

So...You're Finishing Residency

Between exam preparation, increased clinical duties, research requirements, and other academic and clinical responsibilities, the time and resources of a senior resident are very limited. To avoid costly delays in beginning your practice, there are many arrangements to be made to satisfy all administrative and legal requirements. Although the demands of each situation are unique, the following is a list of steps that generally must be satisfied before you can begin your medical practice.

Application for Hospital Privileges

Most graduating residents will require hospital privileges. An "Application for Hospital Privileges" can be time-consuming, and usually requires significant documentation including photocopies of medical license(s), malpractice certificates, record of immunizations, Curriculum Vitae, Certificates of Good Standing, etc. A nominal fee (\$100 to \$150) may be charged and the respective receipt should be retained for tax purposes.

Today, many hospitals require verification that there are no criminal convictions on the national police databank against the respective applicant so a "Certificate of Adult Criminal Convictions" is requested. This will require completion of an application at the local Police Department and a period of several days to one week of processing time. The cost is nominal (\$25 to \$50, plus applicable taxes) and the receipt should be retained for tax purposes.

The Accreditations Committee of many hospitals only meets on a periodic basis. Try to have your completed application submitted and approved prior to their planned meeting.

Application for Fellowship in the RCPSC

For specialty residents who have endured a long and challenging residency, the document informing them of their success in their respective Certifying Examination is an incredibly welcome one. Successful completion of this Examination (at a cost of \$2,670 in 2006), however, only provides certification to practice in your respective specialty. Fellowship in the Royal College of Physicians and Surgeons and the use of the suffix "FRCPC" or "FRCSC" requires a separate but brief application and a charge of approximately \$550 per year which may be pro-rated for those admitted to Fellowship part way through the year.

Maintenance of Certification Program (MOC Program)

Participation in the MOC Program of the Royal College of Physicians and Surgeons of Canada is mandatory for admission to and renewal of Fellowship in the College, for use of the designations "FRCPC" and "FRCSC", and for inclusion in the public Directory of Fellows. At present, Fellows must complete a minimum of 40 credits of continuing professional development each year as well as 400 credits during a 5-year cycle.

When Fellows join the Royal College, they are automatically registered in the MOC program. The program is based on a five-year cycle, with the first cycle beginning on January 1 of the year following admission to Fellowship. The time between a Fellow joining the College and starting a cycle is considered a "bonus" period. Fellows are not required to participate in the program during this period however all learning activities completed during the "bonus" period may be included in the first MOC "cycle". For example, although a Fellow may be admitted to membership on May 31,

So...You're Finishing Residency

all approved learning activities during the seven months between June 1 and December 31 (i.e., the “bonus” period) may be counted as credits during their first year of the five-year “cycle”.

Application for Certification in the College of Family Physicians of Canada (CFPC)

When entering a Family Medicine residency program in Canada, trainees are automatically registered as “resident” members of the CFPC. (Membership for PGY-1 is free while a fee of \$50 is charged for PGY-2 and, if necessary, PGY-3 years). Within their final year of training, residents sit the Certification Examination in Family Medicine. The examination fee is \$1350 for the Fall 2006 sitting of the Exam. Following successful completion of the exam, the Program Director of the respective program notifies the CFPC of the physician’s success at the end of residency and the candidate is moved from “resident” to “certified” status. At that point, the physician is entitled to use the designation “Certificant of the College of Family Physicians” (CCFP). (As at October 2006, CFPC membership fees are \$283 for first year of membership and \$565 thereafter while the physician is an active member). Following certification, the CFPC automatically notifies the provincial chapter of CFPC as well as the College of Physicians and Surgeons of the province or territory of your practice (see below). (As at October 1, 2006, annual membership fees in the provincial CFPC chapters range from \$60 per year in New Brunswick to \$207 in Alberta).

Mainpro – CME Requirements for CFPC Members

All CFPC members who are in full or part time practice are required to participate in the College’s Continuing Medical Education (CME) program, referred to as Mainpro®. Both certificant and non-certificant members are required to submit a total of 250 credits every 5 years. The 5-year cycle begins on January 1st following attainment of certification or membership. Residents, however, may carry forward a maximum of 30 Mainpro-M1 and 5 Mainpro-C credits into their first Maintenance of Certification 5-year cycle. For further details, visit the CFPC website at www.cfpc.ca.

Application for Licensure in Your Province/Territory

Upon successful completion of either the FRCPC or CCFP examinations, the respective national authority will communicate your success to the provincial or territorial authority where you will ultimately practice. Nevertheless, a complete application for membership to that respective provincial or territorial college must be made prior to beginning practice with the understanding that your subsequent examination success will be transmitted at a later date. The application can be time-consuming, and generally requires a one-time, non-refundable application fee (approximately \$250 to \$515) and an annual membership fee (approximately \$500 to \$985).

Hospital privileges are generally dependent upon successful admission to membership in the College of Physicians and Surgeons of your province or territory of practice. Applications for registration in the provincial or territorial College are generally assessed in the order received and March to July tends to be the peak period for assessment of these respective applications. As such, it is advisable to contact the respective College in a timely fashion (such as in April if you intend to begin practice in June or July), to ensure that all required documentation will have been provided and that approval may be granted prior to the intended date of practice.

Application to Provincial/Territorial Medical Association

Membership in your respective provincial/territorial medical association is generally a requirement to practice medicine in that jurisdiction. Although this application may sometimes be made subsequent to initiation of practice, it is wise to plan and budget for this requirement. While fees

So...You're Finishing Residency

vary among jurisdictions, annual dues are often pro-rated for those practicing for only a portion of the year and discounts are sometimes available for physicians in their first and, possibly, second year of practice. The graduating resident should contact the respective medical society to obtain necessary application documents and enquire as to availability of discounts. All receipts should be retained for tax purposes.

Malpractice Insurance

It is imperative that malpractice insurance is in force for the date that one begins their medical practice. Fortunately, many residents have a portion or all of their CMPA dues paid by their employers. Upon graduation, however, the medical practitioner must arrange his or her own malpractice coverage. Prior to graduation, the senior resident should contact the Canadian Medical Protective Association (1-613-725-2000 if within the National Capital Region [NCR] or 1-800-267-6522 if outside the NCR) to ensure that a successful transition will be arranged and coverage will be in force upon beginning practice.

The Ministry of Health of several provinces offers partial reimbursement of CMPA dues, depending upon the jurisdiction and specialty of the practitioner. In addition, funding arrangements may be in place to allow minimal disruption of cash flow for the physician – a significant benefit for those in their first year of practice. Residents should contact their respective provincial Medical Association or Ministry of Health regarding the availability of such benefits.

Application for a Billing Number

Unlike the guarantee of employment income during residency, the vast majority of new family physicians and specialists will earn business income (i.e., fee-for-service). To allow the new practitioner to bill for services provided, a billing number must be obtained from the respective Ministry of Health in a timely fashion. However, eligibility for a fee-for-service billing number is generally contingent on successful registration with the College of Physicians and Surgeons of that respective province - see above. Without an approved billing number, one may not be able to bill for services provided or the revenue from such billing may be delayed, reducing needed cash flow for the newly graduated physician.

The graduating resident should contact the Ministry of Health of the province or territory where they intend to practice to obtain appropriate applications. Applications generally require copies of letters substantiating the physician's membership in both national and provincial Royal College of Physicians and Surgeons or College of Family Physicians. In addition, copies of one's medical degree and record of successful completion of both Parts I and II of the LMCC are usually required. At this time, you may want to enquire about payment options and, perhaps, provide a voided cheque on a newly arranged business account to expedite future payments made by the Ministry.

Communication with your medical school and provincial RCPS/CFP

Generally, applications for Hospital Privileges as well as applications for membership to provincial College of Family Physicians or Royal College of Physicians and Surgeons, require a record of "good standing" from your medical school and/or appropriate regulatory body of any province where you practiced medicine during your training. Although some provinces and territories may issue a "Certificate of Standing" without charge, most will demand a small fee (\$25 to \$100, plus other applicable fees). Once again, all receipts should be retained for tax purposes.

So...You're Finishing Residency

Change of Address

As you begin professional life as a qualified specialist or family practitioner, don't forget to send your forwarding addresses and contact numbers to all pertinent individuals and organizations to ensure that no important documentation is lost or misdirected. Your Program Director, departmental secretary, Provincial Residency Association, billing department of your hospital, Student Accounts of your respective university, the Canada Revenue Agency, and your respective financial institutions should receive your forwarding address and contact numbers. To further avoid potential problems, consider utilizing Canada Post's option of having mail forwarded to your new address. This service can be easily accessed via the internet (www.canadapost.com) and is inexpensive (e.g., \$35 plus taxes for 6 months).

Moving Costs

For residents who will locate more than 40 km to a new site of employment or practice, certain allowable moving costs not reimbursed by a potential employer may be deductible against income from the new location when preparing their personal tax returns. Eligible moving costs include travel costs, transportation costs for belongings, meals during travel as well as lodging for a reasonable period while you are waiting for the new residence (usually up to 15 days). The costs of selling a former residence, including advertising, notarial or legal fees, real estate commissions and mortgage penalties (i.e., if the mortgage was paid off before maturity) are eligible. In regard of travel, individuals have the choice of calculating certain travel costs for the purpose of the moving expenses deduction based on either the detailed method or a simplified method.

For more information, consult your financial advisor or go to http://www.cma.ca/index.cfm/ci_id/20310/la_id/1.htm and click on "Tax Tips".

Enjoy the Remaining Benefits of Being a "Student"

One of the last things a resident may do before completing residency is avail themselves of "student" rates when booking travel and accommodations to the designated site of their Certifying Examinations. As full-time students, those in residency are eligible to obtain an International Student Identity Card (ISIC) and may book travel through a TravelCuts agency whose offices are located on most campuses. ISIC membership provides the convenience of a travel agency and generates considerable benefits and savings on both travel arrangements and accommodation. In addition, membership provides increased flexibility with regard to advanced purchase requirements and allows increased leniency in making changes to existing airline reservations. Membership is inexpensive (\$16 including taxes or \$17.50 if ordering through the mail, which includes postage and handling; prices as of March 31, 2006) and can be obtained at a TravelCuts office on campus or on the web at www.travelcuts.com. Furthermore, students attending a Canadian Federation of Students (CFS) member school, such as the University of Toronto, are entitled to a free ISIC.

In addition, the prudent resident may wish to renew subscription to select journals while still a "student" to avail themselves of preferential rates.

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