

FREQUENTLY ASKED QUESTIONS & FACT SHEET:

THE HCA "EARN WHILE YOU LEARN" STIPEND PROGRAM

- **What is a stipend?** The Merriam-Webster dictionary defines a stipend as "a fixed sum of money paid periodically for services or to defray expenses." Since 2005, HCA/HCA Physician Services Group (PSG) has provided stipends or financial assistance to residents and fellows in selected medical specialties. The amount paid per month depends on the specialty, the length of training remaining and the projected community need for that specialty, which is all determined by the screening committee. Stipends are forgiven provided the recipient serves on the active medical staff at an HCA/HCA PSG affiliated Hospital and also establishes and maintains his/her primary medical practice in the geographic area served by any HCA/HCA PSG affiliated Hospital for 2 years.
- **What are "active" medical staff privileges?** Each and every Hospital has their own set of rules that define ACTIVE/FULL medical staff privileges. You will need to check with the individual Hospital to determine the specific responsibilities. Please note Active means Full staff privileges – not consulting or courtesy or a lesser staff privilege level.
- **Is there a maximum/minimum length of time for a stipend?** The maximum length of time for a stipend is based on HCA's anticipated need for your medical specialty. Candidates must have completed at least 9 months of residency training – and have at least 6 months of training remaining to be considered for the program. Typically, stipends are awarded for 6-24 months.
- **Does the stipend tie me to particular Hospital/location?** NO – The stipend does not tie you to a particular Hospital or location. Stipend recipients can choose to practice anywhere in the United States where there is an HCA/HCA PSG affiliated Hospital and a need for their specialty.
- **What if I have already committed to a practice or hospital?** You are NOT eligible for a stipend. The stipend links you to HCA before you are willing to commit to a specific location.
- **What happens if I cannot fulfill my contract?** If you are unable to fulfill your contract, the total amount of money that you have received must be returned – immediately and in full. No penalty or fee will be assessed by HCA. If you do not repay the money within 90 days of completing your training, you will be charged 12% interest and be required to sign a Settlement Agreement. This Agreement will allow you to make monthly payments, but the balance must be paid within 2 years. You are responsible for any tax consequences resulting from the breach.
- **Is the stipend taxed?** YES – You will receive a 1099 form for any money paid to you during a calendar year. It is your responsibility to pay taxes.

- **Are there any extra duties that come with the stipend?** NO – There are no extra duty or call related requirements while you are training or in practice.
- **Do I have to be employed by HCA?** NO – You are not required to be employed by an HCA/HCA PSG affiliate, but you are eligible to enter into an Employment Agreement with an HCA/HCA PSG affiliate. The stipend contract is separate from any other contractual relationship you will have with a group or with an HCA/HCA PSG affiliate.
- **Can I negotiate a higher payment per month?** NO - the amounts are set by the screening committee based on many factors – including the anticipated need for your specialty when you complete training, number of months of training you have remaining, the amount of money available for stipends when you apply, and other factors.
- **Do you offer stipends to Primary Care Physicians?** We currently only offer stipends to Family Medicine physicians who are willing to commit to practicing in an urgent care setting and Internal Medicine physicians with fellowship training in Critical Care. This is subject to change by our screening committee at any time.
- **Do you offer stipends to doctors that are in the Military Reserve?** YES – should you get activated, a letter will be written postponing your commitment to serve on active staff at an HCA/HCA PSG affiliated Hospital until you are released.
- **What if I decide to go on to Fellowship?** This needs to be addressed at the time of your application – your potential fellowship plans need to be included in your initial contract. There will be no additional stipend payments added to your contract once it has been fully executed. The forgiveness period will begin once your training program is complete. If you are undecided on fellowship, we encourage you to wait and apply for the stipend program once all plans have been solidified.
- **Does the stipend contract prohibit me from signing a non-compete agreement?** It is up to the physician and the practice to determine whether or not the non-compete unfairly restricts the physician's ability to practice medicine.
- **May a stipend recipient moonlight or work PRN at an HCAPS affiliated Hospital during training?** Stipend recipients who are actively receiving payments or who are currently in their forgiveness period are not permitted to do PRN work at any HCA/HCA PSG affiliated Hospital. They can, however, do PRN work for a Hospital that is not affiliated with HCA.
- **How do I apply for the stipend?** It's simple! Visit www.EarnWhileYouLearn-HCA.com *Make sure to submit all application materials as outlined in the Stipend Policies and Procedures document.