



# 16

## The Transition

### CHAPTER 16

*Setting The Stage  
For Your New  
Life And Career*



**Cory S. Fawcett, MD, FACS, CHPC**  
**Author, Founder of Prescription for  
Financial Success**

Dr. Fawcett practiced general surgery for 20 years in a small-town single-specialty group in Southern Oregon. His last three years in practice were spent as a part-time locum tenens surgeon giving call relief to lone surgeons in small towns in the Pacific Northwest. He now devotes his time to writing and coaching physicians about personal finance and lifestyle. His desire is for every physician to live a great life, without financial worries, including you.

**Author of *The Doctors Guide* book series**  
[www.DrCorySFawcett.com](http://www.DrCorySFawcett.com)

## CHAPTER AUTHORS

**Jim McMillin**

Jim McMillin leads the national clinical talent acquisition team for OptumCare. In this role he drives the overall talent acquisition, development, and engagement strategies that enable the growth for OptumCare. OptumCare is the largest family of medical groups caring for over 16 million patients annually and is at the forefront of value-based care with a business model of patient-centric care with physicians leading care teams focused on their patients' total well-being rather than productivity.

Prior to joining Optum, he served as the National Vice President of Clinical Recruiting at Envision Physician Services (formerly EmCare, Sheridan and AmSurg) where he had oversight of recruiting, workforce planning, provider marketing, applicant tracking and credentialing system, training, and metrics reporting.

He earned a Bachelor of Business Administration with concentrations in Marketing and Finance from Augustana College and a Master of Business Administration with a concentration in International Business from Marquette University.

When he is not working, you can usually find him coaching football, basketball or baseball. He resides in Pennsylvania with his wife Michelle and their four children.



# In This Chapter

Adventurers know that keeping your balance is critical. Without balance, reaching the goal could be impossible.

Is your life in balance? **Perhaps not.**

Your years of training have been intense. While this has been necessary to learn important clinical skills, many physicians can't sustain the physically and mentally demanding lifestyle endured in training without developing some form of personal and/or professional stress, including burnout.

But a new day dawns. Within a few months, you will likely have a new job under contract, and may have even transitioned into a new home or community. Your life as an attending physician is just beginning.

It's during this transition that you can begin to **Recapture Balance.**

You can't just flip a switch. The tools you learn in this chapter will help to define your work-life balance, set good habits, and protect your priorities. Some say the next 24 months have the potential to set the tone for the rest of your life.

It's time to get a life again.

## OUTLINE

1. Timing Is Everything
2. Licensing, Credentialing and Insurance
3. Preparing For Your First Day As An Attending
4. Identifying A Mentor
5. Setting Goals And Boundaries: Transitioning To A New Income
6. "Graduating" From Resident Life To Attending Life

## GOALS

- Successfully make the transition from resident to attending.
- Achieve work-life balance while working toward personal and professional satisfaction.
- Obtain medical licensure and credentialing to ensure you start on time.
- Identify a mentor to assist you in your transition from resident to attending.
- Develop tools for making sound decisions about your finances and lifestyle.

LET'S GET STARTED





## ***A Change Will Do You Good: Making The Transition From Resident To Attending***

Wow, you've finally made it! All those years in medical school and residency and possibly fellowship have come to an end and you are ready to embrace your role as an attending. Congratulations!

You are about to embark on an amazing journey and with an increase in income for which you have to plan. Your decision making during this transition will have a significant impact on your future. Like tossing a pebble into a lake, these decisions will have a ripple effect on the rest of your life. What ripples will you make? The right ripples can help foster a fulfilling professional career with less burden on your personal life while helping to craft a stable financial future. The wrong ripples often accentuate burnout, relationship stress, and years of debt. This chapter is designed to help you create the ripples you ultimately want.

### **Timing Is Everything: Thinking About Time Off During Your Transition**

When you make the transition from resident to attending, you will have a golden opportunity to take some time off, which you may not get again for a long time. Consider what your options are with this time.

You have been working very hard and likely seeing little of your family for the last few years. Reward yourself and them with some quality time. This time can be focused on rest and recovery before you begin this next phase of your life.

I have a friend who completed residency on a Friday and moved all the way across the country to start his attending job on Monday. While he may have seen this as his only option, taking just two days for that



transition seems overwhelming. If possible, try to take some time to decompress, such as noted below:

When I finished my residency, I was fortunate enough to take three months off before I began my attending job. This allowed me to reconnect with myself and family in a number of positive ways. We were able to move, settle into our new home, get to know the new town, and study for my upcoming board exam.

We had planned ahead and had the money in the bank for this extended time off. You may not be able to afford to take three months off, but take as much time off as you can during this transition. It will refill your tank and help you start the new phase of your life rejuvenated and ready to go!



## Reflection + Activity

The activities in this section will be incorporated into a Mentor-Mentee Engagement Sheet found using the link to the workbook. Use this link to optimize implementation of the chapter content with the support of your mentor.

### To take...or not to take time off before your start:

Below are three possible scenarios as you transition into practice post-training.

- REFLECT:** Which of these scenarios do you feel will be most similar to your transition experience?
- DISCUSS:** What are some things you can do now to mitigate your stress as you make this transition?

#### Scenario #1

I completed my residency on a Friday and moved a great distance to start my fellowship job on Monday. I had two days to transition into my new role as a fellow.

#### Scenario #2

Upon finishing residency, I took three months off before I began my attending job. I was able to travel, move to my new home, and help my family transition into our new town. We were fortunate to have planned financially for this time off.

#### Scenario #3

Upon finishing up residency, I started my attending job a week later, but I was able to negotiate working part time for the first 12 weeks so that I could spend time with my family and study for my upcoming board exam.

# FIELD NOTES

Physicians who fully engage in the orientation and onboarding objectives will find it easier to transition into a fully functional practice. It takes confidence to ask questions and now is the time to ask so be confident if you need guidance or ANY additional training!

– *Cynthia Forsyth/Healthcare Chief Strategy Officer/Serving the Greater Iowa Region*



## READ:

### **Licensing and Credentialing**

Upon signing your contract, if you have not already obtained it, immediately submit your application for a state license. This process could take up to six months to complete! There might even be prerequisites such as continuing medical education (CME) courses you will need to take before they will even consider your application.

If you are going to practice in a state different from where you trained, do some homework on how long licensure typically takes for that state. Good resources are physicians recently licensed in that state, the credentialing department of your new employer, or the administrator/business manager for the practice you are joining. If they offer assistance, take it! They have done this dozens of times and will guide you through the process. If you are applying on your own, start early, be organized, and take the time to fill out any forms efficiently and accurately. Also, if you haven't done it already, you need to register with the Drug Enforcement Agency (DEA). If you already have done this, you can just

submit a change of address after you move.

Even though you cannot acquire hospital privileges until you have a state license, submit your credentialing to the hospital immediately after submitting your application for your license. It's a long process and both organizations can work simultaneously. When applying for privileges, review the application and your contract to see if there are any special procedures you will be requesting. Some health systems require physicians to obtain and maintain certification for procedures such as conscious sedation, CITI training for research, etc. Research those ahead of time so you will know what the time line (and potential cost may be) for completion.

Peer references are often a big hold up in the credentialing process, so consider asking your attendings if they are willing to provide a reference well in advance of when you need it. Also, be sure to provide them with a copy of your CV. This allows

them to craft a reference that is not only personal but accurately reflects your accomplishments as well. Each organization will tell you who they want for references and when they are needed. And choose wisely! If you have several choices and one has a reputation for not being timely in paperwork, think twice before requesting a time sensitive reference. You don't want a missing reference to hold up your new start date.

When you start in practice, insurance companies will need to complete your credentialing process before you can see their patients and bill for services. It may be wise to inquire about the onboarding and credentialing process during your interview. Another alternative is to ask which person in your new practice is responsible for this process. This way you can establish a relationship and timeline with them to review your onboarding process and provide them with any necessary information. It would be a shame to have all your state and hospital credentials complete, but not be allowed to see patients because your insurance credentialing is not yet finished.

Medical malpractice insurance will also be needed before you can start work. When you join a practice, this will likely be the same insurance that everyone



else has. Again, you will need to review your onboarding process to learn the specifics of the coverage provided. If the insurance is "claims made," be sure you understand who will be paying for the tail if you leave.



## Recommended Tool

### Credentialing Checklist

Part of the credentialing process is ensuring your business and practices are all in order. This checklist will help ensure that you are properly and officially linked with insurance carriers and government agencies such as Medicare and Medicaid and have essential systems and practices in place.

<http://md.careers/CL-06>

### Making the Move: Relocation Tips

Whether you move across the street or across the country, transitions are stressful.

While negotiating your contract, inquire if your new employer will assist with some or all of your moving expenses. If possible, ask your employer to make the arrangements and pay the movers directly. Otherwise you will be responsible for contracting with the movers, paying for the move, and submitting the receipts for reimbursement.

*Whether you move across the street or across the country, transitions are stressful.*



## FIELD NOTES

You'll need to have good mentors when starting out. Get a good feel for who will be mentoring you and how much time they'll be willing to provide you. Most important, does the mentor have good communication skills and do you sense they'll make your entry and growth an important priority.

– *Mary Ferguson,*  
*CEO Desert Sage Health Centers*





Prior to your move, take the time to make a list of the individuals or entities that will need to be informed of your address change. Make sure to inquire within your new community how long things like getting a

new driver's license, establishing with new utilities, etc. general takes (and who might give you the best rates!) when you are new to the area. The following is a brief checklist to keep in mind:

### Professional:

- Insurance carriers
- State medical boards and DEA
- State or county medical societies
- National organizations
- Publications

### Personal:

- Post office
- Bank/credit union
- Cell phone carriers
- Personal health insurance
- Utilities
- Credit cards
- Personal physicians\*
- And of course....your family!

*\*consider how you want to care for yourself when you are transitioning into your new job.*

Choosing a personal physician is an important part of self-care; however, consider your own comfort level about where that new physician is located. You may want to keep your personal life separate from your work life and select a physician not affiliated with the network you are joining. However, your employer and

their insurance may offer you a discount or incentives for care provided within their network. Be sure to ask your human resources department when you onboard what the policies and usual practices are.



## Recommended Tool

### Best Practices to Relocate

Relocating comes with its own set of stressors. Plan your move with the same care and confidence you gave your job hunt. Use this checklist to get your documents in order and simplify the process.

Making it official: Preparing for your first day as a new attending

<http://md.careers/CL-04>



## ***Establish yourself as an “AAA” Doctor from Day #1: Able, Available, and Affable.***

### ***Able***

The other physicians, the staff, and the administration need to know that you can do the job and do it well. This also means that the way you manage complicated scenarios will be under a microscope. Resist the need to manage these cases early in your experience to prove a point. If you have partners known to be skilled in the management of complex

cases that are destined to be a problem, let them take the lead and watch very closely. Then debrief with them once they are done to ensure you understood the subtleties of management so you can shine when you are presented with the opportunity.

### ***Available***

When it is your time to work, be there early. No one likes a late physician. If another physician contacts you for some help, respond promptly and show your willingness to help. If you are asked for a consult, do it quickly and call back promptly with the results.

If you are hard to reach, people will stop trying to find you. As a new doctor you are trying to establish your practice, which is hard to do if you don't respond when called. If you are called to the emergency department, be responsive. If you are going to be delayed, communicate and be honest; give a reasonable explanation for the delay and an estimate of when you will be there. Respond to your pages, texts, calls and emails in a timely manner.

### ***Affable***

You need to be known as an approachable physician. If people don't like you, they will not want to call you. This includes all members of the healthcare team: nurses, trainees, your colleagues, and hospital administrators.



## Recommended Tool

### **Best Practices to Start a Practice [Onboard]**

Physician onboarding requires a series of processes on behalf of the employer and your understanding of this process can be a distinguishing factor in your interview preparation and strategy.

<http://md.careers/CL05>



## READ:

### Finding An Onboarding Mentor

The reason this book is of great value to you is because you are able to learn from those who have gone before you and glean from their triumphs as well as failures. There is great power in having a more experienced person lead the way. Understanding a typical employer onboarding process will prepare you for your first day, week, and month and will set the tone for your relationship with your future employer.

Find someone in your new community who embodies the competencies of that **Triple A** physician. Be aware that this will take a few weeks as you learn about your new environment. This person will be the best person you can look to for advice. When you have a problem, go to them and ask what they would do. If you have a tough case, bounce it off of them. There is no reason you have to make these decisions alone. They can also help you navigate the social dynamics of your new work environment.

### Strategically Selecting Your Obligations

As a new physician, your presence is seen as a new opportunity for the hospital administration to ensure your organizational engagement. You may



be approached to join multiple committees. No matter how good it makes you feel, be strategic in your decisions and resist the temptation to take on too much extracurricular work too soon.

Committee work is often uncompensated – but is viewed as “good organizational citizenship.” As you begin your new job, a priority is to increase your productivity while maintaining a schedule that allows time with your family. Every additional obligation you take on at the hospital means personal time that will be sacrificed. When faced with these requests, it is important to ask the following questions:

<b>Why?</b>	Helps you contextualize the organizational importance of the committee.
<b>Who?</b>	Helps you understand who other committee members are to get a sense of the group dynamics.
<b>When?</b>	Helps you understand the expectations for meeting times and gives you an understanding of how this will impact your current schedule.
<b>How long?</b>	Gives you a sense of the length of the obligation.

Taking this approach and asking these questions will help you to gather the information you will need

to make the most informed decision about the potential obligation.

# FIELD NOTES

As a single mom with four children, ages 7-18, saving enough money to put them through college weighed heavily on my mind. As I searched for my first position post training, my focus was to secure a flexible position with the opportunity to earn good compensation. Looking back, the biggest roadblock was the lack of understanding how market conditions impacted my practice. As you search for your first position post training, don't underestimate the need for a good mentor to help you work through all of the non-clinical aspects of the position.



– *Wambui Waruingi, Neonatologist*



## Recommended Tool

### Creating Your Personal Advisory Team Exercise

Learn the process and benefits of forming a personal advisory board — a group of advisors who can help guide you in areas that are outside of your expertise or ability to be fully objective.

<http://md.careers/E-30>

**READ:**

## **Setting Goals And Boundaries: Transitioning To Your New Income**

As a new attending, your first pay check will likely be very different from your salary as a trainee. The difference will be especially noticeable if it includes a signing bonus.

Some new doctors make impulsive decisions with the additional finances on hand. It's very important that the decisions you make with your increased income do not inadvertently cripple your future financial security. You must get your financial house in order and a house divided against itself can't stand. Here is a quick check list of how to create some order in this task:

### **Prioritize the payment of your student loans.**

If there are contractual salary considerations to accommodate this debt, do not spend that money on anything other than debt repayment. If you leave the job early, you might be required to pay this money back.

**Make a budget.** This is very important. Even if you think you don't need a budget, make one! Anytime you have a big change in income, it's time to make a budget in order to make the best use of the money. If you don't like budgeting, you only need to do it for a little while to establish good initial spending habits. Without this tool, you are at risk to spend money carelessly and wonder where it all went when a major expense appears.

**Plan for the future.** You will likely be offered a retirement plan with your new job. Since you are not

yet living on all of that potentially higher income, begin contributing the maximum amount allowed into your retirement plan. If you start investing for your future now, before you change your lifestyle, you will never miss the money and your eventual retirement will be secure.

**Expect the unexpected.** You will need to protect yourself and any dependents if something unfortunate happens to you that curtails your income. Now is the time to be sure you have the right amount of term life insurance, and purchase your own occupation disability insurance.

After you have all these important expenses in your budget, then you can slowly begin to adjust your lifestyle. I recommend that you don't substantially increase the other areas of your budget. If you have been living on \$50,000 a year, then increase your spending by 50%. Giving yourself a lifestyle raise of \$25,000 a year is a nice bump. It will leave you with a lot of room to slowly make changes as you get used to this new life and higher income. Grow into your income gradually and you will likely have a good result. Grow too rapidly and you are likely to make some big mistakes.

Your career in medicine should be nothing short of fabulous. Do everything you can to make that happen. Creating a budget, making informed decisions, and being patient will help you be successful and secure in the long run.

***Your career in medicine should be nothing short of fabulous.***

# FIELD NOTES

Physicians have been trained to work long hours and shifts, stretching them to their mental limits; which can lead to challenges at work and at home. The most successful physicians I have worked with have taken some sort of formal or informal training on work/life balance strategies. They also maintain healthy lifestyle's in order to maintain a healthy mindset which in turn, prevents overall physician stress and burnout.



– *Tara Gaugh, FASPR /Physician Relations & Recruitment Specialist/Southern Illinois Healthcare*

## Ensuring Your Financial Health

It is unbelievable that some doctors are struggling to pay their bills. I know on a resident's salary you can't believe that is possible, but I see it all the time. If it happens to you, you will begin doing things that may be harmful to your wellness. You might start taking extra shifts at work instead of coming home. You might add more patients to the schedule and not make it home for dinner. You might start doing things just to earn more money to make ends meet, instead of because you love to do them. As noted in the burnout chapter, financial instability and

lack of financial literacy are leading contributors to physician burnout.

If you slowly grow into your new income, keeping your goals in sight and sticking to your budget, you will likely have less stress and have more financial freedom to do the things you really want to do. Make sure the things you spend your money on are things you choose and not a reaction to what someone else has. Don't join Dr. Jones in Brokeville.





# Recommended Tool

## Creating a Savings and Spending Plan

Gain control of your financial life by creating a budget. Your budget will help you see where you are spending your money and where you can make adjustments to meet your financial goals. Remember, the numbers don't lie!

A budget will allow you to objectively evaluate your spending habits, plan for upcoming expenses, and your financial future.

Budgeting also helps you distinguish between your financial needs and wants.

<http://md.careers/E-29>



## READ:

### ***Graduating from Resident Life to Attending Life***

#### ***Wellbeing comes first***

For years, you have been working very hard at becoming a physician. In that time, you've sacrificed time, energy, and emotional labor to achieve that goal at the risk of your relationship with friends, partners, family members, and yourself. Now you have arrived. The wellbeing of all those relationships can now be front and center in your mind.

If your spouse wants you home for a special dinner or your child is having an important event, do the best you can to be present. In reality, this isn't always possible: you can't be 100% of all things to all

people all the time. Give yourself permission to be human, but remember that timely communication is the key! If you can't make an event, say so early and set clear expectations in advance.

Although setting boundaries with obligations is healthy, make sure you take the time to cultivate relationships with those who have supported you on your journey. As much as it may bring you satisfaction to succeed as an attending, don't set up a professional life that will sacrifice your personal life. It is not worth it. You are making a living as a physician; make sure your life is with those you consider family.

***You are making a living as a physician; be sure to make a life with those you consider family.***



# FIELD NOTES

Successful physicians also understand they will be perpetual life long students to finding appropriate solutions for patients and care delivery. Engagement to CME's and any training offered that focuses heavily on leadership along with clinical training. Top physician know that along with clinical knowledge, enhanced leadership skill sets can help one effectively manage cross collaboration and teamwork needed within an integrated system approach to care delivery.



– **Tara Gaugh, FASPR /Physician Relations & Recruitment Specialist/Southern Illinois Healthcare**

## Revive your hobbies

Many physicians had hobbies before medical school that went by the wayside while they trained. Now is a great time to take up those hobbies again!

The life of a physician is very stressful. You will need outlets to burn off stress or to calm your nerves. You need things in your life that are fun and do not involve medicine. Hobbies are a key to destressing your life and eliminating burnout.

What is it you like to do? I'm a musician. I brought music back into my life when I became an attending. I started playing on the worship team at church and joined a men's quartet. It was a lot of fun, and it gave me something to do outside of medicine to help control my stress level.

## Don't forget to have FUN!

Go back and read the essay you wrote on your medical school application. Why did you want to become a physician? Was it so you could make a lot of money and live in a big house? I doubt it.

Medicine is a great profession and you should strive to have a great time as a doctor. If you remember to have fun along the way, you will be ahead in preventing burnout. There will be tough times but you can get through them if you remember why you became a physician, find joy in your day, and be sure to take your loved ones along on the journey.

There is no point in going through all this work and training to not enjoy the fruits of your labor. Life is a whole lot better if you are doing things that you enjoy, both at work and at home.

Now it is time to throw your pebble into the lake and create the desired ripples with your first few steps as an attending. You've earned it. Now go get it. Become the attending you always dreamed you would be.





# Chapter Tool Box

The **CHAPTER TOOL BOX** consists of **RECOMMENDED TOOLS** featured throughout the chapter, along with additional resources and recommended links.

These tools will help you gain valuable insight about **Job Transition** to help ease your transition from training into your life and career

## **PRE-CREDENTIALING**

<http://md.careers/s-01>

## **CREDENTIALING CHECKLIST**

<http://md.careers/CL-06>

## **BEST PRACTICES TO RELOCATE**

<http://md.careers/CL-04>

## **BEST PRACTICES SELLING YOUR HOME**

<http://md.careers/CL-03>

## **BEST PRACTICES CHOOSING YOUR HOME**

<http://md.careers/CL-02>

## **ONBOARDING CHECKLIST**

<http://md.careers/CL05>

## **CREATING A SAVINGS AND SPENDING PLAN**

<http://md.careers/E-29>

## **MORTGAGE CALCULATOR HOME AFFORDABILITY**

<http://md.careers/c-07>



# Chapter Bibliography

This chapter is editorial in nature with anecdotal evidence based on the experience of healthcare professionals willing to share their personal experiences to support and inform the decision of those new to the field. Therefore, no specific research is referenced for this chapter.

## Congratulations on reading *The Transition*!

**NEXT STEP:** Track your progress with **THE TRACKER** – an action plan for you to apply *The Transition* lessons learned.

This step-by-step action plan consisting of reading assignments, exercises, checklists, assessments and additional resources to help you transition from training into your work/life by making good sound decisions.

To access your *The Transition* **TRACKER**, go to [md.careers/T16](https://md.careers/T16).



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Sandra P.  
Physician

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