

MF PHYSICIAN'S HEALTH

SPRING 2019

A Publication of the Physician's Health Program
of the Tennessee Medical Foundation

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MESSAGE FROM THE PRESIDENT



CRISIS SOLUTION: YOU CAN HELP!

BY THOMAS MALONE, DPH TMF President

America is in a drug and alcohol crisis that is unparalleled, in my opinion. I was a teenager and young adult in the 1960s and early 1970s; I

witnessed the "tune in, turn on, and drop out" of that period, but this is different. There are record numbers of people, young and old, dying at a rate that is unprecedented because of the opioid crisis, fueled by the disease of addiction. On top of that, the national rate of suicide has increased 33 percent between 1999 and 2017, according to the CDC's National Vital Statistics System data.

This may not be news to most of you reading this publication. I make this statement because I believe it is also a direct reflection of what could happen with the physicians of Tennessee who suffer, if not for the TMF. The pressures that today's physicians face are unrelenting and include credentialing, maintenance of certification, hospital privileges, insurance panels, electronic health records, financial, payroll, and much more, most of which have little to do with their basic job of providing quality healthcare to the patient in front of them.

The mission of the Physician's Health Program (PHP) is to protect the health and

welfare of patients through identification, intervention, assessment, referral for treatment, monitoring, earned advocacy, and re-entry for physicians impaired by addictive disease and emotional illness. The TMF is seeing a sizable increase of physicians and other licensed health professionals with burnout and other mental health conditions, in keeping with the statistics seen nationally. Historically, the TMF has been reactive, waiting for a provider in crisis or their support person to make the first contact. Over the last year, the TMF staff began working to address this upswing by looking for new resources that can be used in a proactive manner. We are changing that to address the Physician Burnout Syndrome epidemic by implementing an online mental health screening tool. Yet to be named, this screening tool will enable a licensed health professional or one in training to take an online self-survey. Depending on how they score, they will be referred to appropriate resources for their level of distress. Those resources include psychiatry, therapy, coaching, and other modalities, as well as referral to the PHP. Use of the online

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HOW DO I SUPPORT THE TMF? YOUR GIVING (& TAX REFORM) QUESTIONS ANSWERED

BY MICHAEL L. TODDAdministrator

Physicians (and other licensed medical professionals) in crisis count on the

TMF Physician's Health Program to be here when they are in need. Through a variety of giving methods, you can ensure the TMF-PHP is around, fully viable, and able to answer the call. Best of all, your support can be funded

in a way that best fits your interests and in many cases, provide distinct tax advantages.

Your gift can also provide a special legacy opportunity. Individuals, families, corporations, and foundations making gifts to the campaign may choose to give in honor or memory of someone beloved

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MEDICAL DIRECTOR'S MESSAGE



BREAKING WITH TRADITION: CADUCEUS RETREAT JOINS IDAA THIS YEAR

BY MICHAEL BARON, MD, MPH
Medical Director

The 12-step adages, The recovering alcoholic only needs to change one thing to get better, and that one thing is everything, and, The same person will drink or use again, are spot-on. It is evident that the process of recovery involves and invokes change. Like the process of recovery, the TMF is making a big change this year regarding the Caduceus Retreat.

We are breaking with tradition this year by having the Caduceus Retreat in August rather than June. We are also changing locations: the Retreat will not be in middle Tennessee but instead will be held in Knoxville coinciding with the 2019 International Doctors in Alcoholics Anonymous (IDAA) meeting. We are honored to have the annual IDAA meeting in Tennessee, and many members of our Knoxville Caduceus Club are very involved with this event. IDAA is a worldwide fellowship of almost 10,000 healthcare professionals and their families, whose primary purpose is to support one another in recovery from alcoholism and other drug addictions. The only requirement for membership is the doctor's desire to belong.

A little history about IDAA: International Doctors in Alcoholics Anonymous was born in 1949 in upstate New York, in the garage of a recovering alcoholic, Dr. Clarence Pearson. Dr. Pearson and his wife Polly invited other physicians and their families for an AA retreat at their summer home near the Canadian border. Of the 34 doctors who attended this initial meeting, three were from Canada and one was a psychologist. This made up an international organization for recovering doctoral-level professionals, aptly named International Doctors in AA.

Since inception, the annual meetings of IDAA have been held in early August in various locations. They are truly a family affair, including 12-step meetings, Al-Anon and Alateen fellowship meetings, socials, and networking. This year's meeting is no different – it will offer plenty of events for your significant others and children. There will also be state-of-the-art formal presentations for CME credit in the field of substance use disorders, including the two-hour CME prescribing course meeting the Tennessee state requirement.

IDAA is not officially involved with Physician Health Programs or treatment providers. The organization is not directly related to local, state, or national regulatory agencies. Although members may work for treatment or regulatory agencies, IDAA members pledge to protect the anonymity of other IDAA members and their families.

The IDAA annual meeting is truly a meeting of recovery in its very essence. Like the Caduceus Club founded by Dr. Doug Talbott, IDAA maintains that specific issues do arise for healthcare professionals that may be hard to deal with in regular 12-step meetings. Many of these concerns can be explored in a safe environment in both Caduceus and IDAA meetings. However, like the TMF-PHP, IDAA holds the belief that mainstream 12-step meetings are the basis for our recovery programs.

This year's annual IDAA meeting begins on Wednesday, July 31. You are encouraged to come for the entire meeting as it is a great way to recharge your spiritual tank and to network with "like-minded docs." For those under a TMF-PHP monitoring agreement, the required portion of the meeting begins with the Friday evening Newcomer event and ends when the IDAA meeting concludes on Sunday.

The TMF-PHP was able to negotiate a great rate for attending the meeting; this price includes meals and all required events. TMF participants also have a special rate for the CME offerings on Saturday. It is more than our usual Caduceus Retreat attendance fee but evens out when food costs are factored in.

We are grateful to announce the TMF-PHP was awarded a grant from the Knoxville Academy of Medicine Alliance (KAMA) to help provide scholarship funds for those in need of financial help with attending the IDAA/ Caduceus Retreat event. These scholarship funds are limited and available on a first-come, first-served basis, so please register early. Many thanks to KAMA for partnering with the TMF again this year to improve physician health in Tennessee.

My predecessor, the late Dr. Roland Gray, was a huge supporter of IDAA and always attended this annual meeting no matter where it was held. As a very well-respected member and leader of IDAA, he was slated to be a keynote speaker in Knoxville. Please help me honor his memory and wishes by attending this year's IDAA Annual Meeting/Caduceus Retreat in Knoxville. The particulars of attending are included within this newsletter.

See you in Knoxville in August. 🚏

Share your thoughts with Dr. Baron at michaelb@e-tmf.org.



AA ANNUAL MEETING CADUCEUS RETREAT

JULY 31 - AUGUST 4

(Caduceus Retreat: Aug 2-4)

KNOXVILLE CONVENTION CENTER

Register: By June 25 | Rooms: By July 10 Go here: e-tmf.org/Caduceus-Retreat-2019

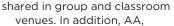
2019 CADUCEUS RETREAT JOINS IDAA ANNUAL MEETING IN KNOXVILLE

The 2019 Caduceus Retreat will be held in conjunction with the 2019 Annual Meeting of IDAA (International Doctors in Alcoholics Anonymous), scheduled July 31-August 4 at the Knoxville Convention Center. The Caduceus Retreat segment of that meeting will be held August 2-4.

"This year's meeting offers our TMF Physician's Health Program participants a chance to get the big picture when it comes to the recovery community: they will be welcomed, and have a chance to network and connect with colleagues from around the world who are also on a personal recovery journey," said TMF Administrator Mike Todd.

The Caduceus Retreat is held annually, offering TMF participants and their families throughout Tennessee to gather for a weekend of sharing, renewing, and learning. Attendance on August 2-4 is required for current participants in the Physician's Health Program; PHP graduates are encouraged to attend to continue their recovery, and to connect with counterparts who are just beginning their recovery journey. New

ideas and old standards are





NA, SA, Al-Anon, and S-Anon meetings will be held throughout the weekend. Family time is also built into the meeting schedule; the full IDAA conference will offer activities and special programming for children, teens, and young adults.

REGISTRATION & ROOMS

"This year's registration process is a bit different, due to the merging of our regular Retreat with IDAA's annual meeting," said Mr. Todd. TMF participants and alumni can find step-by-step instructions and link to registration and room reservations from the Caduceus Retreat web page at e-tmf.org/Caduceus-Retreat-2019.

Important notes for registrants:

- The first step is to fill out required online application for special TMF registration codes. This can be found on the Caduceus Retreat web page at e-tmf.org/ Caduceus-Retreat-2019. Once attendees receive their codes for registration and CME they can link to the IDAA meeting site and use the codes to register.
- The TMF has negotiated a special rate of \$199 per person for its portion of the meeting; the registration deadline is June 25. The cost includes all required events and meals; attendees must pay a separate charge of \$50 (Saturday only) or \$160 (entire IDAA meeting) to receive credit for the CME offerings they choose.
- Hotel rooms are available at \$129 or \$130 per night; the room deadline is July 10. TMF attendees can link from the TMF Retreat page to IDAA hotel information, or they can contact the hotels directly and use the special "IDAA" code. All pertinent instructions and links can be found online at e-tmf.org/Caduceus-Retreat-2019
- The official IDAA meeting agenda and list of events, activities, and CME offerings can be found on idaa. org/meetings. Click on the Knoxville meeting link at the top of the page. *

QUESTIONS? For more information, visit e-tmf.org/Caduceus-Retreat-2019 or contact TMF Administrator Mike Todd at 615-467-6411 or miket@e-tmf.org.

MEET THE BOARD

BOARD MEMBERS: PAT LEE & DR. YARBROUGH



Pat Lee

Your TMF Board of Directors is pleased to welcome **Pat Lee, CPMSM, BS, MHA**, who currently serves as medical staff manager for Erlanger Health System in Chattanooga. She takes the east Tennessee board position previously held by longtime TMF supporter and leader David G. Gerkin, MD. of Knoxville.

"Serving on the Board of the Tennessee Medical Foundation for me is an opportunity of a lifetime," Mrs. Lee said. "In

my short tenure, I have grown to know the members of the Board, and their dedication and commitment to the organization is exceptional. I have been most impressed with the staff and how well it works together to form a cohesive, well-oiled machine that supports the organization. I have had the advantage of interacting with the organization for a number of years in my role as Medical Staff Manager and have always found it to be most helpful and supportive of physicians, medical staffs and hospitals in the State of Tennessee.

Mrs. Lee has been a medical staff professional since 1980; she received her BS degree from Tennessee Temple University and a Masters in Health Care Administration from St. Francis University. She received her CPMSM in 1989; and has served as both Chattanooga chapter president and state president of the Tennessee Association of Medical Staff Services (TAMSS). In July 2011 she was appointed by Governor Bill Haslam to serve on the State Board of Medical Examiners, and served on the BME for five years.

"As a member of the BME, I had the opportunity to gain an even deeper understanding and importance of this organization. Now, to be a member of the TMF Board, my appreciation has grown even deeper. It is with great pride and humility that I serve," she said.



Dr. Yarbrough

Mary Yarbrough, MD, MPH, is the executive director of Health and Wellness at Vanderbilt University Medical Center in Nashville. She fills the position previously held by Steve Tate, MD, of Nashville, who completed his board term last fall and now serves on the TMF Physician's Health Quality Improvement Committee (PHQIC).

"I support the work of the TMF not only because of the great job they do for physicians, but also the improvements they

make to the overall quality and delivery of healthcare," said Dr. Yarbrough. Dr. Yarbrough joined the Vanderbilt faculty following a career in preventive medicine at the state, national and international levels. As executive director of Health and Wellness for both Vanderbilt University and its Medical Center, Dr. Yarbrough oversees faculty and staff occupational programs: Work/Life Connections-EAP; Occupational Health; and Health Plus, the faculty/staff health promotion program. She also oversees the Vanderbilt Faculty and Physician Wellness Program, which she began in 1999 to address the growing needs of professionals coping with stress, depression, addiction, and other emotional and behavioral issues. The program has worked with over 3,000 University and Medical Center faculty and physicians since its inception, providing evaluation, skill-based training, coaching, counselling, and monitoring for addictions post treatment.

Dr. Yarbrough received her BSc in Biomedical Engineering and her MD from Vanderbilt University. She completed her residency in Internal Medicine at Vanderbilt and in Preventive Medicine at Johns Hopkins University, has faculty appointments in Internal Medicine and Preventive Medicine, is boarded by the American Board of Preventive Medicine in both Occupational Medicine and Public Health, and is boarded by the American Board of Internal Medicine. **

WE ARE GRATEFUL TO OUR NEW BOARD MEMBERS FOR THEIR SERVICE!

MESSAGE FROM THE PRESIDENT

(Continued from page 1)

screening tool will be anonymous. This is NOT a crisis hotline and will be advertised as such, and will provide a listing of emergency resources for those in immediate crisis. This will also be physically and contractually separate from the TMF for liability reasons. The TMF Board gave the go-ahead for this resource at our last meeting, and it will hopefully be implemented by the end of this year. Stay tuned for details in future issues of your *Physician Health* newsletter.

Listed above are some of the possible solutions the TMF brings to the table for physician health. A healthy physician or medical professional provides better healthcare. That is not just a slogan but has been shown to

be a statistical truth, over and over. Here is the help part: ALL physicians in Tennessee, especially those who have benefited from the Physician's Health Program, need to support the TMF with their contributions. Without your support the TMF could not survive. If you have been helped by the TMF or support the work we are doing, please help us be there for the next physician in need. Help us with our mission to Save Lives, Save Careers. **



HOW DO I SUPPORT THE TMF?

(Continued from page 1)

or significant; the TMF will notify the honoree or their family of your gift if desired. Directed gifts with specific goals will also be welcomed; their acceptance will be based on the parameters of the TMF mission.

If you are normally a cash donor, it may be a good time to look at new ways to donate, given the change in tax laws under President Trump. The impact of tax reform laws has been mixed. The biggest discussion centers on the elimination of the personal exemption and increase in the standard deduction (\$12,000 for singles, \$24,000 for married couples filing jointly, and \$18,000 for heads of households). Itemized deductions that include charitable giving will not reduce your tax burden unless it exceeds your standard deduction amount. There is debate about the amount charities could lose in giving as a result, but lower tax rates and a healthier economy could partially offset that impact.

Tax benefits for making a charitable gift can still be substantial - two changes in particular are helpful, especially if you are a high-income earner. First, before tax reform, you could deduct your cash charitable gifts totaling up to 50 percent of your adjusted gross income (AGI). The new tax code has increased that limit to 60 percent. This could be a smart option for years when income is particularly high. Second: the Pease limitation, which phased out as much as 80 percent of the benefits of charitable and other itemized deductions for higher income taxpayers, was repealed. This means there is now no limit on your total charitable deduction and you can keep more of your itemized deductions.

Whatever your tax landscape, planning and structuring a gift can still provide a net gain to you as the donor, while increasing support for the mission and work of the TMF. The information below is general in nature, does not constitute legal or financial advice, and should not be relied upon as a substitute for professional advice. You should seek professional legal, estate planning, and/or financial advice before deciding your course of action.

HERE IS A LIST OF OPTIONS FOR SUPPORTING THE TMF. AND SOME POINTS TO REMEMBER AS YOU CONSIDER YOUR GIVING LEGACY THIS YEAR:

CURRENT GIFTS

• Gifts of Cash

- o Cash contributions may be made outright or in installments.
- o Types of gifts include currency, check, money order, credit card, or bank draft.
- o Donors receive full tax benefits in the years they make cash gifts.

· Gifts of Securities

- o There is no capital gains tax if stock is transferred directly to the TMF.
- o The donor can deduct the current fair market value as a charitable gift.
- o Donating highly appreciated assets can reduce your overall income tax liability and provide a larger donation to charity.
- o Remember: even with tax reform, laws limiting your charitable deduction of appreciated securities to 30 percent of AGI still exist.

· Gifts of Real Estate

- o These gifts provide tax benefits whether the property is a residence, income producing or
- o The donor is entitled to a tax deduction for the gift and avoids long-term capital gains tax on the transfer.

PLANNED GIFTS

Beauests

o A beguest is the most common form of planned giving. Donors may make provisions for the TMF in their wills, or designating that either a dollar amount or a percentage of their estates go to support. These types of gifts are good choices for donors with a net worth under \$11.2 million. For those worth more, tax law changes mean a will bequest to charity is not a tax-saver.

• Charitable Remainder Trusts

- o These trusts provide income for life or a term of years and avoid potential capital gains tax on appreciated assets.
- o After the death(s) of all income beneficiaries, trust assets are transferred to the TMF for the purpose designated by the donor.

· Gifts through Retirement Plans

- o Since funds in retirement plans and IRAs are tax deferred, the federal government places a heavy burden on the funds when the estate is settled. Beneficiaries may realize only 25 to 30 percent of the retirement plan after income and estate taxes.
- o One option: donors over 70 years of age can make a direct transfer from a traditional or Roth IRA to charity of up to \$100,000. The rollover counts toward satisfying the required minimum distribution and is not included as income to the donor. The donor avoids all income tax on the withdrawal, even if the donor doesn't itemize after the new law, and still keeps at least the same tax benefit as donors who still itemize.
- o Placing the retirement plan in a Charitable Remainder Trust (see above) is an excellent way to avoid tax and provide income for beneficiaries.
- o The TMF can also be the direct beneficiary of the retirement plan.

Charitable Gift Annuities

o Benefits available with this arrangement include an immediate tax deduction and tax-free

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DONOR ACKNOWLEDGEMENTS

The TMF annually enjoys the staunch financial support of the State Volunteer Mutual Insurance Company (SVMIC), the State of Tennessee Board of Medical Examiners (BME), and the Tennessee Medical Association (TMA). Together they provide approximately 63% of the annual budget for the Physician's Health Program. Without their support, our crucial work of Saving Lives, Saving Careers would not be possible. We are immensely grateful to them.

Below are contributors who provide the rest of our program funding. We thank each and every one of you for the support you give to the mission of Saving Lives, Saving Careers.

GIFTS FROM OCTOBER 1, 2018-MARCH 31, 2019

Organizational Contributions

HOSPITAL & HEALTH SYSTEMS	
Ballad Health	
Blount Memorial Hospital	\$3,000
Community Health Systems	\$5,000
CHI Memorial Health Care	\$2,500
Erlanger Health System	\$10,000
Greeneville Community Hospital East	
Saint Francis Healthcare	\$5,000
Southern TN Regional Health System-Lawrenceburg	\$500
Sweetwater Hospital Association	\$1,000
TriStar Summit Medical Center (Medical Staff)	\$5,000
University of Tennessee Medical Center-Knoxville	\$2.500
Vanderbilt University Medical Center	
West Tennessee Healthcare	
FOUNDATIONS & GRANTS	

Knoxville Academy of Medicine Alliance\$2,000

Fred & Gertrude Perlberg Foundation

	ledical Foundation of Chattanooga	
Μ	lemorial Foundation	\$25,000
G	ROUP MEDICAL PRACTICES	
Α	bercrombie Radiology	\$1,000
С	umberland Family Practice	\$100
	eritage Medical Associates, PC	
G	Quality of Life Healthcare, Inc	\$100
	ennessee Urology Associates	
		. ,
O	RGANIZATIONS	
Μ	lemphis IDAA	\$289
	rofessionals Resource Network, Inc.*	
	ennessee Academy of Family Physicians	
	ennessee Chapter-American College of Physicians	
	ennessee Society of Addiction Medicine	
	considered country or a controlled to the controlled co	

West Tennessee Consolidated Medical Association \$1,000

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\$2,000-\$4,499

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\$1,000

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*Memorial Gift **Honorarium +Pledae

THANK YOU FOR SUPPORTING YOUR PHYSICIAN'S HEALTH PROGRAM!

We strive to ensure that all donor information is correct. If an error has been made, we apologize and ask that you call us at (615) 467-6411.

EVENTS

HOW DO I SUPPORT THE TMF?

(Continued from page 5)

- income over the life expectancy of the income recipients.
- o Annual payments can be deferred, perhaps until retirement. Payout rates will be higher for deferred gift annuities.

• Charitable Lead Trusts

- o Donors can contribute assets to a trust for a specified period of time. The TMF receives income from the trust as a charitable gift, and assets are returned to the donor or heirs when the trust terminates.
- o This can also be accomplished through profit earnings from an investment opportunity such or business holding.

· Gifts of Life Insurance

- o Policies that have built or will build cash value enable donors to make larger gifts than they may be able to afford from current income.
- o Life insurance may be gifted alone, or in combination with other deferred giving vehicles. For more information about these interesting gifting options, please contact a qualified financial planner and contact us about your intended plans
- o There are several different giving opportunities which qualify for an income tax receipt:
 - § Donate an Existing Policy Irrevocable Paid-Up Policy: The TMF is named owner/ beneficiary; the donor receives a charitable tax receipt for the total cash surrender value of the policy (based on the guaranteed cash value of the policy, plus any accumulated dividends, but minus any outstanding
 - § Policy on which premiums are still being paid: The TMF is named owner/beneficiary; the donor will receive a charitable receipt for the cash value of the policy and for any premiums subsequently paid. If the policy is straight term insurance, or if the policy has no cash value, the donor will receive a receipt only upon payment of the premiums.
 - § Donate a New Policy Irrevocable: The donor establishes a new policy on his/ her life, or establishes a joint policy on the lives of a husband and wife, and names the TMF as beneficiary. The policy is issued upon payment of a small initial premium by the donor (initial premium not eligible for charitable receipt) and ownership is then transferred to the TMF. All subsequent premium payments are then receipted. A donor may also name TMF

EVENTS CALENDAR

2019 CADUCEUS RETREAT/ IDAA ANNUAL MEETING

July 31-Aug 4 (Caduceus Retreat Aug 2-4) **Knoxville Convention Center**

REGISTER

Now!

SVMIC Risk Management Seminars

Apr 30 - Chattanooga Jun 13, Aug 6-7 - Memphis Jun 18, Jul 9 - Nashville Jul 18 - Jackson, TN Jul 25, Aug 15 - Knoxville Jul 31 - Chattanooga Aug 1 - Cleveland, TN Sep 5, Oct 3 - Kingsport Sep 24 - Franklin, TN

TMF Board Fall Retreat October 25-27 - The Sewanee Inn

> as the primary beneficiary, co-beneficiary, or even contingent beneficiary of the life insurance proceeds. A charitable receipt may be issued to a donor's estate for the life insurance proceeds paid directly to a

We hope you will consider a gift in support of the Tennessee Medical Foundation. Your installment payments can be made in affordable amounts, and the development staff will send reminders at requested intervals. Our staff will work closely with you and your advisors to achieve mutual goals.

Whether it is through a gift today or a gift of tomorrow, join us in the tradition of generosity by securing the future of the TMF Physician's Health Program. Please contact the TMF to become a part of the tradition of giving at the TMF and to support the foundation's mission of Saving Lives, Saving Careers. **

To start the giving process, please visit https://e-tmf.org/support or contact TMF Development Coordinator Brenda Williams-Denbo at 615-467-6411 or brendaw@e-tmf.org.



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PHYSICIAN'S HEALTH

TMF MEDALLION SOCIETY RECOGNIZES SPECIAL COMMITMENT

Every donation to the Tennessee Medical Foundation is deeply appreciated. Yet, special acknowledgement is given to those of you whose substantial contributions exemplify your commitment to the mission of the TMF Physician's Health Program. Your leadership is recognized by membership in the **TMF Medallion Society,** created in 2013 to honor individuals who have given \$10,000 or more to support the PHP over a 10-year period. We honor you for your generosity and commitment.

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