

Making Your Rank List



**How to Consider Salary, Benefits, and
Union Representation in Deciding Where to Train**

Agenda

- **How are residents paid?**
- **What to consider when making your rank list:**
 - **Cost of Living, Salary, Housing Stipend**
 - **Other Benefits**
- **The Importance of Union Representation**
- **Q&A**



**How are
Residents paid?**

Medicare GME Funds

- Medicare pays teaching hospitals through two means:
 - 1. Direct GME funds: 3 billion dollars annually to hospitals on a per-resident basis
 - 2. Indirect GME funds: 7 billion dollars annually to hospitals through reimbursements for medicare patients, reimbursed at a higher rate to teaching than to non-teaching hospitals
- Total payment adds up to about \$112,000 per resident from Medicare
- The number of residents subsidized by Medicare is capped, so a hospital can hire extra residents, but they aren't paid for by Medicare

Other funding sources

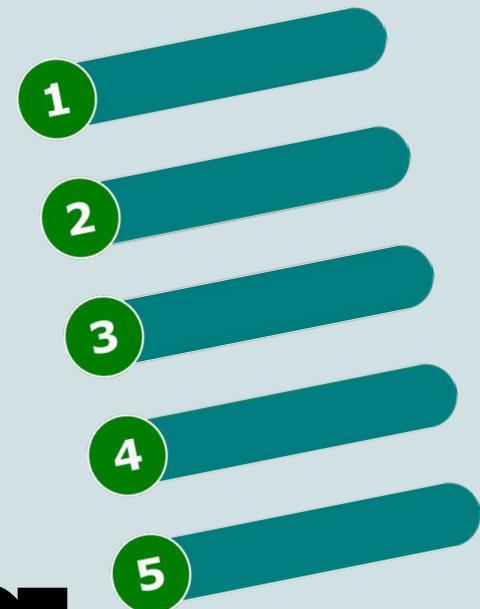
- **Medicaid: ~\$4 billion dollars per year through state and matched federal funds, distributed as part of extra reimbursement payments for Medicaid services at teaching hospitals**
- **Veterans' Health Administration:**
 - **Direct: VHA pays \$600 million per year to institutions sponsoring the residents (e.g. UW School of Medicine)**
 - **Indirect: VHA pays \$800 million per year to the VA sites that train residents (e.g. VAPSHCS)**
- **Other federal funding: Teaching Health Centers, etc**
- **The school of medicine and hospitals themselves**

Do residents cost the hospital money?

NO!

- Hospitals are paid by multiple sources for residents under the guise that residents make hospitals LESS efficient. But do we? NO!
- Residents provide numerous services to the hospital that they could not otherwise bill for
- To replace residents, hospitals would have to hire much more expensive APP's or attending physicians
- One anesthesiology study showed that anesthesiology residents billed \$1.3 million, yet cost the program \$315,000
- Residents generate profits for hospitals through funding from Medicare and other sources, and from our work for which we are the cheapest labor they can find

Factors to Consider When Making a Rank List



- 1
- 2
- 3
- 4
- 5

Cost of Living

- **How expensive is the city?**
- **Where do I need to live?**
- **What size apartment do I need?**
- **What is average rent?**
- **What methods of transportation will I use?**
- **How much will it cost me to move there?**
- **How much does childcare cost?**
- **How much do things like groceries and utilities cost?**

Rank	City	Cost of Living Index	Rent Index	Cost of Living Plus Rent Index	Groceries Index	Restaurant Price Index
1	New York, NY, United States	100.00	100.00	100.00	100.00	100.00
2	San Francisco, CA, United States	92.13	109.76	100.72	89.79	88.26
3	Anchorage, AK, United States	90.83	36.51	64.38	89.86	75.91
4	Nassau, Bahamas	89.57	38.57	64.73	76.56	83.50
5	Oakland, CA, United States	88.68	79.83	84.37	94.92	72.03
6	Boston, MA, United States	88.61	75.13	82.05	89.28	84.34
7	Seattle, WA, United States	87.99	64.00	76.31	80.83	86.82
8	Honolulu, HI, United States	87.05	61.82	74.76	87.30	77.49
9	Washington, DC, United States	84.69	75.05	80.00	80.31	81.33
10	Miami, FL, United States	83.61	55.99	70.16	82.92	77.70
11	Charleston, SC, United States	83.21	48.43	66.27	87.18	72.91
12	Minneapolis, MN, United States	83.18	42.55	63.39	79.81	77.37
13	Chicago, IL, United States	82.71	55.16	69.30	80.96	75.44
14	Fort Lauderdale, FL, United States	81.22	53.32	67.63	90.86	68.86
15	Portland, OR, United States	81.19	46.99	64.54	81.78	69.78

Numbeo Cost of Living Index - mid year 2020

Salary

- The AAMC started doing a yearly survey in 2017 to compile average salaries and other data, which you can access [here](#).
- Some highlights:
 - Salaries have been going up, in part due to residency unions
 - Adjusted for inflation, salaries have actually not changed much ever, and are stable since at least 2010
 - Residents at private hospitals make more than residents at state or academic hospitals
 - There is quite a bit of variation:
 - For PGY1, the difference between the 25th and 75th percentiles for salary is almost \$5000 per year
 - For PGY6, the number jumps up to \$8500

How do I find out what salary a program pays?

- **If they are unionized, you can google to find their union's contract, known as a “Collective Bargaining Agreement” (CBA)**
- **Many programs have this information on their websites**
- **Ask a resident at the program! It will not make you look bad, we promise.**

Salaries and Benefits at CIR Hospitals

- www.cirseiu.org/benefits/
- Go to “Find your benefits” and select a hospital
- On the hospital page, you can find the Collective Bargaining Agreement that details compensation and benefits

The image shows a screenshot of the CIRSEIU.org/benefits website. At the top, there is a banner with a woman in scrubs and the text "care of ourselves and our families." Below the banner are three columns: "Office Hours" (Mon. - Fri. (EST) 9:00 am - 6:00 pm, with a note to scroll down for the hospital page), "Find Us" (CIR BENEFITS, 10-27 46th Avenue, Suite 500-2, Long Island City, NY 11101), and "Need Help?" (Email: benefits@cirseiu.org, Phone: 212-356-8180). Below this is a "Find your benefits! Select your hospital" section with a dropdown menu. A red arrow points from the "Find your benefits!" text to the dropdown menu. The dropdown menu lists various hospitals: Alameda Health Systems/Highland Hospital, Bellevue Hospital Center, Boston Medical Center, Bronx Care Health System, Brookdale University Hospital, Brooklyn Hospital Center, California Hospital Medical Center, Cambridge Health Alliance, Children's Hospital and Research Center at Oakland, Children's National Medical Center, Christ Hospital, and Coney Island Hospital. To the right of the dropdown, there is a note about CIR members employed at hospitals covered by the House Staff Benefits Plan (HSSP) or the Voluntary Hospitals House Staff Benefits Plan (VHHSB). The note states that CIR members employed at these hospitals have a separate legal benefit in their contract called CIR Legal Services (CIRLS). It also provides a link to learn more about CIRLS and a link to see if a hospital is on the list for HSSP or VHHSB.

care of ourselves and our families.

Find Your Contract

Office Hours

Mon. - Fri. (EST) 9:00 am - 6:00 pm
Scroll down for your hospital page, including your contract, relevant forms, insurance cards and more

Find Us

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Find your benefits! Select your hospital

Find Your Hospital

Alameda Health Systems/Highland Hospital

Bellevue Hospital Center

Boston Medical Center

Bronx Care Health System

Brookdale University Hospital

Brooklyn Hospital Center

California Hospital Medical Center

Cambridge Health Alliance

Children's Hospital and Research Center at Oakland

Children's National Medical Center

Christ Hospital

Coney Island Hospital

Dues

Discounts

Legal

Please note that CIR members employed at a hospital covered by the House Staff Benefits Plan (HSSP) or the Voluntary Hospitals House Staff Benefits Plan (VHHSB) have a separate legal benefit in their contract called CIR Legal Services (CIRLS). To learn more information about CIRLS, or to see if your hospital is on the list for HSSP or VHHSB, [click here](#).

Disability Insurance

INSMED INSURANCE AGENCY

Portable disability income policies offered to you without any medical underwriting requirements or exams. CIR has secured portable disability insurance protection of \$10,000/month benefit for all PCY Levels (Those who have previously been declined can obtain \$5,000 per month). [Click here](#) to sign up.

Contract Review

Sample CIR Hospital

Boston Medical Center

Your union has your back! The incredible benefits you have are a result of your colleagues working together to ensure that resident physicians can both provide the highest quality care possible and improve their working conditions. If you haven't already, [join CIR now](#). We're stronger together.

[ACCESS YOUR BENEFITS](#)



ARTICLE V – COMPENSATION

Section 1. (a) The annual salaries for persons covered by this Agreement shall be as follows:

	2.5% 1/5/2020	2% 7/1/2020¹	2% 7/1/2021	2% 7/1/2022
PGY 1	\$62,900.77	\$64,158.78	\$65,441.96	\$66,750.80
PGY 2	\$65,279.78	\$66,585.38	\$67,917.08	\$69,275.43
PGY 3	\$68,348.86	\$69,715.83	\$71,110.15	\$72,532.35
PGY 4	\$71,567.82	\$72,999.18	\$74,459.16	\$75,948.35
PGY 5	\$75,283.41	\$76,789.07	\$78,324.85	\$79,891.35
PGY 6	\$79,642.10	\$81,234.94	\$82,859.64	\$84,516.84
PGY 7	\$82,418.18	\$84,066.55	\$85,747.88	\$87,462.84
PGY 8	\$85,385.45	\$87,093.16	\$88,835.02	\$90,611.72

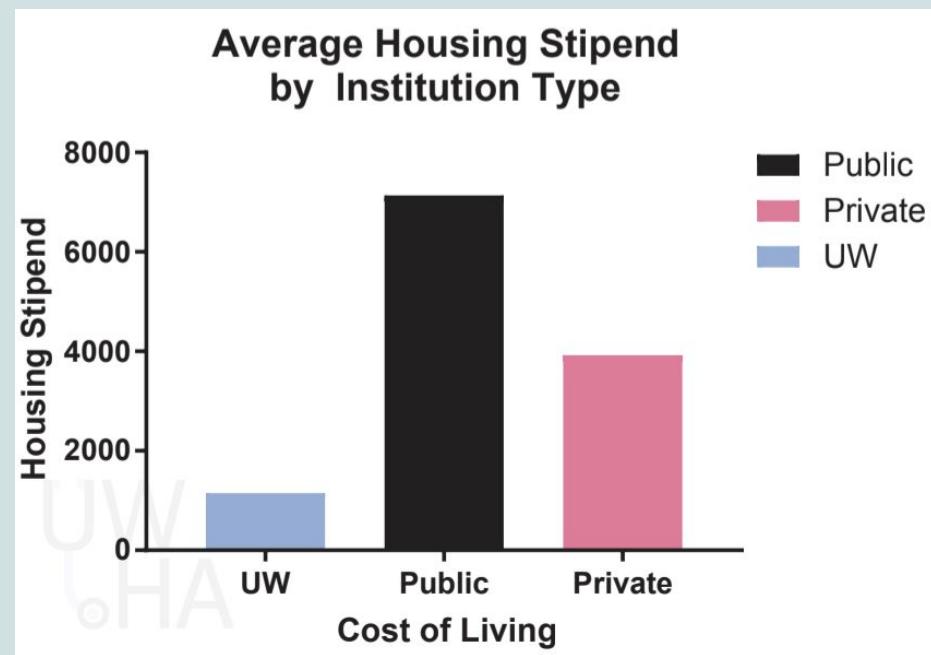
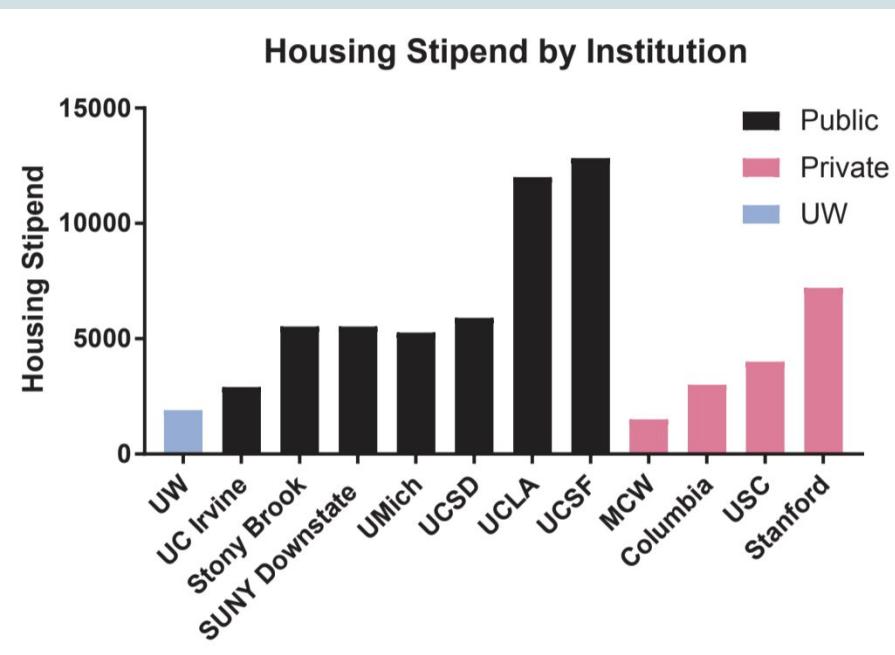
UW Salaries from CBA 2019

	R1	R2	R3	R4	R5	R6	R7	R8
AY2019	\$59,400	\$61,704	\$64,236	\$66,996	\$69,876	\$73,164	\$77,988	\$81,348
AY2020	\$60,588	\$62,940	\$65,532	\$68,340	\$71,280	\$74,628	\$79,548	\$82,980
AY2021	\$61,800	\$64,200	\$66,852	\$69,708	\$72,708	\$76,128	\$81,144	\$84,648

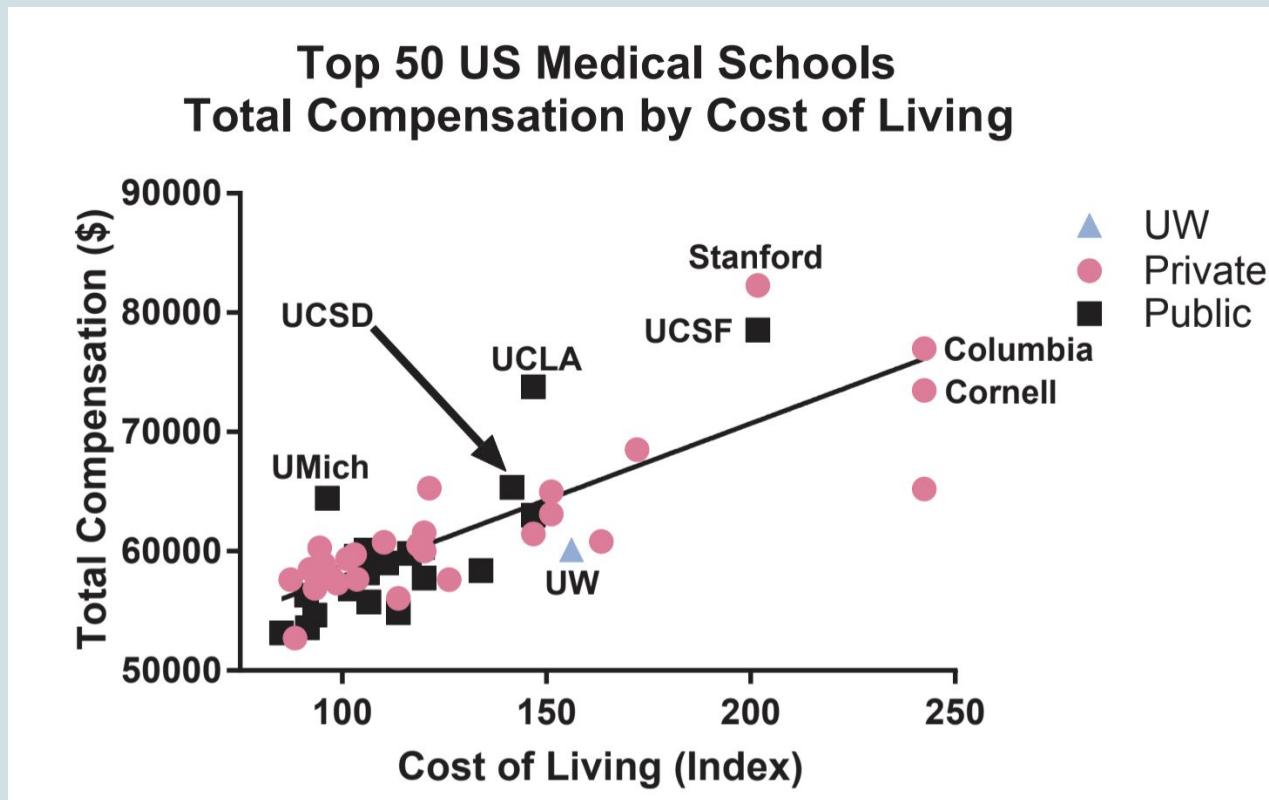
Housing

- **Subsidized or on-campus housing**
- **Housing stipends that offset the cost of living**
- **Housing stipends vary, from less than \$1K per year to upwards of \$12k per year**
- **Housing stipends often do not track accordingly with cost of living**

Housing Stipends (2019 Data)



Total Compensation by Cost of Living (2019 Data)

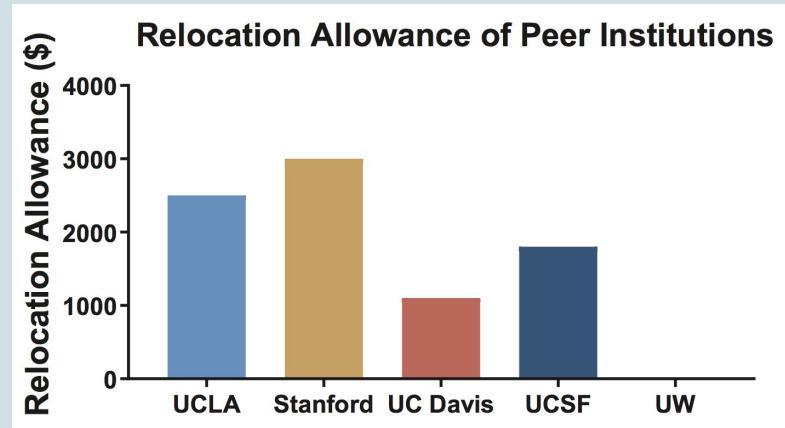


Other Benefits and Protections

- **Relocation**
- **Health insurance**
- **Retirement benefits**
- **Vacation and other leave**
- **Transportation**
- **Meals**

Relocation Reimbursement (2019 Data)

- The cost of moving across the country can add up to \$3-10K
- Relocation benefits are less common in residency, but some institutions provide substantial reimbursements



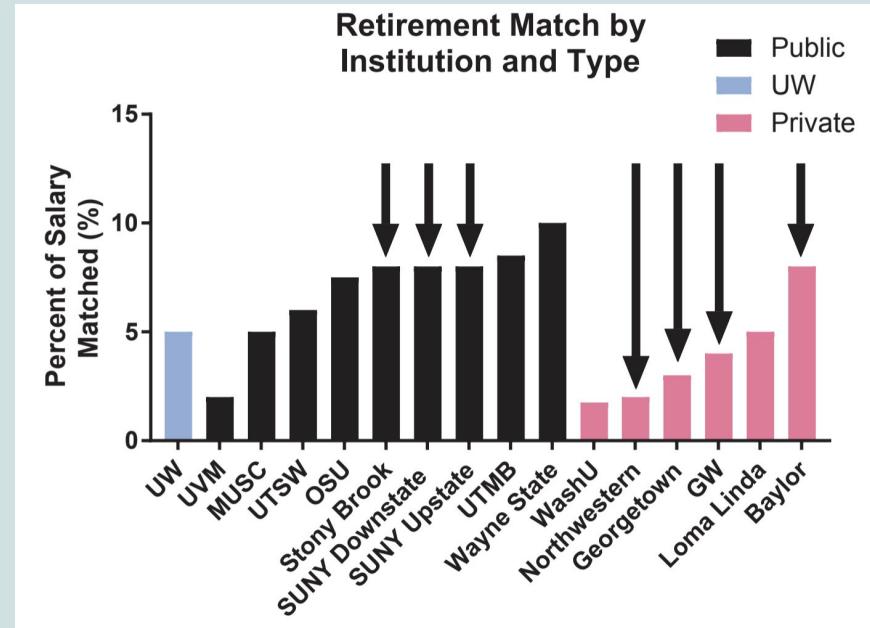
Health Insurance (2019 Data)

- **Extremely variable**
- **At many institutions, residents are in a special health insurance plan that is heavily subsidized, as in the UC system**
- **But at many institutions, residents have the same health insurance options as other employees**
- **At some institutions, monthly premiums are extremely expensive**

	UCLA	UCSF	UCSD	UC Irvine	UC Davis	UC Riverside	U of Iowa	UW: UMP CDHP
Monthly Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25
Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$400	\$1400
Out of Pocket Maximum	\$1000	\$1500	\$1500	\$1000	\$1500	\$1500	\$1700	\$4200
ER Copay	\$0	\$100	\$100	\$0	\$100	\$100	\$100	20%
Office Visit Copay	\$15	\$10	\$10	\$15	\$20	\$10	\$10	15%
Inpatient Copay	\$250	\$0	\$0	\$250	\$0	\$0	10%	15%
Outpatient surgery or procedure		\$0	\$0		\$20	\$0	10%	15%
Imaging (CT/MRI)					\$0		10%	15%
Childbirth Professional/Facility	\$0	\$0	\$0	\$0	\$0	\$0	\$0/10%	15%/15%

Retirement benefits and matching (2019 Data)

- In our analysis, 15 out of 67 institutions offered matching
- At UW, there are some fellow and resident categories that are arbitrarily barred from saving through the UWRP, so be sure to check this for your top institutions



Vacation

- **In our analysis, more than 75% of institutions have at least 4 weeks of vacation, and 10% have 5 weeks of vacation annually**
- **UW will have 4 weeks as of July 2021**
- **Ask how flexible taking vacation is**
 - **Assigned or requested?**
 - **Required to be taken during certain rotations?**
 - **Required to be taken in certain blocks of time?**
- **For many institutions without unions, the amount of vacation varies by specialty**
- **COVID Era: Ask how vacations are honored when scheduled during surges, etc.**



Transportation

- **Parking: Is parking at the hospital free, or reimbursed at all?**
- **Public transportation and subsidies:**
 - Do residents get a free or subsidized transit pass?
 - Subsidized transit passes are common
- **Shuttles: Do the hospitals provide shuttles?**
- **Bike incentives: Does the program reimburse for bike expenses?**
- **Safe ride home program: Does the program reimburse for a safe ride home if you are too tired to drive?**
 - Many programs have a no-questions-asked policy about this

Other benefits to consider

- **Meals:** Most programs provide some sort of meals reimbursements, but these vary quite a bit. Some reimburse in a lump sum, some reimburse a certain amount per call, etc.
- **Professional development:** Many programs give significant reimbursements for conference attendance, equipment and other expenses
 - Inquire how these are disbursed vs reimbursed
- **Childcare:** Childcare benefits are rare, though some institutions provide free back up childcare or some reimbursements.
- **Cell phones:** Rare but some programs provide iphones or give reimbursements for cell phones or cell service
- **Fitness:** Many programs offer access to free fitness facilities or partly reimburse gym memberships

Educational funding examples from other residency programs:

- Einstein: \$1500 per occurrence (conference), \$500 annually
- USC: \$2000 initially, 2% of salary in subsequent years
- UCSD: \$500 annually
- Stanford: \$2000 annually
- Georgetown: up to \$1000 annually
- Loma Linda: up to \$1000 annually

Quality of life

- **Does the institution have 30-hour calls?**
- **How supportive is the program and, separately, how supportive is GME?**
- **Are the residents unionized?**
- **How diverse is the population of residents/faculty/program?**
- **When residents have an issue, does it get fixed?**
- **Are residents frequently breaking work hours?**
- **Is there a malignant culture?**
- **Are residents burned out, depressed, or committing suicide?**
- **Are there free therapy and wellness services?**

How does a union fit into all this?



How common are residency unions?

- According to the AAMC, 8% of resident salaries are decided by unions
- The Committee of Interns and Residents (CIR)
 - The largest housestaff union, representing over 17,000 housestaff at over 60 hospitals
 - CIR is a part of SEIU
 - Dues are 1.6% of salary
- The University of Washington and UCSD have independent housestaff unions
 - RFPU-NW's dues are 0.5% of salary
 - RFPU-NW has over 1,400 members

Why is a union important?

- **More benefits!**
 - UW's first and second contracts won over \$20 million (each time) in added salary and benefits for residents and fellows
 - Guaranteed increases year over year
- **Grievances**
 - If the institution is in violation of your employment contract and you don't have a union, it is almost impossible to challenge this
 - In contrast, RFPU-NW brings several grievances per year and usually wins. Recent grievances included ensuring reimbursements for night and weekend parking, improved sleep rooms, and failure to reimburse for step 3, failure of a program to pay chief residents their stipend
- **Weingarten rights**
- **Advocacy - within your institution, city, county, state, nationally**
- **General Protections - ex. COVID (Paid Admin Leave, MOU)**

Take-home points

- **Things to consider while making a rank list:**
 - **Does this program have a union? What have they won in the past?**
 - **What are the costs associated with this program, i.e. cost of living, rent, transportation requirements, home call requirements, etc**
 - **How does the program offset these costs?**
 - **Salary**
 - **Housing stipend**
 - **Relocation**
 - **Meals**
 - **Health insurance**
 - **Transportation benefits**
 - **Childcare benefits**
 - **Cell phone stipend**
 - **Other fringe benefits**

Questions?