

Army National Guard Physicians



Matthew McDougall,
MD

[Editor's Note: This is a guest post by Matthew McDougall, MD, a regular reader and a PGYII in Psychiatry at the University of South Dakota. In medical school, he was an Army med student/physician recruiter. We have no financial relationship.]

The Army National Guard Program For Physicians

Like all areas of the military, the Army National Guard (ANG) needs doctors. I'm sure you've seen the commercials for the Guard before- one weekend a month and two weeks a year. Plus, you get deployed from time to time but are limited to 90 days "boots on ground" (plus 30 days for in/out-processing) which is far less time than many active duty and reservist doctors do. These deployments can be as frequent as every 2 years, but are generally every 3-5 years. You're a part-time soldier, and when you're a doctor joining, you're a part-time military doctor with all of its pluses and minuses. Just like

the active duty military, the Guard does not deploy medical students or residents.

The National Guard has a Flexible Training Policy that only requires medical professionals to drill at their unit of assignment six times in any calendar year. Remaining drill time can be spent split-training in suitable career oriented activities (call, research, study, presentations, etc.). This policy is up to the unit commander's discretion, but many medical commanders understand the rigor and time commitment involved with medical school, residency and practice. In addition to being flexible with training, they often allow ample time to study while drilling at the unit of assignment.

You will drill with a National Guard unit near your medical school, residency training program and practice. State to state transfers are, for the most part, efficient. If you're planning on moving from California to New York, you'll find a home in both locations. Many residency programs, future employers, and your community will look favorably upon you because you have proven service beyond medical school and residency. You have also demonstrated a selflessness that is essential to becoming a valued physician.

If you are a medical student, you will not be told to apply for a specific specialty. You will enter the CIVILIAN residency match and will match at a CIVILIAN program. Once out of residency, you will work in a CIVILIAN job. Therefore, you can take advantage of CIVILIAN bonuses and practice options. If you join the ANG as a medical student and match into a specialty not on the list, then you will serve your commitment with the Reserve, instead of the Guard.

Anyone who does not have prior service in the military, must sign an "original" eight year contractual agreement. The time in this agreement can be served in the active duty forces, the [Reserve component](#), or the [Individual Ready Reserve \(IRR\)](#).

The Army National Guard uses a “six and two” model, meaning that soldiers need to be in active drilling status for six years before they can join the Individual Ready Reserve (IRR). Troops in the IRR are not obligated to drill, or “serve,” unless called to action by the president. They essentially go about their life with little connection to the military. *[Note this is different from the active duty, where you generally commit to a 4 year period of active duty and 4 years in the IRR-ed]*

Eligible Specialties

The ANG is interested in a broad range of specialties, but not all of them. It designates its desired specialists via a “critical skill shortage list” and includes General Surgery, Internal Medicine, Psychiatry, Family Practice, Emergency Medicine, Neurology and the subspecialties of these fields.

Benefits of Joining The Army National Guard

The Army National Guard provides a combination of state and Federal incentives. Federal incentives are standard from state to state and are even mirrored by other branches of the [Reserve component](#). These incentives include:

1. Student loan repayment of up to \$240,000 (Only pays for medical school loans).
2. Stipends of more than \$2,100 a month while in medical school and residency.
3. Yearly bonuses of up to \$25,000 for board eligible and board certified physicians.
4. Montgomery G. I. Bill – \$350/ month tax free for 36 months during school or training
5. Monthly drill check of at least \$400 as a medical student, \$600 as a resident and \$800 as an attending-increases with promotions and additional time in service
6. Reimbursement for medical licensing exams
7. Paid externships at military facilities

8. Up to 5 days of paid CME (up to \$2500 reimbursement plus pay and benefits)
9. Access to [Tri-Care Reserve Select Health Insurance](#) – \$50/month for you, \$200/month for the whole family
10. State incentives vary but can include automatic state residency at your medical school or state tuition assistance which may cover up to your entire tuition (such as the University of Medicine and Dentistry of New Jersey)
11. Other benefits include an opportunity to travel abroad and do relief work, additional military specific training, mentorship opportunities, leadership opportunities, and optional but exclusive military opportunities such as military teams, combatives training, and flight surgeon training.

MDSSP

The program for medical students is called Medical and Dental Student Stipend Program (MDSSP) and pays \$2100 a month in return for a 2 for 1 commitment. So if they pay you for 4 years, you owe them 8 years after residency.

STRAP

The program for residents is called Specialized Training Assistance Program (STRAP) and pays residents the same \$2,100 a month as the MDSSP. Resident physicians qualify if their chosen specialty is on the Critical Skills Shortage List. Like the MDSSP, taking this incentive obligates a resident to two years of duty for every one year of incentive, payable after the completion of residency. However, if you take STRAP with an equal or lesser amount of MDSSP, the MDSSP obligation drops to a one to one commitment, and the STRAP obligation is made payable upon completion of the MDSSP obligation. So if you get paid for 4 years of med school and 4 years of residency, you'll only owe 12 years on drill status, not 16.

HPLRP

The Health Professions Loan Repayment Program (HPLRP) pays up to \$240,000 in medical school loans. Loans are paid in yearly \$40,000 increments for up to six years or until medical school loans are exhausted. Board certified, board eligible and resident physicians all qualify if their chosen specialty is on the Critical Skills Shortage List. The HPLRP incurs a one to one obligation; the obligation for HPLRP is paid in the year that it is taken. Taking this incentive obligates a board eligible, board certified physician to one year of duty for every one year of incentive, payable in the year that the incentive is awarded.

Residents who take HPLRP must take it in conjunction with STRAP and they can only take it after completing the second year of residency (PGY2). If a resident elected to take STRAP with HPLRP at the start of PGY3, the resident would be need to fulfill both the STRAP and HPLRP obligation. The obligation for the HPLRP would be paid in the year that it is taken and STRAP payback would begin after the HPLRP is exhausted or upon graduation from residency, whichever comes last. So if you had the Guard pay for 4 years of med school, 4 years of residency, and pay back \$160,000 in medical student loans, then your total obligation would be 16 years on drill status.

Bonuses

Yearly bonuses of up to \$25,000 if not fulfilling an obligation for a different incentive program such as MDSSP, STRAP, or HPLRP. This bonus payment is \$25,000/year if contracted for three consecutive years, \$20,000 for two consecutive years, and \$15,000 for one year. Again, specialties must be on the Critical Skills Shortage List. Under current policy, you can only take three years of bonus. The bonus can be contracted at the same time as HPLRP, but payments are made consecutively—first HPLRP and then bonus.

Downsides Of Joining The Army National Guard

1. You're a military doctor. That means you do what you're ordered to do and have less control over your practice, staff, schedule, and hours than you might like. Your pay and benefits are determined by the military.
2. Incentives are subject to change. Sometimes they go away, like when medical school was deemed no longer eligible for the \$4,500 in the Federal Tuition Assistance. Sometimes they increase, like when the student loan repayment was increased from \$50,000 to \$240,000. Bottom line, understand that the incentives will change after you sign your contract. You must be satisfied with your choice and realize that the incentive landscape will shift depending on supply and demand.
3. If you're a medical student, the specialty you choose may not have a slot in the Army National Guard. If so, you will have to transfer to another [Reserve component](#). These components function a little differently than the Army National Guard and can add additional headaches come time for residency.
4. The National Guard requires commitment. You will have to work on weekends when you would rather be with friends or family. You'll have to spend three weeks at phase-two of Officer Basic Leadership Course (OBLC) [*i.e. basic training-ed*] and you'll have to complete phase-one online computer training on your own time (You have up to three years to complete Phase 1 and Phase 2 of OBLC while in medical school and residency, and exceptions are commonly granted).

Maximizing Guard Benefits At Each Stage Of Medical Training

The Pre-Med

Apply to medical schools that are eligible for State Tuition Assistance programs like the University of Medicine and

Dentistry in New Jersey. [100% tuition](#) is hard to pass up.

Pay less attention to in-state vs out of state tuition for public schools if the state will grant you automatic residency for joining the National Guard.

Sign on the dotted line when you are accepted into medical school. Do all your paperwork and processing prior to acceptance so that, upon acceptance, you can turn around and tell the medical school that you now are officially eligible for in-state tuition and state tuition assistance.

The Medical Student

- Join the National Guard without taking STRAP, drill regularly (using the Flexible Training Policy whenever possible) and collect a monthly \$400+ paycheck.
- Utilize state tuition assistance
- Utilize the [Montgomery GI bill-Select Reserve](#) (Chapter 1606). The MGIB pays \$350+/ month tax free for 36 months while enrolled as a full time student.
- Utilize Tri-Care Reserve Select for insurance instead of an expensive medical school plan
- Have the National Guard cover USMLE exam expenses (only test fees, not travel, some board preparation expenses).
- Go on an externship to a military program, as an MSIII or MSIV, collecting active duty pay and receiving reimbursement for all expenses.
- Incorporate two week annual training experience into medical school curriculum.
- Learn as much as you can from drill and tout your service and new found skill set to residency programs.
- Avoid federal incentives (MDSSP, STRAP, and MPLRP) until PGY3, unless you are ready for a longer commitment
- If you find that you don't enjoy the National Guard while in medical school, or in the first two years of residency, you can pass on the Federal incentives and go into the Individual Ready Reserve for the last two years

of your original eight year contract, without further commitment.

The Resident

- If you haven't already joined, don't until the start of your third year of residency. The first two years of residency are busy enough, no need to make life more difficult than it already is. The STRAP program just isn't worth it without the HPLRP.
- Throughout PGY2, work on your National Guard paperwork, because it takes time, and sign up for the STRAP program and HPLRP on day 1 of PGY3.
- If you had \$80,000 in loans, and followed this plan, taking these two incentives would pay off all your loans by the completion of a 4 year residency, also providing an additional \$35,000 in annual income (STRAP plus drill pay) and access to the Roth TSP while in residency. Electing to take these two incentives would not extend the original eight year contractual agreement and you could still enter the IRR in the last two years of your contract.
- If, after six years of service, you really liked the guard, you could sign up for bonuses and possibly even remain until you secure a pension at 20 years.
- This situation becomes more complex with additional indebtedness. If you had \$240,000 in loans, you should do as above, but the HPLRP obligation would be paid in the last two years of residency, and the first four years of practice and the STRAP payback would occur in the fifth through eighth year of practice. This would extend your original contract by 2 years and would require four additional years of active drill.
- Don't forget that you will also receive your monthly drill check, which for a Captain is around \$600, CME funding, and access to Tri-Care Reserve Select and the TSP. Plus you will be able to utilize the flexible

training schedule and you may be able to incorporate your two week annual training into your residency curriculum.

The Attending

- Take a combination of the HPLRP and bonus. Again, your goal is to meet the 6 year active drilling component of the “original” eight year contract and then decide if you want to continue to draw incentive.
- With \$240,000 in loans, only sign up for HPLRP and allow the National Guard to pay your loans in full over the six year active drilling component of the “original” eight year contract.
- If you have anything less than 200,000, take a bonus for the remaining years of the 6 year active drilling component (ie. \$200K plus one year of \$15,000 bonus, \$160K plus 2 years of \$20,000 bonus, \$120K plus 3 years of \$25,000 bonus). Remember, you can contract for these two incentives at the same time (when you sign your original 8 year contract), but they are paid to you consecutively: HPLRP then Bonus.
- Don't forget that you will also receive your monthly drill check, which for a major is around \$800, CME funding, and access to Tri-Care Reserve Select and the TSP. Plus you will be able to utilize the flexible training schedule.

The Prior Service Professional

Prior service professionals do not need to sign an eight year contract and can elect to take incentives in a way that will commit them to less than 6 years of active drilling status.

Medical students and residents may contract a year at a time, and still benefit from state tuition assistance, state residency, Tri-Care, a monthly drill check, retirement points, the flexible training schedule, CME money (after graduating

from medical school) and experience. Avoid taking federal incentives with prior service unless done using the suggestions laid out above.

Board eligible and board certified (BEBC) physicians will have similar benefits to the benefits listed in the prior paragraph and can contract for the HPLRP and bonus on a yearly basis. Remember, incentives are subject to change. If you take an incentive on a yearly basis, it could go away before you are able to maximize the benefit.

Additionally, don't forget about [retirement](#). If you have prior service in the military and you didn't put in enough time to reach the twenty year retirement mark, you can finish out your twenty years of service with the National Guard. The military retirement system is a points system. The amount of pay you receive, depends on your time in service and the number of points you have accrued over that period. Since Active Duty service members acquire more points, they have larger pensions relative to their peers with equal rank and time of service in the National Guard. Active duty members are also able to start taking their pension immediately after retirement, unlike National Guard members who must wait until they reach the age of 60. Still, if you are eight to ten years away from a military pension, and you find you enjoy your time in the National Guard, you might as well finish out your twenty years and become vested in a solid pension plan.

Conclusion

If after having read my post, the Army National Guard entices you, then great, go for it! If not, that's okay, keep looking, there are other opportunities like this, you just have to find the one that meets MOST of your needs and suits your character. The National Guard is not the only available option for physicians. It was the right option for me, and I will be forever grateful for my experience.

Have you considered the Guard? What did you think? Comment below!