

Colorado Academy of Family Physicians

# New Physician Benefits Package

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The transition from residency to full time practice can be both exciting and stressful. The CAFP is happy to announce a new, comprehensive benefits package designed for graduating residents and new physicians. This includes a contract review, financial review, free CME, compensation data and more. That adds up to a total savings of over \$1,100.

Learn more about all the benefits available below. Have questions? Reach out to Ryan Biehle, MPA, MPH, Deputy CEO for Policy & External Affairs, at [ryan@coloradoafp.org](mailto:ryan@coloradoafp.org) or 303-696-6655 x 117.

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## Free CAFP CME Conference Registration (One Time Use)

### What Is This Benefit All About?

Once you have graduated from residency, you will likely be required by various bodies to earn a certain number of Continuing Medical Education (CME) credits per year. Some of these credits will need to be "live." That is, education that takes place in-person with other physicians or medical professionals.

The CAFP offers live CME opportunities throughout the year, including our largest event, the Annual Summit. The good news? By attending just one Annual Summit you can earn enough live credits to cover all the live CME the AAFP requires you to have for a three-year period.

### What are the Savings?

The CAFP will cover your registration costs for one full conference. For the Annual Summit, that's a \$375 value.

### Who Can Use This Benefit?

Members of the CAFP who are in their first two years post-residency.

### How Do I Take Advantage?

Watch for information to come via snail mail and email, announcing our CME opportunities. When you are ready to take advantage of your free conference, email Erin Watwood, CAFP's Director of Education, Events and Meetings at [erin@coloradoafp.org](mailto:erin@coloradoafp.org). Let her know you wish to take advantage of your free conference benefit, and she will get you registered.

# Employment Contract Review (One Time Use)

## What Is This Benefit All About?

The attorneys below are partnering with CAFP to provide employment contract reviews for family physicians seeking a job in Colorado. Having an attorney review your contract can give you peace of mind, and helps ensure the contract meets your needs. Common areas of concern include the terms of liability tail coverage, total compensation including paid time off and CME, productivity requirements and bonuses, call coverage, noncompetition clauses, and buy-in potential.

## What are the Savings?

The CAFP will cover up to \$500 for a contract review. Depending on the attorney you choose and the complexity of your contract review your costs could be greater than \$500. We encourage you to discuss with the attorneys you contact what your projected costs will be.

## Who Can Use This Benefit?

All graduating residents and new physicians up to 7 years into practice who are reviewing contracts for jobs in Colorado.

## How Do I Take Advantage?

Each attorney has their own approach and style to reviewing a contract. We encourage you to review their information and to get in touch with them to find the best fit for you. When you reach out, be sure to let them know you are a member of CAFP so we will be billed for the services.

## Available Professionals:

### Denver Metro Area

Antonio Bates Bernard, Attorneys at Law

Brian Bates

About ABB: [http://www.abblaw.com/about\\_approach.php](http://www.abblaw.com/about_approach.php)

(303) 733-3500

[bbates@abblaw.com](mailto:bbates@abblaw.com)

### What's Included?

- Employment Contract Review. The review includes a free 1-hour initial consultation to determine your goals, values and priorities, and up to 2 hours to review your contract.

Childs McCune Attorneys

Julie Warren

(303) 296-7300

jwarren@childsmccune.com

What's Included?

- Employment Contract Review. The review includes an initial consultation to determine your goals values and priorities.

Greenberg Traurig, LLP

Jim Miles, Lawson Parker, Loreli Wright

<https://www.gtlaw.com/en/professionals/m/miles-jim>

Tel: 303.572.6500

milesj@gtlaw.com

Direct Tel: 303.685.7411

What's Included?

- Employment Contract Review. The review includes:

- o An initial consultation to determine your goals, values and priorities.
- o Comprehensive contract review.
- o Email summary of suggested changes and comments.
- o Additional consultation after your review of the email summary.
- o Compensation Data. Husch Blackwell has access to compensation data to guide your decisions around salary, time off, and more.

The Law Office of Appalena R. Udell

Appalena Udell

(303) 748-4895

law@appalena.com

What's included?

- Employment Contract Review. The review includes an initial consultation to determine your goals, values and priorities.

- Compensation Data. Ms. Udell has access to compensation survey data to guide your decisions around salary, time off, and more.

**Fort Collins/Northern Colorado**

Wolfe Van Ackern & Cuypers LLP

Ken Wolfe

(970) 493-8787

kcwolfe@wvc-law.com

What's Included?

- Employment Contract Review

## Grand Junction/Western Slope

Dufford Waldeck Milburn & Krohn, LLP

Michael Kuzminski

(970) 241-5500

kuzminski@dwmk.com

What's Included?

- Employment Contract Review
- Contract review for jobs in Utah - \*Note: the CAFR stipend is not available for employment contracts in Utah
- Review typically includes 1-2 hours for the review, and a face-to-face or teleconference with the physician to discuss the contract

Williams, Turner and Holmes, P.C.

Susan Corle

(970) 242-6262

Email Contact Form

What's Included?

- Employment Contract Review



# Financial Review (One Time Use)

## What Is This Benefit All About?

As you prepare to finish residency and enter practice, you probably have lots of questions about your student loans. Should you refinance? Are there different payment options based on the job you take? The CAFP is here to help. We've joined together with financial planners who specialize not just in student loans, but in working with medical professionals who have student loans.

## What are the Savings?

The CAFP will cover costs up to \$300. We recommend discussing with the professional you choose as some may have different charges based on your needs and the complexity or amount of your loans.

## Who Can Use This Benefit?

All graduating residents and new physicians up to 7 years into practice who are planning to practice, or are currently practicing, in Colorado.

## How Do I Take Advantage?

All financial professionals will work with you virtually. Explore the list below to choose a financial professional who is right for you. When you reach out, let them know you are a part of the Colorado Academy of Family Physicians. Depending on your costs the financial planner will bill either you or the CAFP directly. If you are billed please contact the Ryan at the CAFP at [ryan@coloradoafp.org](mailto:ryan@coloradoafp.org) or 303-696-6655 x 117 so we can reimburse you.

## Available Professionals:

Joy Sorensen Navarre

Navigate, LLC

<http://www.navigatestudentloans.com/>

What's included?

- Comprehensive review of your current student loans
- Custom solutions based on your career and family plans
- Review of repayment scenarios: income-driven repayment, Public Service Loan Forgiveness, National Health Service Corps loan forgiveness or private loan refinance
- Identification of your best repayment options
- Step-by-step instructions to maximize your savings and avoid common mistakes or omissions
- Unlimited follow up at no extra charge. As career or family plans change we'll reevaluate with you. Plus, if your loan servicing company makes an error, we'll help you straighten it out.

Paul S. Garrard

PGPresnets, LLC

<http://www.pgpresents.com/>

What's included?

- Detailed review of the borrower's entire student loan portfolio
- Online review of all federal repayment options, including IBR, PAYE, and REPAYE, and their forgiveness provisions, plus online help with repayment calculators.
- Review of Public Service Loan Forgiveness, including how to start the eligibility process and track borrower payments towards PSLF, plus updates on proposed changes.
- Review of federal consolidation and determination of whether borrowers are candidates for federal consolidation.
- Objective discussion about refinancing and how to know if borrowers are candidates for refinancing with a private lender, including our extensive detailed questionnaire on how to select a private lender for refinancing.
- Written summary and plan within 48 hours of phone consultation.
- Proactive follow up through our extremely popular "Courtesy Check" emails to ensure the borrower's repayment strategy is going as planned.
- Unlimited ongoing support from PGPresnets at absolutely no additional cost to the member of CAFP.

Travis Hornsby

Student Loan Planner, LLC

<https://www.studentloanplanner.com/>

What's included?

- Comprehensive review of PSLF, income driven repayment, refinancing, and more as it relates to your short and long term goals
- Analysis how loan forgiveness impacts the financial aspects of private and public sector offers
- Reviewing impact of the doctor's loan strategy on spousal income and loans
- Discussion of how saving for retirement and paying back student loans are deeply connected
- Any questions you have about student loans. Period.

Daniel Wrenne

Wrenne Financial Planning

<https://wrennefinancial.com/cafp>

What's included?

- Present complete inventory of your student loans
- Understand goals and objectives for debt repayment
- Present visual illustrations of various payoff strategies
- Determine best strategy, given your current circumstances and future expectations
- Formalize game plan with a standalone document which includes:
  - o Summary of your plan and our discussions
  - o Detailed breakdown for how to execute on the strategy
  - o Future considerations, and things you will need to keep in mind should your circumstances change

# Free Compensation Data

## What Is This Benefit All About?

When you're considering job offers, it can be hard to know what you should be getting paid. The location, practice size, and scope of what you will be doing can all effect appropriate compensation.

The CAFP is here to help. We offer custom compensation data to our members, to help you get paid what you deserve.

## What are the Savings?

The CAFP has a subscription to Medical Group Management Association's pay dashboard. A benefit of over \$5,000.

## Who Can Use This Benefit?

All CAFP members.

## How Do I Take Advantage?

If you are ready to consider specific jobs, and would like a compensation report customized to your unique situation, email Ryan Biehle at [ryan@coloradoafp.org](mailto:ryan@coloradoafp.org). He will work with you to gather the necessary information to complete a customized report.



# Practice Exploration

## What Is This Benefit All About?

Have you ever wished you could get better insight into a unique type of practice, one you didn't necessarily experience in medical school or residency? What would it be like to have a thriving solo practice in a rural mountain town, run a state-of-the-art Direct Primary Care practice in metro Denver, or be a part-owner in a large private practice?

Members of the CAFP practice in these diverse settings and more. To help you explore what career is right for you, the CAFP has identified a list of physicians, all in unique settings, who are open to answering questions from residents, and showing them what their practice is all about.

## Who Can Use This Benefit?

All CAFP resident members.

## How Do I Take Advantage?

Review the list of family physicians below. If one of the practice types catches your eye, reach out and let them know you are a resident member of the CAFP, and are curious to learn more about their style of practice.

Please be aware that many of these physicians are not only doctors, but business owners too. Please allow them some time to respond to you, and recognize that they may not all be available to visit with you at all times throughout the year.

## Available Professionals

Ivan Alkes, MD  
Solo Practice Physician in Grand Junction, CO  
[dralkes@acsol.net](mailto:dralkes@acsol.net)

Gina Carr, MD  
Mountain Rural Solo Practice Physician  
<http://swanmountainfamilyclinic.com>

John Cawley, MD  
Independent Practice Physician  
<https://afmnoco.com/>

Lisa Davidson, MD  
Solo Direct Primary Care Physician  
<http://www.insightprimary.com/>

Robin Dickinson, MD  
Solo Direct Primary Care Physician  
<https://communitysupportedfamilymedicine.com/>

Clint Flanagan, MD  
Direct Primary Care & Independent Practice Physician  
<http://northvistamedical.com/>  
<https://nexterahealthcare.com/>

Glenn Madrid, MD  
Independent Practice Physician  
<http://www.pcp gj.com/>