

American Medical Association

Physicians dedicated to the health of America



RESOURCE GUIDE FOR PHYSICIANS CALLED TO ACTIVE DUTY

Resource Guide For Physicians Called To Active Duty

Prepared by: AMA Department of Young Physicians

Special thanks to the following AMA areas for their contributions to this project:

Department of Federation Relations
Department of Legislative Activities
Department of Medical Education
Department of Member and Business Communications
Department of Senior Physician Services
Division of Federal Affairs
Medical Student Section
Office of the General Counsel
Department of Group Practice Liaison
Organized Medical Staff Section
Office of Professional Standards
Resident and Fellow Section

American Medical Association, 515 N. State Street, Chicago, Illinois 60610
312-464-5000
yps@ama-assn.org

October 23, 2001

Resource Guide for Physicians Called to Active Duty

Table of Contents

Introduction

What to Expect

Soldiers' and Sailors' Civil Relief Act

Preparing for Call to Active Duty

Who You Need to Contact

Professional Services

Patient Coverage

Managed Care Contacts Continuance

Maintaining Relationships with your Patients

Malpractice Insurance Coverage

Office Staff Issues

Profit and Loss Review and Budget Revisions

Other Considerations

Financial Issues

Legal Issues

Benefits/Insurance

Insurance Issues

Employed Physicians Returning to Practice

APPENDIX A(1) – Sample Form for Key Contacts

APPENDIX A(2) - Managed Care Organization Worksheet

APPENDIX B – Sample Patient Letter

APPENDIX C - NALTO Membership List

APPENDIX D – Active Duty Readiness Checklist

Other Available Resources – for web only

Activation of Medical Officers: Frequently Asked Questions

Tips for Physician Reservists

State and County Medical Societies

National Medical Specialty Societies

Links to Relevant Government Agencies

AMA Policies Relating to Medical Preparedness, Bioterrorism

Introduction

Being called to active duty is disruptive to your life. For many, being called to active duty means an extended absence from your family and medical practice, and may also impact your income. If you are in an active reserve or a National Guard unit, your exposure to a call-up is greater than that of a non-reserve physicians who have retired from the military. At this time, no other physicians face the risk of being called into service. Currently, there is no provision to draft any civilian. This can, of course be changed by an act of Congress with the President's approval.

This material is provided to address some issues related to active military duty. This document contains basic information to assist both employed and physician owners in their transition from private practice to active duty. It is prudent to work with your counsel and accountant, as appropriate, to address specific issues if called to active duty.

Your own experience may be valuable for other physicians. The AMA would like to hear about your experience. Contact us at yps@ama-assn.org.

What to Expect

The number of personnel recalled to active duty is based on the size and scope of the response required and can be either voluntary or involuntary. A voluntary recall takes place when a contingency response requires additional personnel with specific skills. Individuals in selected units possessing those skills may be polled to ascertain their availability to volunteer for the response. An involuntary recall takes place when there is an inadequate number of volunteers or when entire reserve units are recalled. Regular retirees can also be part of an involuntary recall when there is a documented shortage of specific skills within the Ready Reserve or Active Duty Forces and there is a full mobilization and declaration of war or national emergency by Congress. Written orders must be issued in all cases.

In addition, several retired reservist categories may be subject to recall. Category 1 includes a member who has been retired less than 5 years and is under 60 years of age and meets active duty physical standards. Category 2 includes those retired more than 5 years and under 60 years of age and meets active duty physical standards. Category 3 includes those who do not meet active duty physical standards and/or are 60 years of years or older.

Notification will be completed through the chain of command, usually using the telephone. You will be provided information on the nature of the call-up, expected duration of duty, reporting site and time. If time permits, you will receive hard copy orders by first class or express mail. In extreme cases, a copy of orders may be faxed and hard copy orders will be picked up at the reporting site. If you are called-up and have "hip pocket" orders, you should follow those orders.

When you are called up, you should report as ordered. You may be ordered to report to your unit or to another location where you will be needed. If you feel you are unable to serve, you will need to follow the procedures for waiver from call-up for hardship situations. These waivers are granted sparingly. In past call-ups, less than 1% of those

called-up have been granted waivers. You should report for active duty as ordered. After reporting, you may request a waiver through the chain of command. You must remain on active duty until your waiver is granted.

Waivers can be granted for the following reasons:

1. **Humanitarian Assignments** – These are generally not used during reserve recalls due to the temporary nature of reserve recalls.
2. **Hardship Discharges** – Release, separation or discharge on humanitarian grounds.
3. **Deferments** – Temporary hardship including medical condition (unfit for duty), family situation or community hardship (such as storm damage to home or business, critical civilian position that support the emergency response or childbirth or adoption within 4 months)

Deferments are not granted for non-critical civilian employment, civilian occupation or financial hardship. Impact of the recall on the reservist shall be balanced against the needs of the service.

Once you are called-up with your unit, you can be transferred to serve anywhere where you are needed. You may be serving close to home and very likely providing medical services to military communities, not combat injuries. You may be replacing physicians who have been moved to forward positions.

If a combat situation exists, medical staff in the combat zone will be involved in life saving and stabilization. (It is expected that most positions in the combat area will be filled by active duty personnel and full medical units assigned to activated combat units.) Casualties would then be evacuated to existing or temporary facilities out of the combat area (Germany in Europe; Japan in Asia). Reserve personnel could be moved into these positions as needed. The mission here is to begin the initial definitive treatment. As appropriate, evacuation to the United States would take place using available DOD, VA and civilian facilities.

At each stage, critical needs would be assessed and reservists moved to a location where their skills can be used. In the Persian Gulf War, many reservists were activated to serve in the United States to fill-in for active duty physicians moved to forward positions. During that conflict, nearly $\frac{3}{4}$ of the Army's medical assets were in the reserve components. Of the over 24,000 reserve medical personnel called to duty, only 199 requested waivers or release.

Soldiers' and Sailors' Civil Relief Act

Special provisions have been made under the Soldiers and Sailors' Civil Relief Act of 1940 and amended by Congress in 1996. This Act provide limited financial relief and liability protections.

Financial Relief

The Soldiers' and Sailors' Relief Act of 1940 provides some relief from financial obligations for people who have been called for active duty. In order to qualify for relief; however, you must be able to demonstrate what is called "material effect." In other words, you must be able to show that military income is less than pre-service income, and that the loss affects your ability to meet financial obligations. It is recommended that an attorney be consulted to determine what relief is available in each particular case.

Individuals may qualify for the following:

1. Reduced interest on mortgage payments (reduced to a fixed rate of 6%)
2. Reduced interest rate on credit card debt (reduced to a fixed rate of 6%)
3. Protection from eviction if rent is \$1200 or less
4. Delay of all civil court actions, such as bankruptcy, malpractice, foreclosure or divorce proceedings.

Individuals must notify creditors and mortgage lenders in writing of intent to invoke the 6% rate cap. Notification must include proof of mobilization and placement on active duty status, as well as documentation of reduced income.

Liability Protection

Professional liability insurance does not cover liability claims based on acts committed during the period of active duty unless additional premiums are paid.

Generally, professional liability coverage paid for by the physician is suspended during active duty. Request for suspension is directed to the insurer. Coverage (at the same premium, except for general rate increases) for the period of time you would have been covered had you not be called-up) is reinstated upon completion of your active duty. The suspension of the policy as it applies to you will not impact on others covered by the same policy. You should file a notice with your insurance carrier requesting suspension of the policy when you are called-up. Upon receipt of this notice, the carrier cannot collect premiums (and should return any already paid covering the period of active duty) and civil actions are suspended during the period of active duty.

You must request reinstatement of your coverage within 30 days of being released from active duty and your next premium payment will be due no sooner than 30 days after receipt of a new premium notice.

Preparing for Call to Active Duty

Who You Need to Contact

Notification of active duty status is necessary to inform business and professional entities of your absence and to make necessary arrangements during your absence. Below is a list of some necessary contacts you should make:

- Accountant

- Attorney – You may want to assign a power of attorney to a spouse or other individual in your absence and make sure you have an updated will.
- Club, Associations, Professional Organizations - Request dues exemptions and/or refunds where appropriate. You may also want to suspend mailing of publications and other materials during your absence.
- Banks- Change Signature Cards - Review signature cards for all accounts including savings and safety deposit boxes to determine what changes need to be made. **DO NOT** leave the practice manager as the only signature on any account, even if the manager is your spouse.
- Investment Advisors/Brokers - There may be decisions to be made about your investments, especially stocks, that must be made within a short time period. Make sure you want this type of decision made by the person who holds you P.O.A. Is the person knowledgeable enough about investments to make the decisions?
- Insurance Agents
- Federal, State, Local Tax Departments, If Any Taxes Are Owed or Not Filed
- State and City License Board – Contact your licensing board to check the expiration date on your medical license. Inform them of your situation and determine what you will need to do to keep you license current during your absence.
- Creditors – Individuals called to active duty may be entitled to some financial relief under the Soldier and Sailors’ Civil Relief Act of 1940 (see section). Some lenders may offer special programs for those called-up. Determine what options are available to you.
- Leasing Companies – Review lease arrangements. In some instances it may be less expensive to terminate a lease than to continue payments while serving. Similarly, some companies may have special provisions in place for individuals on active duty.

We have included a worksheet to assist you when contacting the necessary individuals and organizations. This worksheet will help simplify the notification process and also serve as a written record (APPENDIX A(1) – Sample Form for Key Contacts).

Professional Services

Whether you are employed or own your own practice, continuity of care is a critical issue to maintaining your practice while away. Ideally, patients will be able to continue treatment in your offices among familiar surroundings and office personnel. There are many options available for physicians needing to obtain coverage for their patients. Before securing temporary physician coverage, check with all health plans you accept to determine what is needed for the covering physician to be credentialed by the plan.

Patient Coverage

1. *Your Partners:* Usually this is a satisfactory solution if there are three or more physicians in your practice. Your partners may consider hiring temporary help (i.e. time physician, physician's assistant, resident or nurse practitioner) during your absence to maintain patient care.
2. *Retired Physicians:* This works well if you are in an area where there are a number of retired physicians. Replacement physicians will be more willing to work if you can demonstrate that the administrative burden and paperwork will be handled by someone other than the physician. Be sure to check on malpractice insurance availability and cost. Make arrangements in advance with two or three physicians. Put in writing agreed upon terms including days, hours, estimated length of coverage and salary. Your local medical society may have a list of prospective retired physicians interested in providing coverage in your area. If you choose this option, consider the following guidelines:
 - Retired less than six years and still active in medical societies and CME.
 - Must be in the same or related specialty.
 - Someone who is respected by your peers especially the physicians that refer to your practice.
 - A physician whose personality is acceptable to your patients and practice staff.
3. *Locum Tenens:* There are several companies providing temporary practice coverage. An advantage is that you are guaranteed coverage. A disadvantage is a locum tenens arrangement may be more expensive than other options. The physician will receive about the same pay that you would offer a retired physician, but an additional amount (usually double) is added for the locum tenens company. The additional amount is to cover cost of marketing, administrative, travel, insurance costs and profit. **CAUTION:** Check with each managed care plan to determine if and how the locum physician can be approved to participate. (See Appendix C)
4. *Professional Services:* Temporary clinical staff may be considered from an employment agency. Occasionally, hospitals have an employee pool which may be utilized; however are usually available for a relatively short period of time.
5. *Local Colleagues* – You may consider working with colleagues in your area to cover your practice while away based on a mutually convenient schedule. Once again, put the agreed upon terms including days, hours, estimated length of coverage and salary in writing and check with your local society for a list of physicians interested in providing coverage in your area.

Managed Care Contacts Continuance

It is important to know precisely what each managed care company requires to maintain continuity of care for your patients. Contact the medical direction of **every** company you have a contract with and request in writing what is needed by the plan to credential a “covering” physician. Ask each plan to provide detailed information. A sample form (Appendix A) is provided to assist you in gathering this information. It is recommended that you gather this information prior to your activation to facilitate the transition.

Maintaining Relationships with your Patients

A letter should be sent to every patient seen during the past two years. The letter should include information regarding practice hours of operation, the name of the covering physician, how emergencies are handled after hours, and assurance their insurance coverage will continue. If the patient is on a managed care contract, make sure the plan has been notified and the patient has been informed of this notification. In cases where a patient is actively seen for concurrent care, it will be necessary to send a letter terminating care. Otherwise, malpractice risk increases if the physician fails to generate such a letter freeing him of liability to the patient. A sample letter is provided for your convenience (APPENDIX B – Sample Patient Letter).

If a newsletter is generated on a routine basis, the practice should incorporate into the newsletter the pending transition and patients should be assured their medical needs will continue to be addressed and medical coverage will be provided during the physician’s absence.

Meet personally with every patient who is under treatment for a serious illness or one that requires close supervision to assure that they will be cared for.

Your patients are concerned about your well being as you are about theirs. Let them share in your experience. Sending an “open letter to my patients” is one option. It may not be anything more than a description of the area and the local people. Stress the “good that the nation is doing” by being there.

The sample letter should be changed to fit your specific situation.

Malpractice Insurance Coverage

Contact your malpractice insurance carrier now and ask for suspension of premiums while you are away, to start up again on your return. Also, ask about insurance coverage for the replacement physician while you are away. Also, ask “What if the replacement physician has coverage with a different company?”

Office Staff Issues

1. ***Office Staff:*** Meet with staff and tell them the upcoming situation. If you are in a group practice, it may be necessary, to place employees on part time status if the practice as a whole cannot support the additional staff without financial hardship

on the remaining physicians. In all probability, a multi-physician group can handle the additional personnel, whereas a two physician practice may not.

2. **Salaries:** If a physician is a solo practitioner, it may be necessary to downsize the practice and eliminate staff positions. This is especially true in a practice that has a great deal of managed care plans and/or capitated plans. Obviously, in this case, the patients are reassigned to another physician and the need to staff a full office would be unnecessary.
3. Reduce employees' concerns for their own jobs during this period of time as well as what provisions you have made if you do not return. For instance, the staff would be guaranteed a salary for X period of time in the event of the physician's death or permanent disability. You may want to check with your insurance carrier to see if this provision is covered in your current policy or if you can add it to your existing policy. Make sure war time activities are part of the provision.
4. It will be up to your staff to maintain the patient base and loyalty to the physician. For instance, your staff should consistently mention your name to the patients and give them an update on your activities and any news about the physician's date of return. You should contact your staff as frequently as you can to check the status of your patients. Your staff should relay these communications with your patients to let them know about your concern.
5. Maintain contact with your office staff. Your spouse should be able to let staff know that he/she has heard from you. Encourage the staff to periodically send a letter to patients reporting on news that confirms your interest in them, if you are unable to do so yourself.

Profit and Loss Review and Budget Revisions

Your goals include having your practice function in your absence without losing money. If it can operate at a profit, so much the better, but a worse case scenario is to break even or to avoid losing too much money. The best way to protect yourself is to look at your operating profit and loss and establish a strict budget. Some suggestions:

1. Review all expenses. Do not assume any amount is unchangeable (although some clearly are).
2. Itemize expenses within category. For example: "Dues and Subscriptions" is the combination of medical society dues, civic club dues, political dues, etc., and magazine subscriptions, investment advisory subscriptions, etc. For dues, call the club/society and ask them to "freeze" your membership and restart when you return. Subscriptions and dues that expire during your absence may not need to be renewed until your return.
3. Determine whether an expense is really necessary to maintain the practice or is it for your personal convenience.
4. Focus on large expenses such as salary and benefit cost, but don't overlook the smaller expenses. You may be able to operate efficiently with one less staff

person and replace him/her with a part-time (afternoons only, or three days a week) person. Ten small items may equal one big item, i.e., office supplies and clinical supplies.

Staff wages should be reduced only if necessary reductions can't be realized elsewhere. Staff personnel will be very instrumental in maintaining patient loyalty, patriotic sense. "I am going away to serve my country because I believe I have an obligation. I am asking you to contribute by accepting less hours or a reduced hourly rate."

5. Review leasing arrangements. Being out of the country may mean you will not need your leased automobile. If turning the car in means a \$3,000 penalty, it will be less costly than \$600 per month for the year you are gone. Equipment lessors may allow a reduced payment or a "payment holiday" in exchange for extending the lease contract for a year. Ask the lessor if they would be willing to suspend payments during your active duty. You may be able to negotiate a provision in any new lease you sign now by simply adding the clause "if Dr. Jones is called into military service, we agree to suspend lease payments until he returns to his practice." Not all leasing companies will do this, but if there is aggressive competition one may agree to do it.
6. Most leases for office space include escalator clauses for increases in taxes and utilities. Ask your landlord to suspend those pass-through items while you are away.
7. *Bank Loans:* Banks are required under the "Soldiers and Sailors' Relief Act" to suspend and often even reduce the interest on outstanding loans. This applies only to individuals called-up for active duty. Before loan payments can be suspended, you must complete the necessary paperwork. The forms are available from the military department of each branch or from the commanding officer. Once the form is complete, it must be sent to the bank. By law, the bank has to comply. Usually, banks will include auto loans. It would be advisable to obtain the form as soon as possible, have it completed and keep it in the file. Upon receiving active duty orders, mail or take it to your bank or lending institution.

Other Considerations

Financial Issues

On Monday, September 24, 2001, the White House announced that student loan payments will be deferred for military personnel activated or reassigned because of the September 11 terrorist attacks. Additionally, the U.S. Education Department has directed banks to postpone loan payments for those called-up. Borrowers with subsidized loans may have the federal government assume the interest payments on their loans during their term of duty. Borrowers that have not begun paying back college loans will keep their six-to-nine month grace period after their military service ends. The loan relief covers borrowers in three programs: Federal Family Education Loans, Federal Perkins Loan Programs and The William D. Ford Federal Direct Loan. For more information, call (800) 433-3243.

Creditors are not allowed to report to a credit bureau that loan (including student loan interest), tax or insurance payments were suspended or postponed while a reservist was on active duty. Additionally, a creditor cannot change or revoke an existing loan or credit line.

Make arrangements to have service pay directly deposited so that a spouse or other individual may directly draw on funds to continue paying bills and living expenses (i.e. mortgage, taxes, school tuition, etc.).

Legal Issues

Individuals called up to active duty are encouraged to contact their lawyers to determine what should be done to protect their interests, as well as family interests while in service. An individual should make sure legal documents are updated and available to your immediate family. An individual also should sign a power of attorney so that someone can act on your behalf if necessary.

Benefits/Insurance

In addition to the benefits provided under the Soldier and Sailor's Civil Relief Act of 1940, your family should register for the Defense Enrollment Eligibility System (DEERS) in order to secure medical and other services that you and your family are eligible for, including health benefits, PX and Commissary.

Additionally, you will receive a packet from your unit so that you can complete a durable power-of-attorney, will, life insurance beneficiary forms, pay allotment and next-of-kin forms.

Insurance Issues

A person who has been released from active duty is entitled to reinstatement of health insurance which was in effect on the day active duty commenced and terminated during active duty.

If you provided your own health insurance, you generally will be reinstated to your health benefit plan (coverage in place the day before service commenced) upon release from active duty without any waiting periods or exclusions.

Employed Physicians Returning to Practice

In most cases, employed physicians are covered under the Uniformed Services Employment and Reemployment Rights Act of 1994, 38 U.S.C. " 4301 *et seq.* Employers have certain obligations relating to the reemployment of members of the uniformed services. The law broadly prohibits discrimination in the terms and conditions of employment against members of the uniformed services and establishes reemployment rights and certain benefit entitlements for individuals who return to their former employers after military training or service. These rights and benefit entitlements apply to you if you serve on a voluntary or involuntary basis in any of the following

uniformed services: (i) Army, Navy, Marine Corps, Air Force, or Coast Guard; (ii) Reserve units of any of the foregoing; (iii) Army or Air National Guard; and (iv) Commissioned Corps of the Public Health Service. In order to be eligible for coverage, you generally must provide advance notice to your employer of a military service obligation.

Generally, the law requires an employer to promptly reemploy you in the position you would have held if you had been continuously employed throughout the duration of the uniformed service. If you are not qualified for that position (other than as a result of a service-related disability) after reasonable efforts have been made by the employer to assist you in becoming so qualified, then you must be re-employed in the position you left. Solely with respect to individuals whose period of uniformed service exceeds 90 days, the employer may substitute for either of the foregoing a position of like seniority, status and pay. If a returning service member cannot become qualified for the foregoing positions even after the employer has made reasonable efforts, the returning service member must be reemployed with full seniority in a position for which he or she is qualified that is the nearest approximation to the positions described above.

However, there are some exceptions to this regulation. These provisions do not cover an absence of greater than 5 years (with some exception for mandatory service), or if your discharge is other than honorable. Also, an employer is not required to reemploy you if employment prior to military service was for a brief or non-recurrent period with no reasonable expectation that the employment would continue indefinitely. An employer can be excused entirely from reemploying uniformed service members if the employer's circumstances have changed so much that reemployment would be impossible or unreasonable.

In order to qualify for reemployment, if you were absent for periods of less than 31 days you must report back to work by the beginning of the first full regularly scheduled working period on the first calendar day that begins 8 hours after a time period for safe transportation from the location of uniformed service to your residence. If the period of service is more than 30 days but less than 181 days, you must submit an application for reemployment to the employer no later than 14 days following completion of service. For service of over 180 days, you must submit an application to the employer no later than 90 days after completion of military service. In all cases, if reporting to work within the specified period is impossible or unreasonable through no fault of your own, then you must report to work as soon as possible. In addition, all time limits for reporting back to work may be extended for up to 2 years if you are hospitalized or convalescing from an injury caused by active duty.

You may not be discharged from employment without cause for one year after the date of reemployment if you served for more than 180 days, or for 6 months after the date of reemployment if your period of military service was from 31 to 180 days. You are not protected from termination of employment without cause if your service was 30 days or less.

If you experience any problems with civilian employment or reemployment, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) for assistance at 1-800-336-4590. An individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor (DoL) if an employer has failed or refused, or is about to fail or

refuse, to comply with employment or reemployment rights and benefits. Additional information about USERRA may be found at the following web sites

Finally, you must be treated as not having incurred a break in service for purposes of any pension or retirement plan maintained by your employer. In addition, the period of uniformed service must be considered as service with the employer for purposes of vesting and benefit accrual, and the employer is liable for funding any resulting obligation. However, when you return, you are entitled to any benefits derived from employee contributions (*e.g.*, employer matching contributions under a 401(k) plan) only to the extent you made the employee contributions on which such benefits are based. Repayment of employee contributions can be made over a period that is 3 times as long as the duration of military service but no longer than 5 years.

APPENDIX A(1) – Sample Form for Key Contacts

Notices Should Be Given To

Accountant

Name	Phone #	Fax #
------	---------	-------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Contact Date: _____

Attorney

Name	Phone #	Fax#
------	---------	------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Date _____

Power of Attorney Completed

Clubs, Associations, and Professional Organizations

Name	Phone #	Fax #
------	---------	-------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Date: _____

Clubs, Associations, and Professional Organizations - continued

Name Phone # Fax #

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Name Phone # Fax #

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Name Phone # Fax #

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Name Phone # Fax #

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Banking Officer

Name _____ Phone # _____ Fax# _____

Mailing Address _____

City, State, Zip Code _____ Email _____

How Notified _____ Date: _____

[] New Signature Card Completed

Investment Advisors/Brokers

Name _____ Phone # _____ Fax# _____

Mailing Address _____

City, State, Zip Code _____ Email _____

How Notified _____ Date: _____

Name _____ Phone # _____ Fax# _____

Mailing Address _____

City, State, Zip Code _____ Email _____

How Notified _____ Date: _____

Name _____ Phone # _____ Fax# _____

Mailing Address _____

City, State, Zip Code _____ Email _____

How Notified _____ Date: _____

Insurance Agents (Life, Health, Malpractice, etc.)

Life

Name Phone # Fax

Mailing Address

City, State, Zip Code Email

Health

Name Phone # Fax#

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Malpractice

Name Phone # Fax#

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Federal, State, Local Tax Departments, If any Taxes Are Owed or Not Filed

Name Phone # Fax#

Mailing Address

City, State, Zip Code Email

How Notified _____ Date: _____

Name	Phone #	Fax#
------	---------	------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Date: _____

Name	Phone #	Fax#
------	---------	------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Date: _____

State and City License Board

Name	Phone #	Fax#
------	---------	------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Date: _____

Selected Creditors, Leasing Companies

Name	Phone #	Fax#
------	---------	------

Mailing Address

City, State, Zip Code	Email
-----------------------	-------

How Notified _____ Date: _____

Active Duty file should contain certain names, functional identity, telephone number, fax number, and mailing address for each person.

APPENDIX A(2) - Managed Care Organization Worksheet

MCO _____ Person Contacted _____ (Date)

I have been notified that I am called into active military service to report _____.
(Date)

I need answers to a few questions:

Can I hire/arrange for another physician to care for my patients during my absence?

Yes

No

Comments: _____

Must the covering physicians be credentialed by the plan?

Yes

No

Comments: _____

If not, will the covering physician be required to sign a contract with the plan?

Yes

No

Comments: _____

Must I have each patient sign a release of information to my covering physician?

Yes

No

Comments: _____

How should the covering physician's services be billed? _____

What responsibilities do I have to assure patient coverage? _____

Can my patient select another physician during my absence and return to my practice when I return?

Yes

No

Comments: _____

Can I make arrangements with another physician to cover my plan patients in his/her office and share in the revenues from these patients?

Yes

No

Comments: _____

Can I use a P.A. to cover my patients under state guidelines for a P. A. as long as a physician is in the building to cover emergencies?

Yes

No

Comments: _____

What do I need to do to get a Locum Tenens qualified? _____

APPENDIX B – Sample Patient Letter

Dear Patient:

Since September 11th, the United States has been on alert in its war against terrorism. President Bush and Congress have activated the military reservists to carry out its mission.

I have been in the (branch of service) Reserve program as a medical officer for ___ years. Yesterday, (insert date), I received notice that I must report for active duty on (insert date). While this is a personal and family inconvenience, I believe it is important that I do what I can to serve our country by providing medical services and care when called on to do so.

My staff and I have planned ahead to ensure that medical services provided to you are not interrupted during my absence. I have arranged for Dr. name and Dr. name to cover the practice and look after your health needs. They are both well-trained caring physicians and we are very fortunate to secure their services. You will continue to see the same office staff you know and trust. Additionally, there will be no disruption in coverage by your health plan during my absence. (Or your own specific coverage arrangements).

I personally expect to be gone (insert length) although I can not say for certain the exact length of my required service. I was told that my service will not exceed (insert length of time).

I will miss seeing you while I am away. Your history and medical records are available for Drs. (name) and (name). Your insurance coverage will continue uninterrupted. If you encounter any disruptions in your insurance coverage, please contact our staff (insert name) immediately. I plan to contact the office as often as I can to make sure your needs are being met during my service. Thank you for your understanding and I look forward to once again seeing you upon my return from service.

Sincerely,

Dr. (name)

APPENDIX C - NALTO Membership List

National Association of Locum Tenens Organizations

Company	Specialties Covered		Geographical Scope
CompHealth Salt Lake City, UT 800-453-3030 www.comphealth.com	Allergy & Immunology Ambulatory Care Anesthesiology Cardiology Dermatology Endocrinology Emergency Medicine Family Practice Gastroenterology General Surgery Hematology Oncology Infectious Disease Internal Medicine Medical Oncology Neonatology Nephrology	Neurology Neurological Surgery OB/GYN Occupational Medicine Ophthalmology Orthopedic Surgery Otolaryngology (ENT) Pathology Pediatrics PM&R Psychiatry Pulmonology Radiation Oncology Radiology Rheumatology Urology	All 50 States
Concorde Staff Source Milwaukee, WI 800-334-6407 www.concordestaffing.com	Radiology Anesthesiology Pathology Cardiology Internal Medicine	Family Practice Occupational Medicine Urgent Care	AL, AZ, AR, CA, CT, DC, CO, GA, IA, IL, ID, KY, MA, MI, MN, MS, NC, NH, NV, NJ, OH, OK, OR, SC, TN, TX, VA, WA, WI, WV
Daniel & Yeager Huntsville, AL 800-955-1919 www.daniel-yeager.com	Anesthesiology Cardiology Child Psychiatry Dermatology Emergency Medicine Family Practice Gastroenterology General Surgery Hematology/Oncology Hospitalists Internal Medicine Neonatology	Nephrology Neurology OB/GYN Occupational Medicine Ophthalmology Orthopedic Surgery Pathology Pediatrics Physical Medicine Rehabilitation Psychiatry Radiology	All 50 States
Davis-Smith, Inc. Southfield, MI 800-541-4672 www.davissmith.com	Allergy & Immunology Ambulatory Care Anesthesiology Cardiology Dermatology Endocrinology Gastroenterology General Surgery Hematology Oncology Medical Oncology Neonatology Neurology Neurological Surgery OB/GYN	Occupational Medicine Ophthalmology Orthopedic Surgery Otolaryngology (ENT) Pathology Pediatrics PM&R Psychiatry Pulmonology Radiation Oncology Radiology Rheumatology Urology	All 50 States

Healthcare Partners Suwanee, GA 888-995-9206 www.greatpartnerships.com	Family Practice Internal Medicine Occupation Medicine Emergency Medicine	Pediatrics Anesthesiology Radiology	All States (except Kansas, Wisconsin and New York)
Interim Physicians, Inc. Dunwoody, GA 800-892-2660 www.interimphysicians.com	Allergy & Immunology Ambulatory Care Anesthesiology Cardiology Dermatology Endocrinology Emergency Medicine Family Practice Gastroenterology General Surgery Hematology Oncology Infectious Disease Internal Medicine Medical Oncology Neonatology Nephrology	Neurology Neurological Surgery OB/GYN Occupational Medicine Ophthalmology Orthopedic Surgery Otolaryngology (ENT) Pathology Pediatrics PM&R Psychiatry Pulmonology Radiation Oncology Radiology Rheumatology Urology	All 50 States
J&C Nationwide Atlanta, GA 800-272-2707 www.jcnationwide.com	Allergy & Immunology Ambulatory Care Anesthesiology Cardiology Dermatology Endocrinology Emergency Medicine Family Practice Gastroenterology General Surgery Hematology Oncology Infectious Disease Internal Medicine Medical Oncology Neonatology Nephrology	Neurology Neurological Surgery OB/GYN Occupational Medicine Ophthalmology Orthopedic Surgery Otolaryngology (ENT) Pathology Pediatrics PM&R Psychiatry Pulmonology Radiation Oncology Radiology Rheumatology Urology	All 50 States
Linde Healthcare St. Louis, MO 800-588-4343 www.lindehc.com	Allergy & Immunology Ambulatory Care Anesthesiology Cardiology Dermatology Endocrinology Emergency Medicine Family Practice Gastroenterology General Surgery Hematology Oncology Infectious Disease Internal Medicine Medical Oncology Neonatology Nephrology	Neurology Neurological Surgery OB/GYN Occupational Medicine Ophthalmology Orthopedic Surgery Otolaryngology (ENT) Pathology Pediatrics PM&R Psychiatry Pulmonology Radiation Oncology Radiology Rheumatology Urology	All 50 States

Locumtenens.com Alpharetta, GA 800-562-8663 www.locumtenens.com	Anesthesia Psychiatry Radiology	Internet Job board – Handles all medical specialties	All 50 States
National Healthcare Alliance Suwanee, GA 888-411-4545 www.nhai.com	Anesthesia Family Practice Internal Medicine Emergency Medicine Urgent Care	Hospitalists Radiology Occupational Medicine Psychiatry	All 50 States
Psychiatrists Only Atlanta, GA 800-583-2256 web address not available	Psychiatry		All 50 States
Saber-Salisbury Group Southfield, MI 800-543-1963 www.sabersalisbury.com	Anesthesiologists General Surgeons	Internists Family Practice	MI, MN, MO, KS, OH, IL, IN, WI, ND, TX
Weatherby Locums, Inc. Fort Lauderdale, FL 800-365-8901 www.weatherbylocums.com	Internal Medicine Family Practice Cardiology Gastroenterology Hem/Onc Critical Care Occupational Medicine Emergency Medicine General Surgery Orthopedic Surgery	Urology Neurosurgery Pediatrics Neonatology OB/GYN Radiology Anesthesiology Psychiatry (Adult & Child)	All 50 States
Whitaker Medical Houston, TX 800-444-5628 www.whitakermedical.com	Anesthesiology MD's CRNA's Radiology Perm Placement Primary Care Family Practice	Internal Medicine Physician Assistant Nurse Practitioner Pediatrics OB-GYN Occupational Medicine	All 50 States

APPENDIX D – Active Duty Readiness Checklist

Banking/Financial Decisions

- Prepare a list of all expenses to be paid in your absence. Below is a list of basic living expenses:
 - Rent/mortgage
 - Water company
 - Electric company
 - Natural gas company
 - Trash/waste services
 - Telephone (including CELL phones)
 - Any maintenance related fees you may have incurred (including maid, lawn, etc)
 - Automobile payment or lease fee
 - Compile list of insurance policy premiums and due dates
 - Internet provide
 - Health/Country Club dues
 - Cable TV/satellite service

- The pay allotments that the military can set up for you can be a real plus by automatically setting money aside for specific use. Listed below are some typical allotments:
 - Dependant Allotment
 - Bond Allotment
 - Contribution Allotment
 - Home Allotment
 - Savings Allotment
 - Insurance Allotment

- Sign up for direct deposit if you haven't already done so.

- Be sure to have a backup Bill Payment Plan in place before shipping out. Identify a friend or family member who may be willing to pay for you out of funds you provide to them. This individual should have access to the following:
 - Accounts numbers for checking and savings
 - Bank ledger for previously written checks
 - Checkbook(s) for all accounts
 - Automatic teller card(s)
 - Payment dates and amount due for all bills
 - Make available documentation for any loan or payment deferments granted during your call-up
 - Address and phone numbers to loan companies

- If you don't currently have checking and savings accounts at the same bank, you may want to consider setting up both accounts at the same bank. This will enable you to transfer funds, as necessary, from one to the other.

- Established separate checking accounts to ease confusion over who is writing checks when, and for what amount. (Split pay option may be available through of branch of service. If available, this might be a good alternative to separate checking accounts.)

- Set credit card limits for any individual using your credit card(s) or set aside separate cards for each individual for use during your call-up.

- ❑ Apply for any payment or interest deferments available to you because of your military duty.

Vehicles

- ❑ Make sure car's registration, insurance, inspection and taxes will last through the deployment--if you are the only driver, check on the availability of "suspended" coverage.
- ❑ If road taxes or other payments will become due while you are away, make detailed arrangements with someone to pay them.
- ❑ Complete regular vehicle maintenance before deploying.
- ❑ If your car will not be driven during your absence, arrange for storage.
- ❑ Leave the name and number of your mechanic/garage.
- ❑ Leave a list of the correct type of battery, tires, oils, etc.
- ❑ Car Insurance Reduction. Some insurance companies offer reduced rates to members who are deployed if their vehicles are in secured off road storage. Contact your agent to see if you are eligible.

Legal

- ❑ Decide whether or not you need a power of attorney. This is authorization for a person to execute documents on behalf of another person who has given his/her written approval. This person, often a family member or a close friend, should be someone you trust explicitly. You are giving them the authority to make legal decisions for you while you're deployed.
- ❑ Update or create a will before you are called up.
- ❑ Update beneficiary information on all insurance policies.
- ❑ Make sure someone knows the location of important documents such as wills, marriage and birth certificates, insurance policies, etc.
- ❑ Make sure someone has access to copies of federal income tax and name of person who prepared them
- ❑ Make sure someone has a copy of your current military orders.

Communications

- ❑ Provide family and friends with contact information including email, "snail-mail," and cell phone number.
- ❑ Prepare a list of sources for your family and friends in case of any emergency. Your unit or branch of service should be able to assist you. The American Red Cross also is a good source.

Other Available Resources

AMA members can also review the following additional resources:

Activation of Medical Officers: Frequently Asked Questions

<http://www.ama-assn.org/ama/pub/category/6226.html>

Tips for Physician Reservists

<http://www.ama-assn.org/ama/pub/category/6223.html>

State and County Medical Societies

<http://www.ama-assn.org/ama/priv/category/3431.html>

National Medical Specialty Societies

<http://www.ama-assn.org/ama/priv/category/3433.html>

Links to Relevant Government Agencies

<http://www.ama-assn.org/ama/pub/category/6215.html>

AMA Policies Relating to Medical Preparedness, Bioterrorism

<http://www.ama-assn.org/ama/pub/category/6229.html>