

## **Should You Let Uncle Sam Pick Up Your Med School Tab?**

*by Karel Juhl*

Todd Wagner's commitment to the Navy – and the Navy's commitment to Wagner – goes back nearly ten years. He received his undergraduate training at the US Naval Academy, repaying the government's investment in him with active duty time. When Wagner decided emergency medicine was the place for him, applying for a military scholarship seemed only natural.

While a student, Ensign Wagner, Michigan State University's College of Osteopathic Medicine Class of 1998, is on reserve status with the Navy. His Navy scholarship pays for his tuition, fees and books, plus a monthly stipend for living expenses. He'll be assigned to a military hospital for his internship and residency – in San Diego, he hopes – and then he'll begin to repay this latest commitment to the Navy.

"It will be nice walking away from school with very little debt," Wagner says. "Obviously there's a price to pay, but I was already looking to a military retirement, so the issue of a four-year commitment isn't that big of a deal for me. I truly don't think I could have afforded out-of-state tuition if I wasn't on scholarship, so overall I think it will work out really well for me."

Trent Janda, Class of 1999 and attending MSUCOM as a second lieutenant on an Army scholarship, agrees. "Anything that's required, I buy. I don't have to figure out whether I really need a particular textbook, I just turn in the receipt and get reimbursed. The only thing the military doesn't pay for is scribe service. This has been painless."

Most recruiters recommend applying to all three branches – Air Force, Army and Navy – since the scholarship program is identical in each. The military currently offers four-, three- and two-year scholarships, though it recently began tacking on a fifth year on an experimental basis.

Sound interesting? Here's the drill: Along with your Medical College Aptitude Test score, submit a letter telling why you want to be in the military. An interview with an officer follows, and soon your file makes its way to the Pentagon in Washington, DC, where a hearing board for each branch reviews all applicants and selects the scholarship winners.

You'll be required to complete a long National Security Agency questionnaire to get the security clearance you'll require as an officer handling confidential information. The FBI conducts a background check. You'll be fingerprinted. And you'll get a complete physical, since the military wants to be sure you're healthy before they invest money in you. Then you wait.

Once everything clears, you begin medical school, turning in your receipts and receiving your monthly stipend of \$860. You keep your grades up, and keep in touch with your recruiter. While in the scholarship program, you are a second lieutenant (Army and Air Force) or ensign (Navy), even if you attained a previous rank in the military. Once you graduate, your rank is elevated.

And once you graduate, your commitment must be paid back. After finishing your internship and/or residency, you owe the military one year for every year of the scholarship. That's all there is to it.

The military does require that you apply for an internship and residency, if appropriate, at a military facility, but you're not committed to it. Janda says most of his friends choose the military option, however, because "the pay scale is higher than at a civilian hospital, and the hours are better." A 50-hour work week is typical and pay, including housing and other allowances, calculates out to a little over \$30,000 a year.

An early commitment, if your scholarship is awarded an adequate time prior to the start of school, is Officer's Basic Training. In the Army's case, you'll be sent to Texas for this training with other medical officers. And once a year, while you're a student, you'll be placed on active duty receiving full pay with all allowances. Generally during this time you report to a hospital you are interested in, getting paid for the chance to check out how you'll like spending your internship or residency there. It also brings you to the attention of the hospital's decision makers, increasing – if you play your cards right – your chances of being assigned to your first choice hospital.

Trent Janda's first choice is Hawaii, which has both the pediatrics and family medicine programs he's deciding between. His next choice is Tacoma, Washington. "All military internships and residencies are only at stateside hospitals. If you decide not to do a residency, you become a General Medical Officer (GMO) and can be stationed overseas. In fact, it's probably easier to go overseas as a GMO; they like to keep board certified physicians stateside."

Class commitments have kept Janda on campus even during his active duty time, so he hasn't been able to take a first-hand look at the military bases and hospitals he is interested in. "In fact," Janda says, "since I was accepted into the program too late to go through Officer's Basic Training, I've yet to step foot on a military base."

That's not the case for Second Lieutenant Ellen Partrich, Class of 1998, who grew up on military bases. Her father retired from the Air Force when she was little, but her mom just retired in January from the Army, a lieutenant colonel and hospital dietitian. In fact, Partrich has already been on active duty, serving nearly a month at Fitzsimmons Army Medical Center in Denver.

"My mom was stationed there at the time, so it was fun leaving the house together in the morning with our uniforms on," Partrich says. "During your first year of medical school you really don't get any hands-on, so it was real exciting for me to make the transition to second year by seeing patients in the hospital, and going to morning report and noon conferences

with the interns and residents. I was able to see what I can look forward to when we get into the hospital – it’s easy to get down after all the studying in your first year, and that experience really geared me up for second year.”

Partrich would like to do her internship and residency – probably in family practice – in Hawaii and Seattle, and definitely wants to serve overseas. Her family spent eight years overseas, and she loved learning about different peoples and their languages. She considers overseas assignments a real advantage to a military career.

“I’ve been around military hospitals all my life,” Partrich explains. “It’s a lifestyle I’m accustomed to, so when I was looking for ways to pay for medical school, the idea wasn’t foreign. I think the military has a lot to offer, a lot of excellent opportunities and reputable teaching facilities.”

“I think a lot of people are leery about working for the government,” Trent Janda says, “but the physicians I’ve talked to say it’s not that different than working for a hospital or HMO – there are still rules to follow.” He feels any limitations are made up for in not having to deal with commercial insurance. “A lot of my preceptors have multiple carriers, every one with a different form, different criteria, and different headaches.” Add the fact that military physicians don’t need malpractice insurance, and the military has certain appeal.

Wagner, Janda and Partrich all plan to see how their military careers go before they make any decisions on how long to stick around once their scholarship commitments are paid off. But all three agree that, if they had it to do over again, they’d still go the route of a military scholarship.

“A lot of students in my classes have talked to me about the program,” Todd Wagner says. “I don’t try to coerce them into doing it, but I’m usually pretty positive on the program because it’s worked out well for me. I think some people figure I get some sort of recruiting cut if they sign up, but I’m not trying to sell them on it. It’s just that it’s been a good decision for me. I have no regrets.”

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