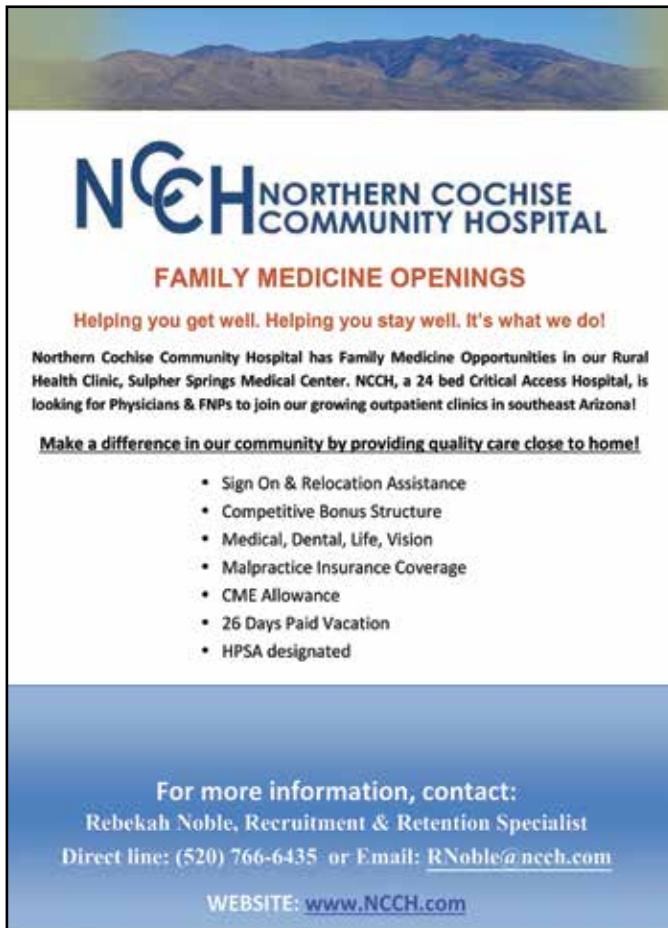
## ADVERTISING SALES

Melissa Moody  
Melissa@FMResidentMonthly.com  
888-249-1232, Ext. 2

Jen Lane  
Jen@FMResidentMonthly.com  
888-249-1232, Ext. 11

## ABOUT US

*Family Medicine Resident Monthly* is a free newsletter containing news, features, and information for early-career physicians. Free access is available at [FMResidentMonthly.com](http://FMResidentMonthly.com). Sign up for the monthly email at [FMResidentMonthly.com](http://FMResidentMonthly.com). For more information, call 888.249.1232, Ext. 2.



**NCCH NORTHERN COCHISE  
COMMUNITY HOSPITAL**

**FAMILY MEDICINE OPENINGS**

Helping you get well. Helping you stay well. It's what we do!

Northern Cochise Community Hospital has Family Medicine Opportunities in our Rural Health Clinic, Sulpher Springs Medical Center. NCCH, a 24 bed Critical Access Hospital, is looking for Physicians & FNP's to join our growing outpatient clinics in southeast Arizona!

**Make a difference in our community by providing quality care close to home!**

- Sign On & Relocation Assistance
- Competitive Bonus Structure
- Medical, Dental, Life, Vision
- Malpractice Insurance Coverage
- CME Allowance
- 26 Days Paid Vacation
- HPSA designated

For more information, contact:  
Rebekah Noble, Recruitment & Retention Specialist  
Direct line: (520) 766-6435 or Email: [RNoble@ncch.com](mailto:RNoble@ncch.com)  
WEBSITE: [www.NCCH.com](http://www.NCCH.com)



## From staff reports

**Y**ounger family medicine physicians, those 40 years and under, are making just about as much as their veteran colleagues, according to a new report from **Medscape.com**.

With an annual compensation of \$190,000 for practitioners 40 and younger, family medicine physicians ranked 21st out of the 26 physician specialty categories ranked in the report. Orthopedics and dermatology led the young physician salary list at \$329,000 and \$321,000, respectively. Compensation was for patient-care activities only. Data are based on 311 U.S. physician survey respondents.

Maybe more important to family medicine residents, the disparity in income between younger and older (40-and-over) physicians was only \$22,000 per year, according to the report. That was the smallest difference in income in any of the physician groups. By comparison, the difference in income between the orthopedists was \$150,000 per year, while plastic surgeons (\$140,000) and radiologists (\$135,000) also had six-figure gaps between younger and older practitioners.

The report authors noted, "Current trends suggest that the relatively small difference in income between younger and older primary care physicians may reflect recent incentives to entice residents to pursue a generalist path. The small differences between older and younger physicians in the generalist groups also may simply be due to lower annual increases compared with those of proceduralists." ■

# APPLE HEALTH HIRES YOUTUBE STAR FOR FAMILY MEDICINE EFFORT

From staff reports

Technology giant Apple reportedly has hired Canadian physician and social media superstar Mike Evans, MD, to spearhead its family medicine efforts in Apple's health division, according to the CBC.

Dr. Evans is known for his YouTube videos that tackle common medical problems and general health issues. He has more than 70,000 followers to his general medicine channel, with his videos attracting as many as 1 million views. Dr. Evans' videos feature him speaking over a series of animated whiteboard cartoons. He has worked



previously for Apple, "helping to chart the future of family medicine," according to the CBC report.

"I think why they are engaging me is the messaging," Dr. Evans told CBC Radio, without offering any other details. "We're searching for consistency, not perfection."

Dr. Evans previously was a staff physician at St. Michael's Hospital in Toronto as well as held academic roles with the University of Toronto and others.

"They were most interested, interestingly, in how I worked with creatives," he told the CBC.

**MORE: Check out some of Dr. Evans' best videos here. ■**

Enjoy Year 'Round Warmth and Recreation of the Phoenix Metropolitan Area and Tucson, Arizona with Banner Health, One of the Top 5 Large Health Systems in the Country.



## BC/BE FAMILY MEDICINE PHYSICIANS

**BANNER HEALTH** is one of the largest non-profit health care systems in the country with twenty-nine hospitals, six long term care centers including family clinics, home care services and home medical equipment, in seven Western and Midwestern states. **BANNER MEDICAL GROUP** is a growing, successful, multi-specialty group of over 3,600 physicians. Come join us in the following **Employed FAMILY MEDICINE OPPORTUNITIES!**

**CASA GRANDE, AZ.** Located in Pinal County, this is a safe family oriented area offering everything but long commutes. This practice is Outpatient only with phone consult only as well. This practice is located on the campus of Banner Casa Grande Regional Medical Center.

**PEORIA & SUN CITY WEST, AZ.** Experienced and Entry-Level Family Medicine opportunities with established practices. Must have experience with Geriatric patients and/or be Geriatric Fellowship trained. These are Outpatient practices with phone consult only. Banner Health Hospitalists cover hospital admissions.

**GLENDALE, AZ.** This is an Outpatient opportunity right outside of Phoenix with a growing established practice. This is a Monday through Friday work week schedule with phone call consult only. Banner Health Hospitalists cover hospital admissions. Glendale is host to many outdoor activities including the Arizona Cardinals Football Team, hockey, college and professional baseball, NASCAR, golf, and much more. Glendale is truly a magnificent city in itself.

**TUCSON, AZ.** This is a Family Medicine opportunity at "The Center for Whole Health". This clinic serves as the health home for severe mentally ill patients where care is coordinated by an integrated and extremely dedicated health care team. To be considered, you must be Board Certified in Family Medicine and possess clinical experience outside of Residency/Fellowship. Experience treating patients with serious mental illness is preferred. The candidate hired will hold an academic title with the University of Arizona commensurate with their credentials.

**Banner Health's Compensation Package includes:** Attractive Salary plus Incentives; Relocation Assistance; Paid CME Days Plus Allowance; Paid Malpractice; Retirement Package Including 401K Plan and 457(b) Deferred Compensation Plan. **PLEASE SUBMIT YOUR CV FOR IMMEDIATE CONSIDERATION, TO:** Tiffany Lewis, Sourcing Strategist, at: [doctors@bannerhealth.com](mailto:doctors@bannerhealth.com) **For questions call:** 602.747.4578. **Please visit our web site at:** [www.bannerhealth.com](http://www.bannerhealth.com) EOE. Not a J-1 Opportunity.



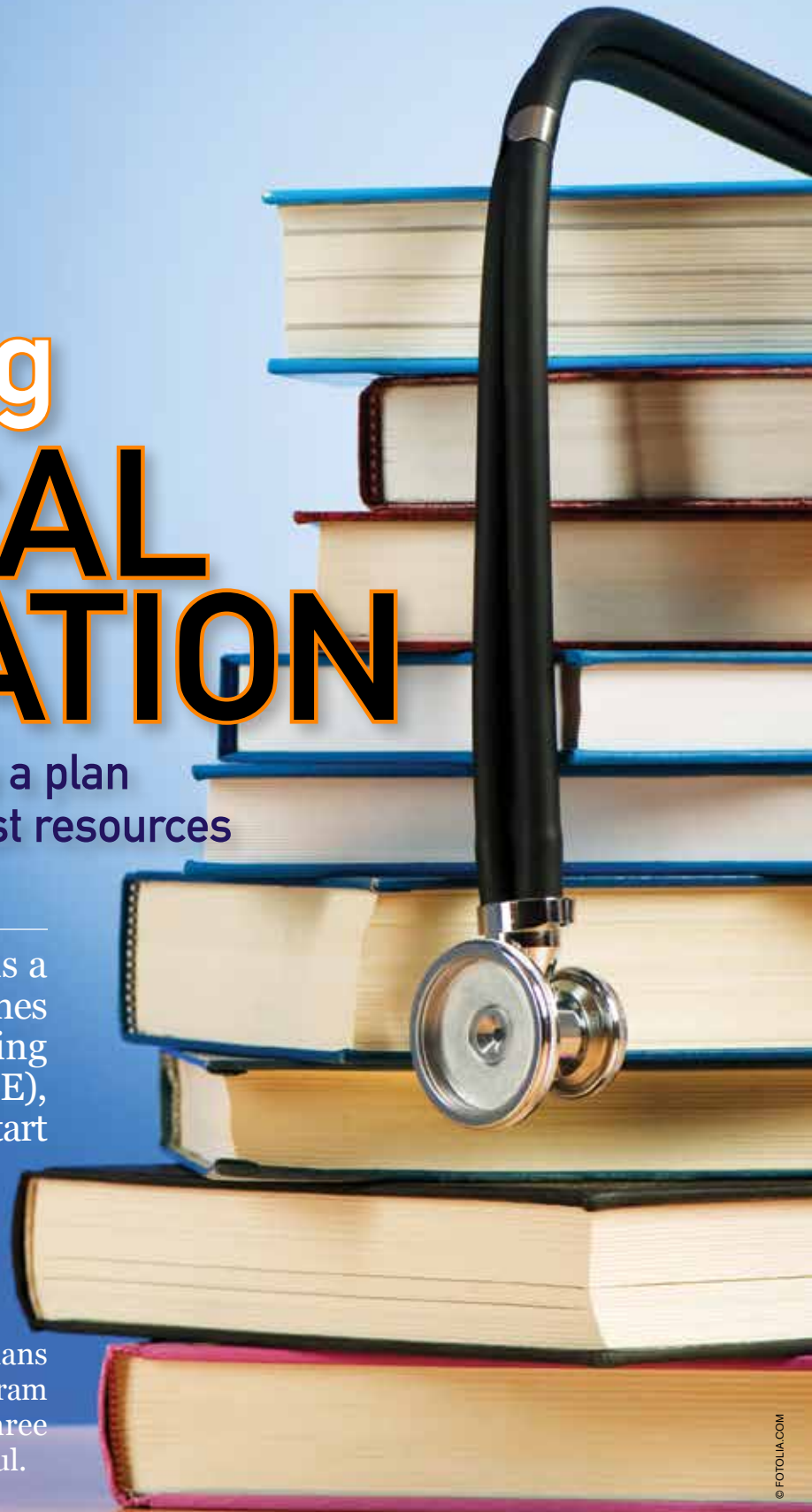
# Continuing MEDICAL EDUCATION

Don't ignore CME—make a plan and take advantage of vast resources

By Richard Quinn

**E**MILY BRIGGS, MD, is a planner, so when it comes to managing continuing medical education (CME), she says young physicians can't start early enough.

"CME is not something you can cram into the end," says Dr. Briggs, a family physician in New Braunfels, Texas, and a past member of the American Academy of Family Physicians (AAFP) Board of Directors. "You can't cram it into the last two months of the three [residency] years and still be successful."



“I would say even people that are loosey-goosey on other things, that this is something you want to at least know about ahead of time to be able to plan that and have a good idea of what those requirements are.”

Managing CME isn't always easy, particularly early on in a career when there are challenges to getting established that fade over time. But there are ways to make it easier. Dr. Briggs' tips for young physicians include:

- **Plan ahead** and note what timeline requirements there are. Set deadlines to complete modules and other interim work that come between renewing board certification every 10 years.
- **Take advantage** of your state organizations or the AAFP. These groups aggregate and house multiple online modules that make both for-profit and free training available.
- **Attend group CME outings**, which offer opportunities that didactic or online learning does not. “It’s difficult for me to take an hour out of my day to be able to go to that brown-bag lunch at the hospital ... and I am not one to necessarily go to an online option because I really value

that social connection,” Dr. Briggs says. “Getting away, I tell my office, ‘I’m gone for the next three days. You guys can’t page me. Page my partner, so I actually can get away and really focus on learning.’”

- **Don't assume** that being a year or two out of residency means that CME isn't as important for you as it is for long-practicing family physicians. “It’s very tempting, at least it was for me,” she says, “to just breathe after getting out of residency and just say, ‘You know what? I’ve got life to worry about. I’ve got my family. I have to get this practice up and running. ... I don’t need to go back and study anything because I’m up-to-date compared to any other physician in my community. I just got out of all that stuff.’ ... Make sure that you don’t know what you don’t know so always look for more.”
- **Realize that CME**, while regulated, isn't supposed to be a punishment. “This is supposed to be lifelong learning,” Dr. Briggs says. “Treat it that way.” ■

Richard Quinn is a freelance writer in New Jersey.

# WellBuilt.

Build your career with WellSpan Health—the most comprehensive health system in **south central Pennsylvania**.



**Karen Jones, M.D., FACP**  
Senior Vice-President,  
Practice Management  
President, WellSpan  
Medical Group

A career with WellSpan Medical Group offers you the opportunity to join an **innovative team** committed to making a difference in the communities we serve. As a member of our team, you will support patients and families in our patient-centered medical homes, or neighborhoods. In return, you will receive **competitive compensation** grounded in a **financially stable**, innovative healthcare organization. You will **make an impact** from day one, actively contributing to the success of the system and the development of a supporting culture for patients and providers alike. WellSpan is a **physician-led health system** with physician leaders at all levels of the organization.



**Currently hiring in all specialties**  
SEND CV TO: **Josh Irwin, MBA**  
Director, Physician Recruiting  
**jirwin2@wellspan.org**  
**(866) 230-1477**

For additional information: [WellSpanCareers.org](http://WellSpanCareers.org)

## Chiricahua Community Health Centers, Inc.



"The Clinic with a Heart"

Chiricahua Community Health Center, Inc. Sierra Vista, AZ

**Family Medicine/Internal Medicine Outpatient Opportunity  
J1 Visa Compatible**

**Flexible Scheduling – Sign on Bonus**

Community Health Center in Southern Arizona is seeking either a Family Medicine or Internal Medicine Physician. J1 visa compatible and urged to apply. Join one of the most well respected FQHC's in the state. Great group of Providers consisting of MD's/DO's and NP's. Community focused mentality in a extremely family friendly environment. Monday - Friday clinic hours with no in-patient responsibilities. Average of 22 patients per day. Light phone call equally distributed among providers. Flexible scheduling available with different options for all providers whom like to travel and take significant time. Currently offering Full time positions, .8 FTE positions and sabbatical positions with up to 50 days concurrent days off per year. All positions, full time and non, offer full benefits, 5 weeks vacation and holidays off. Sign-on bonuses offered, \$4,000 for CME, cell phone stipends and multiple opportunities for additional bonuses. Average provider makes well over \$200k per year. Thus truly is one of the best primary care openings in the Southwest. Join a community friendly environment with a great group of providers and patients.

- J1 compatible and urged to appl
- Flexible scheduling with FT, .8 FTE and sabbatical positions available
- Openings in Sierra Vista and in Douglas
- 5 weeks vacation to start
- 22 patients per day

### FOR MORE INFORMATION CONTACT:

Joe Wagner Clinical Recruiter for Chiricahua Community Health Centers,  
508-732-7366 or [joewagner@cchci.org](mailto:joewagner@cchci.org)  
VISIT OUR WEBSITE: [www.cchci.org](http://www.cchci.org)



# THE STUDENT LOAN DILEMMA

BEFORE YOU  
REFINANCE, THINK  
ABOUT YOUR  
CAREER PATH  
AND LONG-TERM  
REPERCUSSIONS

*By Candace Mitchell*

**S**TUDENT LOANS: the dark cloud hanging over your first job search and a key consideration in any job offer. It's not a thrilling topic for early-career family medicine physicians, and for most, it's probably one they try to avoid.

However, if there's an opportunity to save thousands of dollars by addressing the elephant in the room a little earlier, you might want to reconsider your options.

"Don't put your head in the sand and say, 'I'll deal with this in a couple years,'" says David Weliver, founding editor of the website Money Under 30. "In many cases, the longer you wait, the more you're going to pay."

Physicians with serious student loan debt should first think about consolidation or refinancing loans. Some take advantage of this option right out of medical school, while others prefer to wait (defer) until they secure a full-time position and know what they can afford to pay.

When you refinance, you're taking on a brand-new loan to change the terms of a previous loan, explains Leslie Tayne, founder of Tayne Law Group. And, therefore, there are a couple things to be aware of. What you may think is a good deal might not actually be, she says.

"You want to look at whether there are closing costs involved. What are the default terms? How long do you have to pay that loan?" Tayne says. "It's a business decision."

### Reasons to Refinance

According to Weliver, the ideal situation for refinancing a loan is when you're settled in a job, you know what you're going to earn, and you know what you owe. And, therefore, you want to refinance to pay off your student loans as comfortably and quickly as possible while still saving on interest.

Best-case scenario (and best savings)? You agree to a shorter term—that you can still manage—and refinance at a lower rate. This, of course, increases the monthly payment but dramatically lowers interest costs, Weliver explains.

That perfect scenario, however, is not always available, Weliver cautions. Sometimes, people refinance simply to get a lower monthly payment by extending the loan (e.g., from 10 years to 12 or even 20). Longer loan terms could be a tempting scenario for a family medicine resident who has a lot of loans. Experts suggest you weigh all the costs and select a term that fits your career track.

Tayne also warns against jumping the gun on a refinance. "I wouldn't refinance a loan if you don't have a job," she says. "How do you know what your budget is to pay it?"

### What You'll Need

If you do decide it's the right time to refinance, there are a few things you'll need to qualify, according to Money Under 30's guide to repaying student loans:

- First and foremost, you must show that your loans were used to pay for a degree from an accredited institution.
- You must prove job security and, more specifically, that you earn enough at your job to pay off the loan.
- Finally, you need good credit. They'll look at your entire

financial picture, Weliver says, including other debts, what your rent or mortgage costs, etc.

### Risks

Refinancing student debt offers a lot of potential savings, but there are things to be wary of.

You can refinance more than once, but each transaction costs money. "Ideally, it might be a process that you only want to do once," Weliver says.

Another risk is potentially losing the benefits that certain public loans offer.

"If you're taking out a private loan to refinance or consolidate a [government-backed] loan, you want to be very careful because ... income-based or income-sensitive options may disappear," Tayne says.

Weliver concurs, noting that some of the benefits you might be required to give up include loan deferment and income-based repayment options. ■

Candace Mitchell is a freelance writer in New Jersey.



#### Mountain Park Health Center, Phoenix, AZ

Family Medicine Outpatient Opening – Sunny Phoenix  
6 weeks PTO – \$60,000 in Loan Repayment

**Outpatient Family Medicine Opportunity in Phoenix, AZ.**  
**Well respected Outpatient clinics in the sunny Phoenix metropolitan area is seeking a Family Medicine Physicians to join their growing group of 16+ providers.**

- West and East Valley openings
- Mon-Fri outpatient hours
- 40 hr Work Weeks
- No inpatient rounding
- Very light phone call of 1:16+
- 20-24 pts per day (never over 24 pts)
- 1 week for CME plus stipend
- Up to \$60,000+ in Loan Repayment
- Very competitive compensation with annual increases
- Integrative Health models with RD's and BHC's (LCSW's and Psy.d's on site)
- 5 weeks PTO (Grows to 7 weeks with tenure)
- Excellent benefits package offered



#### FOR MORE INFORMATION CONTACT:

Joe Wagner Recruitment Coordinator, Mountain Park Health Center,  
508-732-7366 or JWagner@mphc-az.org

VISIT OUR WEBSITE: [www.mphc-az.com](http://www.mphc-az.com)





## Primary Care Physicians Needed - (No Weekends)

**AIDS Healthcare Foundation (AHF)**, is seeking dedicated Family Medicine and Internal Medicine Physicians to join their team and provide Primary Care for HIV positive patients in California, Florida and Georgia.

Training and experience with Infectious Diseases/HIV is preferred, but not required.

In addition to Physicians we are seeking those with management experience to serve as Medical Directors in all three locations.

Here are just a few highlights of this opportunity:

- Hours M-F 8:00am-5:30pm (No weekends) with Paid on-call schedule is 5 weeks per year
- 28 Days Paid Time Off annually, CME Stipend, 401k, Liability Coverage and Comprehensive Medical, Dental, Vision Plan
- General Loan Repayment Plan
- J-1 and H-1 Visa sponsorship available

AIDS Healthcare Foundation was founded in 1987 and is the largest specialized provider of HIV/AIDS medical care in the nation. We are proud to provide cutting edge medicine and advocacy regardless of ability to pay.

Interested in making a difference with AHF? Please contact:

Miyoshi LaFourche  
 Director of Talent Acquisition  
[Miyoshi.LaFourche@aidhealth.org](mailto:Miyoshi.LaFourche@aidhealth.org)  
 Tel: (323) 860-5380

To learn more about AHF visit:

[www.aidhealth.org](http://www.aidhealth.org)  
 6255 W. Sunset Blvd, 21st FL  
 Los Angeles, CA 90028  
 Tel: (323) 860-5200  
 Fax: (323) 462-6869

*Not Just Your First Job, the Right Job*

**FMResident**  
 MONTHLY

will reach over  
 10,000 residents

TO ADVERTISE, CONTACT:

Melissa Moody  
 888-249-1232, Ext. 2  
[Melissa@FMResidentmonthly.com](mailto:Melissa@FMResidentmonthly.com)

or

Jen Lane  
 888-249-1232, Ext. 11  
[Jen@FMResidentmonthly.com](mailto:Jen@FMResidentmonthly.com)

