

# ARMY MEDICAL CORPS



## **ARMY PRIMARY CARE PHYSICIANS FREE OF THE CHALLENGES OF THE PRIVATE SECTOR, ARMY PRIMARY CARE PHYSICIANS HAVE A CLEAR ADVANTAGE**

For primary care physicians (PCPs), practicing on the U.S. Army Health Care Team allows them to focus on patient care first. It is just one of the many reasons family practice and internal medicine physicians find the U.S. Army Health Care Team an attractive alternative to the private sector.

An Army Health Care career solves many of the concerns PCPs face today. Primary care physicians in the private sector face more hurdles than ever before—from the pressures of managing billing to dealing with increasing patient loads. Physicians on the Army Health Care Team, however, get to focus on what they were educated to do—treat patients to the very best of their abilities.

For experienced physicians, an Army Health Care career provides many opportunities to advance their practices and enhance their lifestyles. The financial benefits are impressive, especially for medical students and new residents. A recent study showed that, when taking into account the educational and living expenses incurred while attending school, medical students that opt to take advantage of the Army's education benefits and pursue a military career had a higher net present (financial) value after retiring from the military than those retiring in the private sector.

There are many ways an Army Health Care career gives PCPs a clear advantage:

### **RECOGNITION AND WORTH PCP'S DIAGNOSTIC ABILITY AND BROAD- BASED MEDICAL KNOWLEDGE ARE WORTHY OF HIGH ESTEEM**

The Army deeply respects the role of the primary care physician. Because family doctors and internists are at the forefront of early detection of diseases such as cancer and coronary artery disease, they can prevent serious health consequences for their patients, which can also have repercussions in our force's readiness.

In fact, most primary care physicians love what they do because they enjoy making an impact on their patients'

health and well-being, building relationships over the course of a patient's lifetime and delivering preventive care. More than a healthcare provider, primary care physicians often become part of a patient's extended family.

Because of the vital role PCPs play in health and wellness, one might assume that, in the private sector, the specialty of primary care would command the same respect—and comparable per-patient rates—as physicians in other specialties. However, there is a definite disparity in both the perception and compensation.

In the private sector, primary care physicians are paid



considerably less per patient visit or procedure than specialists, even though they have the same overhead expenses, including labor, utilities, rent and supplies. According to Merritt Hawkins & Associates, a physician recruiting/consulting firm, the average base salary for a primary care doctor in 2009 was between roughly \$240,000 and \$300,000 less than other specialties such as cardiologists and orthopedic surgeons. Furthermore, the firm concluded that the average salary for a Certified Registered Nurse Anesthetist (CRNA) exceeded the average annual salary for a primary care doctor.

Primary Care Physicians with the Army Health Care Team, on the other hand, are compensated in several ways. Not only are physicians paid as commissioned officers, but they are eligible to receive special pay incentives and take advantage of many financial benefits such as student loan repayment.

## **TIME AND COST HEADACHES PHYSICIANS IN THE PRIVATE SECTOR FIND RUNNING A PRACTICE EATS INTO THE BOTTOM LINE**

Primary care physicians on the Army Health Care Team can divest themselves from the hassles of running a business, as well as malpractice insurance costs. This not only allows them to focus on their patients, but also benefits them financially.

According to a study in the November issue of *Academic Medicine*<sup>1</sup>, the average primary care physician will be in a financial deficit situation with expenses exceeding income for three to five years after residency. Operation expenses required to manage a practice in today's medical system are substantial. For example, *MedPage Today*<sup>2</sup> reports that it takes five full-time employees per physician to operate in the current system.

In addition to the cost of operational expenses, PCPs must also contend with malpractice insurance costs and student loan repayment. Malpractice insurance can vary wildly from state to state. According to [physicianspractice.com](http://physicianspractice.com), average medical liability premiums for internal medicine can vary from roughly \$5,000 to \$40,000 annually. Student loan payments vary as well, but can be in excess of \$400,000. With operational and other expenses, it

comes to no surprise that some primary care physicians are leaving medicine, becoming hospitalists or retiring.

For physicians just starting out, the Army Medical Corps offers first-year graduate medical education, residency and fellowship programs. Qualifying medical school students can also benefit. Through the Health Professionals Scholarship Program (HPSP), the Army Medical Corps will pay 100 percent of a student's tuition, as well as expenses for required books, equipment and most academic fees. Medical students may also be eligible to receive a \$20,000 sign-on bonus. In addition, the Army has a very attractive Army Loan Repayment Program, which provides a maximum of three years of repayment of qualified education loans made in increments of \$40,000 annually.

## **THE MEDICARE, MEDICAID AND INSURANCE QUAGMIRE LESS CONTROL AND MORE PAPERWORK ADD TO THE STRESS OF PRIMARY CARE.**

Another important aspect of the practice environment that benefits primary care physicians on the Army health Care team is the ability to practice without concerns about your patient's ability to pay. This allows physicians to put aside distractions and concentrate on providing the highest level of care.

Perhaps one of the most frustrating aspects of primary care practice in the private sector is wrangling with the third-party payment system, including Medicare, Medicaid and private insurance companies. These agencies can often put constraints on PCPs that don't allow them to practice medicine in a manner that focuses on optimal patient care. Conducting diagnostic tests, implementing treatment plans and determining the length of hospital stays can be overruled by the insurance agencies.

Almost as frustrating is the economic impact these agencies can have on a PCPs practice. When fees are dictated by third-party agencies and organizations, primary care physicians are the financial losers.

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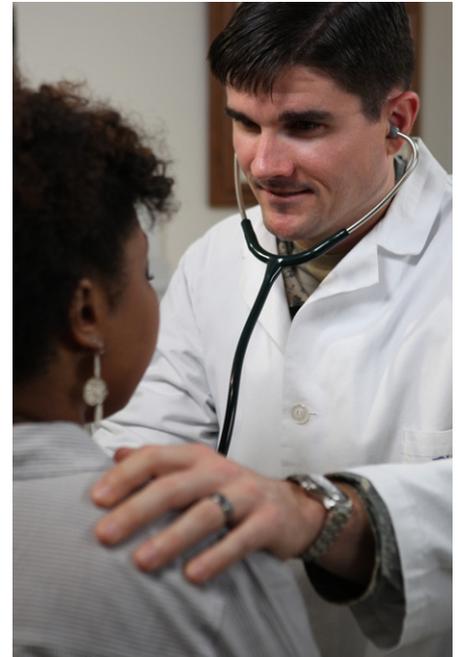


Of course, all of these agencies require a seemingly endless amount of paperwork. In fact, according to a special report by MedPage Today<sup>2</sup>, PCPs spend approximately one third of their income on documentation for healthcare insurers. More paperwork translates into more staff to do the paperwork. Therefore, in order to pay staff salaries, physicians often need to increase their number of patients. More patients equals less time with each patient, preventing the physician from providing the high level of care that each patient deserves.

Army primary care physicians are part of a truly integrated health care team whose goal is to provide the highest standard of patient care possible. Because treatment is strictly based on a patient's needs rather than his or her ability to pay, you can work directly with other dedicated professionals from diverse disciplines and backgrounds—specialists at the top of their fields—to provide your patients with the kind of comprehensive care they truly deserve.

## **ADDITIONAL REWARDS SERVING AS AN ARMY PHYSICIAN IS GRATIFYING ON MANY LEVELS.**

The U.S. Army Health Care Team offers many tangible and intangible rewards. Physicians have the opportunity to serve their country by caring for men and women who have risked the ultimate sacrifice to protect and defend our nation. As an officer in the Army Medical Corps, PCPs also gain the respect that is too often missing in the private sector.



In the Army, the case diversity physicians experience in caring for Soldiers and their families will exceed the sometimes monotonous cases they deal with in the private sector. They'll also have access to the most sophisticated technology, the opportunity to consult with experts in both the military and private sector, plus exceptional professional growth opportunities, including continuing education courses, seminars and conferences. Physicians may even serve as faculty at one of our prestigious graduate medical education programs.

The lifestyle benefits offered by Army Health Care are quite impressive as well. In addition to the opportunity to travel across the nation and around the world, physicians have:

- 30 days of annual paid vacation
  - a comfortable home on post or generous housing allowance
  - low-cost or no-cost medical and dental care for physicians and their families
- Plus, PCPs will be eligible for attractive retirement benefits after 20 years of qualifying service.

Whether you are an experienced physician or just beginning in the medical field, it pays—on many levels—to explore a future with the U.S. Army Health Care Team. To learn more about becoming an Army physician, visit [healthcare.goarmy.com/info-phys](http://healthcare.goarmy.com/info-phys).

<sup>1</sup> "Economic Impact of a Primary Care Career: A Harsh Reality for Medical Students and the Nation," Palmeri, Martin; Pipas, Catherine; Wadsworth, Eric; Zubkoff, Michael; *Academic Medicine*. 85(11):1692-1697, November 2010.

<sup>2</sup> "FTEs per Doctor—More than a Number," Nelson, Rosemarie; *MedPage Today*, September 2010. [www.medpage.com](http://www.medpage.com).