



■ San Diego: Explore
The Pacific Coast

■ Networking
Strategies

■ Finance Tips (and Tools)
for Physicians

Career Guide

PULMONARY/CRITICAL CARE
SAN DIEGO, CA

February 2019

Big City Medicine. Small Town Charm.



Pulmonology/CC Physician Opportunity in South Coastal Delaware

Ready for a new lifestyle at the Beach? Beebe Healthcare offers Pulmonology/CC opportunities in this family-oriented resort area with optimal work-life balance. Beebe is a progressive, not-for-profit community health system with a 210-bed hospital, numerous satellite facilities, and a \$180,000,000 system-wide expansion underway. Beebe is committed to attracting and retaining top clinical talent. Beebe Healthcare. Rich in History, Focused on the Present, with an Eye to the Future.

**Beebe is Top 5% in the Nation for overall
Pulmonary Services in 2018 by Healthgrades®**

Pulmonology/CC physicians BE/BC

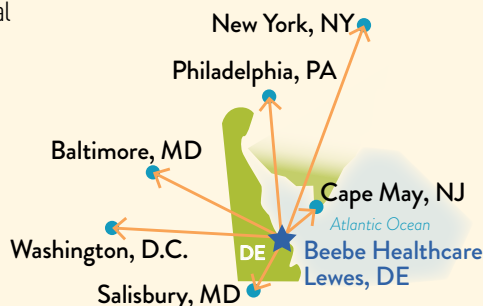
- Opportunities in area of concentrated expansion
- Blend of inpatient ICU coverage and an outpatient practice
- Beebe's ICU has neuro, surgical and cardiac patients, and has technology unique to our hospital size (Cardiohelp, Impella, EV 1000, Vigilance, CRRT)
- Certification of pulmonary rehabilitation program by the American Association of Cardiovascular and Pulmonary Rehabilitation
- Employed by Beebe Medical Group, a multi-specialty hospital physician network
- Competitive salary with incentives and generous benefits package

About Beebe Healthcare *BeebeHealthcare.org*

- Progressive, high quality care, and patient satisfaction
- 20-bed advanced ICU, cardiac surgery, interventional cardiology, cancer center with radiation, 256-slice CT, 3.0T MRI, PET scan, da Vinci Xi robot, 3D mammography, hyperbaric chambers
- 400+ providers on staff; 48,000+ Emergency visits
- Margaret H. Rollins School of Nursing on site

South Coastal Delaware Location

- Exceptional quality of life
- Near major metropolitan areas: Philadelphia, DC, Baltimore, NYC
- Safe, family-friendly beach resorts
- Low property taxes; no state sales or personal property taxes
- Low overall coastal cost of living
- Private, charter and public school choices



*One location in Lewes, a short drive
from major East Coast destinations.*

Email introductory cover letter and CV to:
Marilyn Hill, Director of Physician Services
mhill@beebehealthcare.org

Beebe Medical Group Administration
1515 Savannah Road, Suite 102
Lewes, DE 19958

www.beebehealthcare.org
www.beebemedicalgroup.org

Beebe Healthcare is a non-smoking
and fragrance free system.



CREATING THE NEXT
GENERATION
OF CARE



See Beebe Healthcare
Physician Opportunities

Contents



4

San Diego offers sun, surf & more for the whole family. Explore what sparks your interest.

8

Read about **Networking Strategies** to help you get ahead.



12

Learn good money habits with **Finance Tips for Physicians**.



San Diego: Explore the Pacific Coast

Explore the natural beauty and history of San Diego

When you think of California's beaches and warm climate, the Pacific Coast city of San Diego comes to mind. This eighth-largest US city has been called "the birthplace of California" and is fast becoming a healthcare development and biotechnology research center, thanks in part to the presence of the University of California, San Diego Medical Center.

Visitors, for their part, adore San Diego's mild year-round climate, world-famous attractions and friendly, easy-going downtown vibe. The following top five attractions will make your visit to San Diego feel like you've officially spent time in California.

La Jolla Shores & Sea Caves

La Jolla shores is a mile-long beach with soft sand, clean water and gentle waves, making it ideal for sun bathers and nascent surfers. It is consistently ranked one of the best family-friendly beaches in the United States with its grassy picnic areas, a cheerful playground and the nearby Kellogg Park. La Jolla shores also boasts fire pits and volleyball courts and offers a limited number of beach wheelchairs. Dogs are permitted before 6am and after 6pm (4pm winter months) daily.

La Jolla Sea Caves is an underwater marine preserve consisting of 7 sister caves formed from a 75-million-year-old sandstone cliff. This seaside cavern is replete with sightings of seals, sea lions, dolphins, pelicans, (gentle) leopard sharks and other wildlife. The caves are situated in one of the most beautiful settings, with picturesque Torrey Pines State Park's cliffs and La Jolla as its backdrops. Kayaking tours for cave exploration are available year-round for all skill levels, given optimal ocean conditions. La Jolla Coast Walk trail offers hiking from La Jolla Shores beach to La Jolla Cove.

As if the abundant outdoor activities weren't enough, La Jolla also has a beautiful seaside village with opportunities for shopping and dining for every budget. You can easily make a day of the "Jewel City" and experience everything it has to offer.

lajollabythesea.com

Balboa Park

Named for the Spanish maritime explorer Vasco Nuñez de Balboa, Balboa Park is a 1,200-acre urban cultural park managed and maintained by the Parks and Recreation Department of San Diego. In addition to open space areas, gardens, walking paths and natural vegetation, there is also the world-famous San Diego Zoo. The Park also offers multiple attractions like art studios, carousel ride and a mini railroad. It is home to fifteen major museums such as Marston House, Centro Cultural de la Raza and Fleet Science Center. The Botanical Garden, California Native Plant Garden and Alcazar Garden are a few of the cultural attractions among Balboa Park's lush gardens. Performing Arts in the Park offer family fun with Marie Hitchcock Puppet Theater and dancing at Bon Temps Social Club.

balboapark.org

Mission Beach/Coronado Beach

The classic boardwalk beach with almost two miles of ocean-front boardwalk, Mission Beach offers rental shops, miniature golf, bumper cars, rock climbing and an arcade. Belmont Park, an amusement park on the boardwalk featuring the Giant Dipper Roller Coaster is a main attraction for the millennial crowd with plenty of bars and a hot nightlife scene. Walking, jogging and biking are permitted on the boardwalk. Surfing, boogie boarding and kite-boarding are also popular activities.



Visitors adore San Diego's mild year-round climate, world-famous attractions and friendly, easy-going downtown vibe.

For a more romantic or family-friendly beach setting, Coronado's long sandy beaches are just the ticket. Consistently voted one of America's finest beaches, the sand literally sparkles thanks to mineral mica. Take a stroll along Orange Avenue's shops and restaurants with a backdrop of homes and mansions and the Hotel del Coronado (featured in Marilyn Monroe's 1958 film "Some Like It Hot"). Drive across the 200-foot tall Coronado Bridge and treat yourself to one of the best views in San Diego. Enjoy the tranquil waters of the San Diego Bay while enjoying views of San Diego.

sandiego.org/explore/things-to-do/beaches-bays.aspx

Gaslamp Quarter

The Gaslamp Quarter is a historic 16½ block district in Downtown San Diego near the Convention Center. The Gaslamps became a symbol of the district during its redevelopment in the 1980s despite their not being the main source of lighting. Formerly known as New Town, it is the site of numerous entertainment and nightlife venues, festivals and other events, including Mardi Gras, Taste of Gaslamp and Street Scene Music Festival. Much of the architecture of the district date back to the Victorian Era and are still used today by tenants who operate restaurants, shops and nightclubs.

In the heart of Gaslamp is Michael J. Wolfe Fine Arts. It has been the premiere location for original works and fine arts exhibits from international, national and up-and-coming local artists

for almost 20 years. Gaslamp District also has theatres offering entertainment from movies to musical acts and dining at restaurants ranging from hip to high end.

gaslamp.org

Torrey Pines State Reserve

Hiking trails, plants and animals abound in this geological wonder located in La Jolla. This Natural Preserve is 2,000 acres of the wildest land on the California Coast, with 1,500 acres remaining as it was before San Diego was even developed! It gives you an idea of how the Kumeyaay people, California's original inhabitants, lived on the unspoiled lands and how it must have looked to early settlers. Visitors the world over go to Torrey Pines to enjoy the breathtaking overlooks, to walk the trail or to generally be at one with nature.

Because Torrey Pines is a natural reserve, there are restrictions in place to protect the beaches, the lands, the plants and the animals that inhabit them. No food or drinks are permitted (no trash cans are provided to drive home this rule). No pets are allowed anywhere in the reserve. Groups of 25 or more visitors must obtain a permit to be on the land.

Visit the website for details on free public walking tours.

torreypine.org ■



**New Healthcare Career
Resource from Elsevier!**

Personalize your healthcare career search with the power of Elsevier.

At myHealthTalent.com, your professional success is our personal mission.

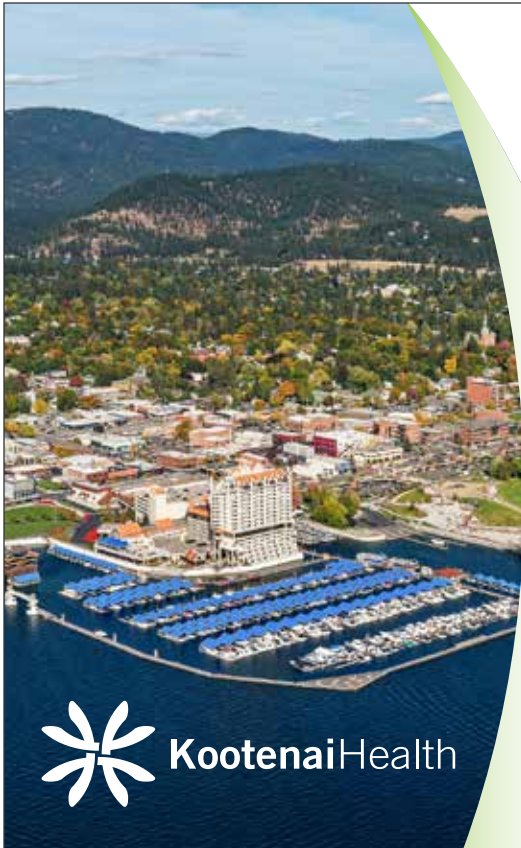
- Introducing the most individualized, optimized, and effective job search solution for medical professionals
- **Create an account and start connecting with top employers**
- Gain instant access to new career opportunities at leading medical institutions and practices
- **Subscribe to customized job alert emails to immediately receive information on new job postings in your specialty, setting, or location**
- Log in on any device, and peruse wherever and whenever you choose
- Put your career in the hands of Elsevier, the world-leading provider of information solutions for medical professionals



Make your job search personal, professional, and powerful.

Log in now at





KootenaiHealth

Join the DREAM TEAM!

Our intensive care team is seeking experienced Critical Care/ICU RNs to join their department with full-time positions!

- ▶ Fast-paced and growing non-profit hospital
- ▶ Designated Magnet™ for nursing excellence since 2006
- ▶ Member of the Mayo Clinic Care Network
- ▶ Named a Gallup Great Workplace and a Modern Healthcare No. 1 "Best Place to Work"
- ▶ Beautiful lakeside resort community



Follow us on Facebook at KootenaiHealthCareers

See more outstanding benefits and opportunities at kh.org/careers or call (208) 625-4620.

2003 Kootenai Health Way | Coeur d'Alene, Idaho 83814

Palmetto Health USC MEDICAL GROUP

Palmetto Health USC Medical Group-Baptist Parkridge Hospital is the newest in the region. This location is seeking two (2) Outstanding BE/BC Critical Care Intensivists with a background in Internal Medicine or Emergency Medicine.



This position:

- 100% inpatient
- 7on / 7off block scheduling
- Day time only ICU coverage
- 12 hour shifts
- Salary plus incentive
- Relocation
- CME Allowance
- Paid Medical Malpractice with Tail Insurance

Columbia, South Carolina's capital, is located in the center of the state and is home to most amenities expected of a metropolitan area. Enjoy watching SEC sports, kayaking the beautiful river, biking in the parks or shopping and dining. Columbia offers something for every age and interest. The city is centrally located only a couple hours from spectacular beaches and the lush Blue Ridge Mountains.

For more information or CV Submission, please send an email to Ayanna.Harris@palmettohealth.org

No J1 or H1b Visas

PHUSCMG.org



Physicians Group

ACUTE CARE NURSE PRACTITIONER

ASPIRE: JOIN TEAM UPG. The University of Virginia Health System, Division of Pulmonary and Intensive Care is seeking to hire multiple Intensive Care Nurse Practitioners to staff the intensive care unit at the Culpeper Medical Center located in Culpeper, Virginia.

ASPIRE TO WORK WITH THE BEST. Working within a multidisciplinary care system, the team of Nurse Practitioners will provide 24/7 in-house coverage of the Culpeper ICU with the support of UVA Intensive Care board certified Physicians.

ASPIRE TO PERFORM AT THE HIGHEST LEVEL. With your comprehensive knowledge of acute/critical care conditions, diagnostics, and treatments you will be expected to diagnose, treat, and manage disease, perform procedures, order and interpret diagnostic tests, speak with patients/families about their conditions. Requirements include Master's Degree in Nursing, experience as an NP in an Intensive Care setting, active VA license and current BLS.

ASPIRE TO LIVE IN THE BEST. The Physicians Group works collaboratively with the University of Virginia School of Medicine, School of Nursing, and Medical Center to provide the highest quality patient care. We serve patients at 24 primary and specialty care practices, all with direct access to hospital of the University of Virginia Medical Center, ranked #1 in Virginia by U.S. News & World Report.

ASPIRE TO ENJOY THE BEST. We offer a highly competitive salary and benefit package in addition to affiliation with UVA Medical Center.

ADVANCE YOUR CAREER ENRICH YOUR LIFE. Join our team of over 1,200 physicians, nurse practitioners, and allied health professionals delivering uncompromising patient care.

Please contact **Ellen Gilliland** @ esg8w@virginia.edu or call Ellen @ 434-970-2489.

EOE/AA

Networking Strategies



In the business world, networking is an important skill. As a physician, the benefits of growing a network of colleagues are likely to be far reaching and long lasting. Because there are so many jobs available for physicians, networking may not seem necessary. However, if you have your eye on a leadership role or if you are interested in searching for a non-traditional job in the medical field, then networking is a good way to locate those opportunities at any stage in your career.

Maintaining a professional network of associates and co-workers can also help to keep your own skills and knowledge current and relevant. It will enable you to stay informed about the latest challenges, trends and best practices. By staying in touch with a variety of medical practitioners in different work environments, you can stay up-to-date with emerging areas of medicine, new specialty fields and job opportunities.

Also, by interacting with other physicians, you will be in a better position to develop a big picture view of healthcare. The perspective and insight gleaned from professional networks can help you to identify new ways to address old, familiar problems. A broader, informed perspective can also facilitate serving in leadership roles that may help shape medical research priorities or determine healthcare standards and practices in need of revision.


By and large, the majority of job opportunities for physicians are not widely advertised. Finding these types of opportunities requires creative problem-solving. Often, doctors who hold leadership roles or who have non-clinical jobs explain that they were asked or invited to assume such positions. This can only happen if those who are hiring for such positions know who you are and have a strong sense of what you can bring to the

table which often requires networking. In fact, statistics from the U.S Bureau of Labor Statistics show that 70 percent of all jobs are found through networking.

The first step in creating a strong network is to determine your professional goal and what you intend to achieve. Networking requires a give and take and will only pay dividends if you are genuine about wanting to get to know and help others. This might sound counter intuitive, but only if you are sincere about helping others will they want to help you in return. Heidi Moawad, MD, in an article in MD Magazine advises that it is important to enter into any networking opportunity without a 'me first' attitude in order to maximize the benefit for everyone - including yourself.

Now, let's take a look at seven networking strategies that you can use to expand your network:

1. Identify people who are likely to have the connections and knowledge to help you reach your goals. Start from your list of co-workers and associates. Begin with those you know and expand outward from there.
2. Expand your physician job opportunities by staying in close touch with your recruitment specialist. Prepare a high-level pitch. Keep practicing until you can convey who you are and your professional goals by speaking calmly, naturally and without hesitation.
3. Join professional groups and associations and take advantage of their physician networking opportunities by regularly attending meetings and conferences. Merritt Hawkins has this suggestion: When meeting a new, professional contact, get to know the person a little and start by asking for information—



By staying in touch with medical professionals in different work environments, you can stay up-to-date with new opportunities.

not a job. By talking to contacts, you can find out more about the person. Once you have made a new professional contact, make sure you have each other's information by exchanging business cards and follow up. Nothing beats sending a text, email, or even a handwritten note to demonstrate your appreciation and interest.

In an interview with ENT Today, Dr. Lisa Ishii, chief quality officer at Johns Hopkins School of Medicine in Baltimore says it's important to take advantage of as many growth and development opportunities as possible. Advancing your medical career "does require someone to stretch beyond their comfort zone." In fact, staying within your immediate circle means you will end up with a limited point of view. She adds, "It's really just a matter of stretching yourself to do it. If you stretch yourself to seek other ideas, thoughts, and innovative ways to address problems, then you'll come up with a more comprehensive [network]."

Dr. Ishii goes on to say that when you are at social events, you should limit your drinking. Getting intoxicated at social events with other physicians is unwise - your contacts could be scared off from your behavior and that could cost you valuable referrals.

4. Participate in online discussions and forums in order to make new contacts who you can meet later at conferences and/or networking events.

5. Connect via social media. The proliferation of social media sites such as LinkedIn is a game-changer for relationship building. While the traditional method of networking is attending local, regional, or national events, Dr. Ishii says social media is "enabling people to stay connected in a way that they were never able to do." Now, with just a few clicks, you can read

about what someone was doing.

She adds, "With Twitter, Instagram, Facebook, and Snapchat, we have instant access with people all of the time. If anything, one has to be careful to limit oneself to not spending hours a day just browsing around, seeing what people are up to. But, with discipline, obviously, it's a great tool to stay connected with people."

When using social media to network, pay extra attention to what you post and how you represent yourself online. Based on the American Medical Association's policy statements, the American College of Physicians and the Federation of State Medical Boards have social media guidelines.

6. Stay in contact with former colleagues and employers. Allow 5-10 minutes each day for a call; slow and steady relationship building is the foundation of good professional networking.

7. If and when you leave a facility or practice for another, resist the temptation to bad-mouth your ex-employer. According to Merritt Hawkins, it is important not to burn bridges with the people you are leaving behind. The medical community is small. If you leave a practice, fire an employee, divorce another doctor or experience any other touchy circumstance, don't aggravate people too much in the process because you will pay the price when they try to sabotage your practice. Other disgruntled doctors can just as easily become your new practice's whistleblower to the medical board, initiate a hospital peer review, or go on a negative online smear campaign.

By all accounts, there are many reasons why cultivating a professional network is important for physicians. At the end of the day, expanding the depth and variety of your professional relationships helps you become better at what you do, and can

translate into an abundance of new—and often unexpected—professional opportunities. ■

Sources:

How Physicians Can Build a Network to Boost Their Career, Richard Quinn (January 7, 2018) - [ENT Today](#)

How Doctors Can Improve Their Networking Skills, Heidi Moawad, MD, (June 26, 2017) - [MD Magazine](#)

How to Build a Professional Network and Why You Should Start Now, (January 17, 2018) - [Merritt Hawkins](#)

New Survey Reveals 85% of All Jobs are Filled Via Networking, Lou Adler, (February 29, 2016) - [LinkedIn](#)

New Recommendations Offer Physicians Ethical Guidance for Preserving Trust in Patient-Physician Relationships and the Profession When Using Social Media, ACP Newsroom (April 11, 2013) - [American College of Physicians Online](#)

ABOUT THE AUTHOR

Melanie Grano is a freelance business writer and 20-year Journalism veteran who regularly contributes to career-based publications, including *ThirdCertainty* and *Computer Times*.



NORTH SHORE
Physicians Group



NORTH SHORE
MEDICAL CENTER

PULMONARY/CRITICAL CARE/SLEEP MEDICINE OPPORTUNITY NEAR BOSTON

ONE TEAM.
ONE FOCUS.

One thing sets North Shore Physicians Group and North Shore Medical Center apart—our team based model of care which is founded on the principle that physicians, nurses, and other care providers working together will provide higher quality and a better patient experience. Today, that team focus drives us to be leaders in quality of care, patient safety and process improvement.

While practicing as a Pulmonary/Critical Care/Sleep Medicine physician at NSPG/NSMC you will enjoy:

- working at one of the top hospitals in Massachusetts
- the benefits of NSPG/NSMC's membership in the Partners Healthcare System, founded by Massachusetts General Hospital and Brigham and Women's Hospital
- providing Sleep Medicine is optional
- the opportunity to teach and mentor Internal Medicine residents
- a culture focused on communication, growth, and work/life balance
- excellent compensation and comprehensive fringe benefits
- being an active contributor to quality of care, patient safety and process improvement initiatives
- excellent schools and higher education, cultural experiences and an overall outstanding quality of life

Imagine the great things we can achieve together.

For more information please contact

Louis Caligiuri at 1-978-573-4300 or you can also email your CV and letter of interest to lcalguri@partners.org



CHI St. Alexius Health

Imagine better health.®

INTENSIVISTS WANTED IN BISMARCK, ND Best Place to Work. Best Place to Heal.

We are CHI St. Alexius Health, a heritage brand.

CHI St. Alexius Health is the region's largest health system serving the needs of residents throughout North Dakota. CHI St. Alexius Health Bismarck was voted Best Hospital by US News & World Report and several other awards for quality care. We are actively seeking Critical Care Physicians to join our busy and expanding regional health system.

- CHI St Alexius is seeking Intensivists (Critical Care Fellows, Surgical Critical, Medical, or Pulmonology backgrounds are welcome)
- BC/BE
- Ability to obtain an unrestricted ND medical license
- Share our commitment to service, organization values and professionalism, and our core values of Reverence, Integrity, Compassion and Excellence.

Description

- Multidisciplinary ICU
- Level II Trauma Center
- Closed for medical patients, consultation for surgical/cardiac/neurological patients
- 24/7 coverage, Leapfrog compliant
- Average census is 10 patients, 1-2 daily from the ED or the OR
- 12 hour shifts: 7a-7p
- Contiguous PCU
- Tertiary referral center for ND and bordering areas of SD
- Experienced and highly skilled nursing staff
- Very flexible schedule
- Opportunities to teach/mentor UND students
- #1 Hospital in ND (USN&WR)

Compensation Package:

- Competitive guaranteed salary
- Recruitment incentives

Benefits Package:

- Matching 403b/457b
- Medical, dental and vision insurance
- Paid time off
- CME stipend
- Paid professional liability insurance with tail coverage
- 100% paid relocation expenses

Contact Bruce Robinson at: 701-530-8896 • gbrobinson@primecare.org

In a vast sea of information

We uncover the most relevant clinical updates in your specialty

Look deeper with PracticeUpdate.com

The online resource with in-depth insights and inside commentary that matters most to specialists

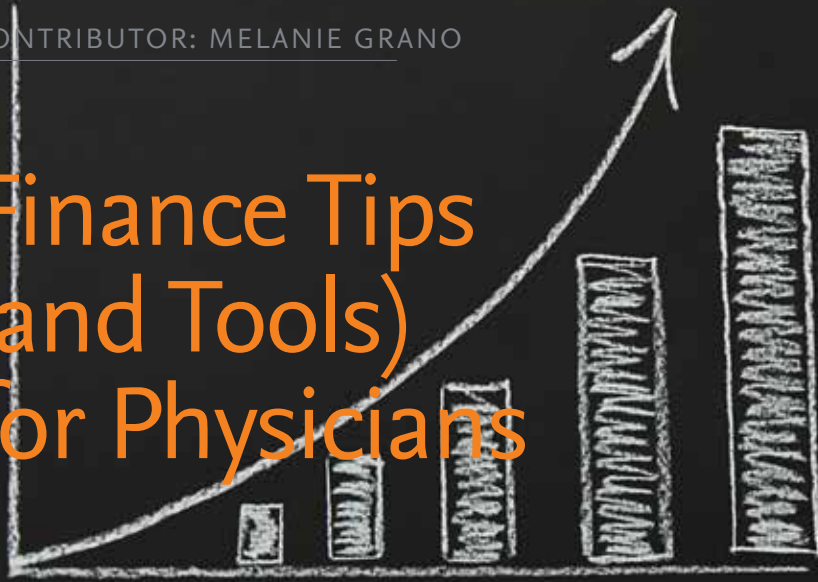
- No matter what other resources you now use, this is one research and review tool you'll find essential to stay updated.
- Designed for specialists, with an all-MD/specialist editorial board to ensure clinical relevance and meaningful analysis

Join now for FREE, automatic updates on topics in:

- Cardiology • Dermatology • Diabetes • Eye Care • Gastroenterology
- Neurology • Oncology • Primary Care • Urology

ELSEVIER

Finance Tips (and Tools) for Physicians



Managing finances is often a headache for many people. Even though most doctors earn a reasonable income, it helps to practice good money management habits. Here are a few personal finance tips and tools to help you manage your money.

Track Your Finances

Keep track of how much you make, when you will be paid and how much you spend. List all your expenses, their costs, and when they occur. A little organization goes a long way. Each month, there are fixed expenses, such as rent or mortgage, insurance and car payments. These usually come due at about the same time every month and cost about the same each time. Then, there are the variable expenses which may be one-time expenses such as car maintenance or a recurring expense taken out at various times and amounts such as subscription or tax payments (see below). Know how much money you will need to make all these payments.

The traditional way is to use an Excel spreadsheet - which may work for some people while others prefer pen and paper or a ledger. Alternatively, there are pay-to-use tools that can help you manage your money. These include:

Mint (www.mint.com) is a budgeting app by parent company Intuit. The app creates a picture of your spending in real time. It automatically updates and categorizes transactions. Add in your own categories, track bills, split ATM transactions into the purchases made with that cash, and set budgets that alert you when they start to top out. This service enables you to check your credit score for free.

Wally (wally.me) is an app that provides insight into where your money is going. If you want to track your personal expense,

this app can provide with what you need. Instead of manually logging your expenses at the end of the day (or week or month), Wally lets you simply take a photo of your receipts. In addition, if you enable geo-location on your device, it fills in that info which is convenient and saves you the hassle of filling in the relevant details.


Pay Bills On Time

Pay your bills when they come due. Many people tend to want to hold onto their money until the due date is near. Unfortunately, this may give them a false sense of how much money they actually have available. Use your money and/or credit cards wisely, and be sure to avoid late fees, overdraft fees, and declined charges. To help you pay in a timely manner, sign up for automatic payments, but only if you're sure you will have money in your account. If you find that you have too many bills due at the same time, you may be able to contact the company to change your billing cycle.

Plan for the Future

Set goals if you have plans to buy big ticket items such as a house, a new car or pay off student loans. There are a few items to consider:

- Do you have any money left over after your bills are paid? If you find that you are scraping by each month, take a hard look at your expenses and see what you can cut out.
- Is your rent/mortgage payment too high?
- Are the subscriptions services you have worth the monthly expense?



Keep track of what you are paid and when you are paid. List all of your expenses and when they occur. A little organization can go a long way.

- Are you eating out/entertaining too much?

Exercising discipline can be the key to achieving your goals. If you find yourself with a surplus after all your bills are paid, set aside a portion of it for your savings. Even if it is a small amount, every bit brings you closer to your goals.

Brian J. Knabe, a doctor and a Certified Financial Planner with Savant Capital Management says that there are certain expectations of wealth and lifestyle associated with the medical profession. In addition to entering the workforce later, he says that many physicians feel the pressure to live up to those expectations. Agreeing with Dr. Knabe is Dr. David Rosen who adds, "I have found that what is unique amongst physicians versus other highly educated and paid professionals is that they are never taught about money during their training, they don't talk about it, and are actually encouraged not to." Dr. Rosen is a board-certified anesthesiologist with nearly two decades of residency experience specializing in obstetric, trauma, orthopedics, and regional blocks, who helped found the Midwest Anesthesia Partners. He explains that physicians finish their education after years of studying and inevitably start spending with abandon and usually "don't think about saving, retirement or the impact of delayed investment."

Both physicians acknowledge that many physicians are extremely confident and this serves them well in medical practice as it helps them to make good decisions for their patients. The downside of this overconfidence can be damaging financially. Dr. Rosen adds, "They think that since they are knowledgeable in medicine, that knowledge translates into their finances." In many cases, physicians are "more apt to listen to and act on a tip from a colleague regarding a hot stock, than actually do research, or even consult with a professional advisor."

Insurance

Dr. Knabe advises physicians to remember that the value of future earnings is a young physician's largest asset. Be sure to invest in disability insurance to protect your financial future.

Aside from obtaining insurance to protect yourself should you become injured or disabled, you should also consider malpractice insurance. According to a 2010 American Medical Association report, 61% of doctors over the age of 55 were sued for malpractice. Although 65% of the claims are dismissed or dropped, they still cost doctors an average of \$22,000 per suit. Sometimes, when a claim does go to trial, the average cost increases to in excess of \$100,000. For this reason, be sure to purchase a good malpractice policy from a reputable insurance carrier.

In addition, physicians have a one in five chance of being on the wrong end of a lawsuit that's outside of their practice. According to Dr. Knabe, physicians are viewed as having deep pockets so they are more vulnerable to lawsuits. This is why, to minimize risks, he suggests that physicians should make sure they are insured in all areas, "including a substantial umbrella policy."

Travel Expenses

For regular physicians who make house calls and locum tenens physicians (before you take on an assignment), find out if you have to pay for travel out-of-pocket. These can include tolls, mileage, car service, gas, hotel and other unforeseen charges. Note that even if you are have these expenses reimbursed, you may still need to foot the bill upfront.

Record-Keeping

Use your smartphone as your digital assistant. Keep all your information about your assignments, speaking engagements or house calls in one place: a schedule of confirmations, travel itineraries, status updates, all through e-mail. Having your e-mail available on your phone in addition to using an app like Evernote (www.evernote.com), for example, helps keep you organized with all your information together. If you have receipts, paperwork, or notes that need to be kept together with a certain worksite, you can take a photograph and have access to all your documents on your phone and on your computer.

Taxes

One of the top priorities for physicians is to manage their taxes. Tax implications can vary depending on income level, family size, and property ownership. Typically, an employer pays one-half of your social security and Medicare taxes. Don't think of taxes only at "tax time" when it's too late to do anything about it. Most doctors file their personal taxes on a calendar year basis which means that you pay on April 15th for everything that happened between January 1 and December 31 of the prior year. It may be worthwhile engaging a financial advisor and tax specialist throughout the year to see what you can do to pay no more than what you owe.

If you are a locum tenens provider, you are an independent contractor. This means you are responsible for federal income, Social Security, and Medicare taxes. Depending on whether you own a corporation or file as an individual you will use different IRS forms. You may also have to pay tax estimates in quarterly installments. This is so you don't find yourself with an unmanageable amount after you file your taxes.

Whatever your particular circumstances, if you still encounter financial challenges, consider hiring a financial advisor. While this is an added expense, financial experts may have some creative solutions for your situation and should be able to personalize their advice for you. ■

Sources

Smart Money Tips For Young Doctors and Medical Students, Kimberly Palmer Kevin MD (February 14, 2011) - KevinMD.com

Financial Planning for Doctors – 5 Must Have Components, Laura Willard GuideVine (July 10, 2015) - GuideVine.com

Finance Tips for Locum Tenens Providers, Lexx Healthcare - LexxHealth.com

Most Doctors Will Face Malpractice Suit, AMA Says, Emily Walker, HREF, HTTP, ABC News Online (August 5, 2010) - abcnews.go.com

Private practice vs. salaried employment: A complicated decision, Orthopedics Today (January, 2011) - Healio.com

Palmetto Health USC MEDICAL GROUP

Palmetto Health USC Medical Group-Baptist Parkridge Hospital is the newest in the region. This location is seeking two (2) Outstanding BE/BC Critical Care Intensivists with a background in Internal Medicine or Emergency Medicine.



This position:

- 100% inpatient
- 7on / 7off block scheduling
- Day time only ICU coverage
- 12 hour shifts
- Salary plus incentive
- Relocation
- CME Allowance
- Paid Medical Malpractice with Tail Insurance

Columbia, South Carolina's capital, is located in the center of the state and is home to most amenities expected of a metropolitan area. Enjoy watching SEC sports, kayaking the beautiful river, biking in the parks or shopping and dining. Columbia offers something for every age and interest. The city is centrally located only a couple hours from spectacular beaches and the lush Blue Ridge Mountains.

For more information or CV Submission, please send an email to Ayanna.Harris@palmettohealth.org

No J1 or H1b Visas

PHUSCMG.org



Physicians Group

ACUTE CARE NURSE PRACTITIONER

ASPIRE: JOIN TEAM UPG. The University of Virginia Health System, Division of Pulmonary and Intensive Care is seeking to hire multiple Intensive Care Nurse Practitioners to staff the intensive care unit at the Culpeper Medical Center located in Culpeper, Virginia.

ASPIRE TO WORK WITH THE BEST. Working within a multidisciplinary care system, the team of Nurse Practitioners will provide 24/7 in-house coverage of the Culpeper ICU with the support of UVA Intensive Care board certified Physicians.

ASPIRE TO PERFORM AT THE HIGHEST LEVEL. With your comprehensive knowledge of acute/critical care conditions, diagnostics, and treatments you will be expected to diagnose, treat, and manage disease, perform procedures, order and interpret diagnostic tests, speak with patients/families about their conditions. Requirements include Master's Degree in Nursing, experience as an NP in an Intensive Care setting, active VA license and current BLS.

ASPIRE TO LIVE IN THE BEST. The Physicians Group works collaboratively with the University of Virginia School of Medicine, School of Nursing, and Medical Center to provide the highest quality patient care. We serve patients at 24 primary and specialty care practices, all with direct access to hospital of the University of Virginia Medical Center, ranked #1 in Virginia by U.S. News & World Report.

ASPIRE TO ENJOY THE BEST. We offer a highly competitive salary and benefit package in addition to affiliation with UVA Medical Center.

ADVANCE YOUR CAREER ENRICH YOUR LIFE. Join our team of over 1,200 physicians, nurse practitioners, and allied health professionals delivering uncompromising patient care.

Please contact **Ellen Gilliland** @ esg8w@virginia.edu
or call Ellen @ 434-970-2489.

EOE/AA



Bronson Medical Group has an exciting opportunity for a Pulmonary Critical Care physician in Battle Creek, Michigan. The physician led Medical group is part of Bronson Healthcare Group, a multi-hospital health care system with a patient centered, multidisciplinary approach to patient care. We are currently adding to our Bronson Battle Creek Hospital pulmonary critical care team, which provides coverage for our medical ICU and in-patient pulmonary services, as well as our out-patient pulmonary clinic.


All positions are employed, offering a competitive salary and bonus structure with comprehensive benefits, generous CME, PTO, student loan repayment, fellowship stipend, malpractice coverage with tail, and relocation assistance. Opportunity exists to pursue academic affiliation through Western Michigan University School of Medicine.

Bronson Healthcare Group serves patients and families throughout southwest Michigan and northern Indiana. Offering a full range of services from primary care to advanced critical care, our goal is to provide you with the right care, at the right time, in the right place.

With a workforce of more than 8,800, we're one of the area's largest employers. And our physicians and staff are nationally recognized for many exceptional achievements in quality, safety and service.

Bronson Healthcare Group is located just east of Lake Michigan and 150 miles from the Chicago area offering a diverse cultural opportunity, very affordable real estate, a major focus on education and a variety of recreation options. Our local area is home to several international companies including Stryker, Pfizer, and Kellogg, along with Western Michigan University School of Medicine and residency program.

Interested candidates may send a Curriculum Vitae to Cadace Morrow at morroca@bronsonhg.org or call 269-341-8631.



**Don't stop
advancing yourself
or your career**

The Resources page on myHealthTalent.com provides healthcare industry trends, hot topics in your specialty, career advancement tips and much more.

Visit blog.myhealthtalent.com, and bookmark this page as your career resource



**PULMONARY/CRITICAL CARE/SLEEP MEDICINE OPPORTUNITY
NEAR BOSTON**

ONE TEAM.
ONE FOCUS.

One thing sets North Shore Physicians Group and North Shore Medical Center apart –our team based model of care which is founded on the principle that physicians, nurses, and other care providers working together will provide higher quality and a better patient experience. Today, that team focus drives us to be leaders in quality of care, patient safety and process improvement.

While practicing as a Pulmonary/Critical Care/Sleep Medicine physician at NSPG/NSMC you will enjoy:

- working at one of the top hospitals in Massachusetts
- the benefits of NSPG/NSMC's membership in the Partners Healthcare System, founded by Massachusetts General Hospital and Brigham and Women's Hospital
- providing Sleep Medicine is optional
- the opportunity to teach and mentor Internal Medicine residents
- a culture focused on communication, growth, and work/life balance
- excellent compensation and comprehensive fringe benefits
- being an active contributor to quality of care, patient safety and process improvement initiatives
- excellent schools and higher education, cultural experiences and an overall outstanding quality of life

Imagine the great things we can achieve together.
For more information please contact
Louis Caligiuri at 1-978-573-4300 or you can also email your
CV and letter of interest to lcagliari@partners.org



Join an amazing Critical Care team!

Adfinitas Health is a rapidly growing and highly respected private group of physicians, nurse practitioners, and physician assistants dedicated to providing comprehensive, quality medical care to patients in over 70 acute and post-acute care settings.

We are expanding our practice and seeking **experienced, board certified critical care physicians, nurse practitioners and physician assistants** to join our established ICU teams. We currently have opportunities in **Maryland, Western Massachusetts, and the Upper Peninsula of Michigan.**

- Full time, part time and per diem positions are available
- Excellent compensation package with bonus
- Relocation assistance available
- Paid time off
- Leadership opportunities

Founded and led by board-certified physicians, Adfinitas Health has over a decade of experience managing high-quality, fully engaged hospitalist and post-acute programs.

We strive to be an employer of choice for medical professionals and corporate staff. Our focus on our core values builds a culture of engaged, talented employees who feel supported as they progress in their careers. At Adfinitas Health, you'll find partners, co-workers, and supervisors who value, respect, and appreciate you.

Visit adfinitashealth.com for a complete list of current opportunities, or submit your CV to careers@adfinitashealth.com