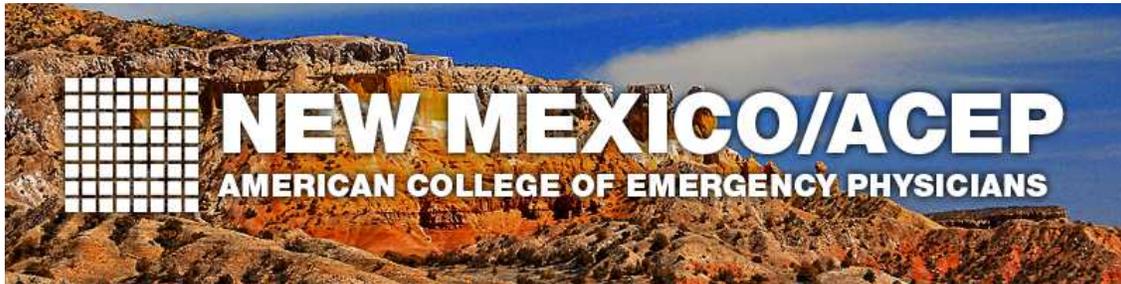


Newsletter for the Members of the New Mexico Chapter



**Heather Marshall, MD, FACEP, President**

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### **From the President's Corner** **Heather Marshall, MD, FACEP**

On July 27, members of the New Mexico ACEP Board of Directors attended the first ever stakeholder roundtable held by the Office of the Superintendent of Insurance for issues related to out of network balance billing. In the most recent winter legislative session the OSI has supported legislation that restricted professional collections for out of network services. This legislation was defeated this past winter by a coalition led by New Mexico ACEP, yet the concerns of the OSI persists. National ACEP has successfully navigated this issue in many other states over the past few years by collaborating with the American College of Radiology and the American Society of Anesthesia and Physicians for Fair Coverage. ACEP and its partners believe a collaborative approach with the OSI in which we advocate for the best total coverage for patients is the best strategy and we anticipate the conversation will continue throughout the year.

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## Fear of Finances (A Resident's Perspective) Itty Mathew, MD

Last year, in the early morning of June 29th, my wife gave birth to a baby boy. A few hours later, after reveling in my first hours as a parent, I took the elevator down to the main lobby of UNM hospital and walked across the street to join my intern colleagues for our residency orientation and our first official day as paid staff. That day is a blur and I did not stay at orientation long before heading back to see my wife and newborn son. I spent the next days, and the next year, really, attempting to adjust to a new world of little sleep and big joys, all while trying to keep up with my work of learning Emergency Medicine. Now that I am a year into residency, I have time to reflect on all that has passed but am also looking to the future to think about my life and career post-residency. Where will we look for jobs? Will I remain in academia or move towards a job in the community? Will I be able to pay off my medical school debt? Now, as a husband and parent, my decisions have become more complicated.

In the October 2016 issue of *Annals of Emergency Medicine*, the EM group at Loma Linda University published a qualitative study looking at residents' perception and knowledge of debt and how that in turn affects current stress and career decisions(1). Within the *Annals* article, there were stories of residents who would have otherwise chosen to go into academia if it weren't for the stress of debt. As an editorial accompanying the article stated, "The median cost for a 4-year medical education for [2016's] medical school graduating class is estimated to be \$232,838 for graduates who attended public schools and \$306,171 for those who attended private ones... It is unclear how persons choosing to dedicate their lives to medicine can continue to bear the increasing costs and subsequent financial burden"(2).

Given these costs, many residents consider utilizing the Public Services Loan Forgiveness (PSLF) program, a federal program that aims to forgive the debt of federal loan borrowers who have made 120 payments (ten years' worth) and have pursued jobs benefitting the public sector. The program has been around since 2007, and this October will mark the time when enrollees can finally start receiving debt forgiveness. However, given unexpectedly high enrollment numbers, the previous federal administration had suggested capping debt forgiveness at \$57,000, while the proposed 2018 federal budget would eliminate this program altogether, leaving doctors with fewer options in paying off their student loans(3).

Clarissa Krinsky, MD, CFP, of ClariFinancial, an Albuquerque-based financial planning service, confirmed the uncertainty around PSLF. She states that these issues would likely affect enrollment going forward, rather than those already in the program, and that there is no indication that physician borrowers would be ineligible for the program if working for non-profit

hospitals or academic centers. This uncertainty, she says, should actually incentivize physician borrowers interested in the program to enroll as soon as possible, allowing them to make payments during residency and move closer towards meeting those 120 payments. "Don't make the decision to stay in academics just based on loan forgiveness," advises Krinsky, "but make it one piece of your decision making process."

This is a positive note in what can otherwise be a daunting and gloomy topic, and should serve as a call to action for both residents and attendings alike, whether that means taking control of one's own debt and creating a financial plan, or advocating for change to make medical education more affordable and ensure that programs like PSLF remain viable. That said, I feel some gratitude at the fact that eventually, one day, my own debt will be paid off and in the meantime, I can focus on the work of being a dad, husband, and EM resident.

Young, Timothy P., et al. "Effect of educational debt on Emergency Medicine residents: a qualitative study using individual interviews." *Annals of Emergency Medicine* 68.4 (2016): 409-418.

Promes, Susan B. "A Sobering Look at the Financial Reality for New Physicians: It's Time to Advocate for Change." *Annals of Emergency Medicine* 68.4 (2016): 419-420.

Kamanetz, Anya. "New Fears for Public Service Loan Forgiveness." 2 Aug. 2017: *National Public Radio* Web. 12 Aug 2017.

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## **ACEP assists DMAT teams as they prepare to respond to Hurricane Harvey**

**Rick Murray, EMT-P**

**Director, Dept of EMS and Disaster Preparedness**

ACEP was pleased to furnish classroom space over the weekend of August 26 to DMAT teams from several states that were staged before they deployed. MN Chapter Executive Shari Augustin, who is a member of the MN DMAT, contacted ACEP staff to inquire of the possibility of using the ACEP Board Room for training for the various teams. Space was provided for training for over 240 members for DMAT teams and U. S. Public Health Service personnel. This provided them the opportunity to receive some last-minute training and briefings before they deployed to various areas of the Texas coast that were impacted by Hurricane Harvey.



ACEP has a lot of [resources for the public](#) about preparing for and surviving disasters and they are being promoted to general public audiences.

Also, here are some [general talking points](#) about responding to disasters. They can help in talking with the news media.

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## National Disaster and Life Support Foundation

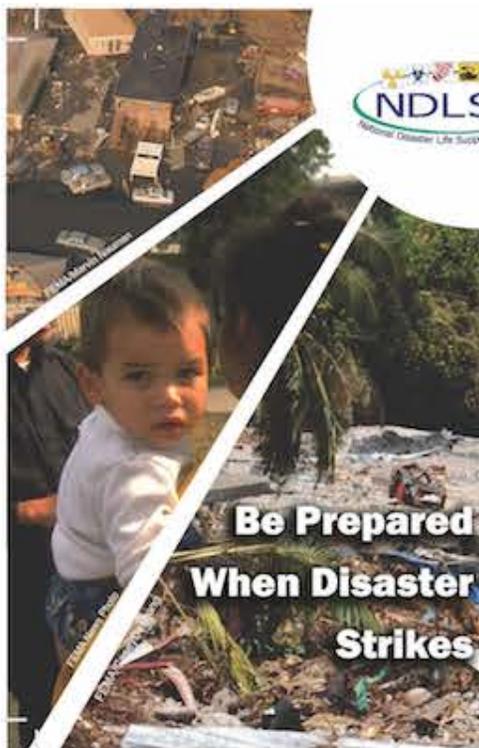
The National Disaster Life Support Foundation is very pleased to have partnered with the American College of Emergency Physicians (ACEP) to provide disaster medicine training and to further develop the NDLS education materials.

The NDLS program began in the late 1990's with a realization that there was a lack of standardized training for medical and nursing providers who may be responding to disasters. Individuals were medically trained within their specialty to the same National Standard, however disaster specific education was not included in the majority of medical and nursing curricula. Examples of the missing material included:

- Scene safety
- Standardized triage methodology
- Incident Management
- Identifying and requesting needed resources
- What constitutes a disaster
- Public Health impact of disasters

The NDLSF established an affiliated membership-based organization for the purpose of overseeing the development and revision of the curriculum. This organization is the National Disaster Life Support Education Consortium (NDLSEC).

**The NDLSEC Annual Meeting will be held in conjunction with ACEP's 2017 Annual Scientific Assembly in Washington, D.C., October 29 – November 1, 2017.**



**National Disaster Life Support™  
Foundation**



**The American College of  
Emergency Physicians**

*Collaborating to offer programs that  
provide essential training for strengthening  
healthcare preparedness and response.*

- Core Disaster Life Support® (CDLS®)
- Basic Disaster Life Support™ (BDLS®)
- Advanced Disaster Life Support™ (ADLS®)



For more information - [www.ndlsf.org](http://www.ndlsf.org)  
email us: [info@ndlsf.org](mailto:info@ndlsf.org)

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## White Coat Day on Capitol Hill at ACEP17

Decisions made by Congress influence the practice and the future of emergency medicine on a daily basis. Join your emergency physician colleagues in Washington, DC on November 1 and spread the word to legislators and their staff about the critical role of emergency physicians in our nation's health care delivery system. White Coat Day participants will be asked to attend a special advocacy training session prior to heading to Capitol Hill. Transportation will be provided and all participants will receive a customized schedule and materials to share in the meetings.

There is no fee to participate but advanced registration is required. Participants can sign-up as with their ACEP17 registration or may sign-up separately if not registered for ACEP17. Go to [White Coat Day](#) for more information or contact [Jeanne Slade](#) in the ACEP DC Office.

## Register for White Coat Day at ACEP17!

DON'T MISS THE OPPORTUNITY TO VISIT CAPITOL HILL  
WITH YOUR EM COLLEAGUES WHILE IN WASHINGTON, DC



**Spread the word about the critical role of emergency physicians  
in the health care delivery system**

ACEP staff will schedule your visits in advance. Participants will receive advocacy training prior to the visits. Transport to and from Capitol Hill is provided. Please bring your white coat!

Advanced registration is required. Participants can sign-up with ACEP17 registration or may register separately if not attending ACEP17.

[WWW.ACEP.ORG/ACEP17/HILLDAY](http://WWW.ACEP.ORG/ACEP17/HILLDAY)

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### ACEP17 Wellness Activities and Resource Center Giveaways

Wellness & ACEP Resource Center

Sunday, October 29 - Tuesday, October 31

Location: Exhibit Hall

Stop by the wellness center in the ACEP Resource Center of the exhibit hall and discover tips from the experts to improve your well being daily. [View full list of activities and schedule.](#)

### **Product Giveaways**

Held daily in the Resource Center

Sunday –PEER

PEER one-year membership

PEER Print Companion

Monday – CDEM

Trauma special edition

2- year print

One-year Residency Education Portal

Tuesday – ACEP eCME

My Residency Learning Portal

Trauma, Stroke, Cardiovascular bundle

Procedures and skills course

Featured guest on ACEP Frontline

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## **Articles of Interest in *Annals of Emergency Medicine***

**Sandy Schneider, MD, FACEP**

**ACEP Associate Executive Director, Practice, Policy and Academic Affairs**

ACEP would like to provide you with very brief synopses of the latest articles in *Annals of Emergency Medicine*. Some of these have not appeared in print. These synopses are not meant to be thorough analyses of the articles, simply brief introductions. Before incorporating into your practice, you should read the entire articles and interpret them for your specific patient population. [Read More](#)

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## **No Emergency Department is Immune from Violence**

But you can be better prepared and reduce the risk of harm to your patients, your staff, and yourself. You can implement security measures, changes in your processes and policies, education and training, and attention to design details. Learn how with these new free resources from ACEP, all in one place, easy to find -- [Violence in the Emergency Department: Resources for a Safer Workplace](#)

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## Welcome New Members

Hallie Brown  
Mathew Cherian, MD  
Nathaniel Fox  
Amber M Higgins  
Rachael Horner, MD  
Kisa King  
Nick M Levin  
Nicolas Segal, MD

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