

Direct all return-of-service inquiries to saskdocs at info@saskdocs.ca, Subject: Return of Service.

Background/Overview

Practising physicians and physicians in training may enter into Return-of-Service (ROS) agreements through several programs:

- Physicians may apply for bursary/grant incentives within various programs at the Saskatchewan Medical Association (SMA) [Specialist Recruitment and Retention (SR&R) Committee, and Committee on Rural and Regional Practice (CORRP)]. In return for the bursary/grant, the **physician** must enter into a ROS agreement.
- ROS agreements are also attached to certain postgraduate seats through the Canadian Residency Matching Service (CaRMS) process.

The cost of medical training is significant and is funded by Saskatchewan taxpayers. Therefore, it is imperative that the people of Saskatchewan receive a return on this investment. This return is most often completed through the provision of medical services within the province for a specified period. Alternatively, a physician may satisfy the ROS requirement through financial repayment.

There may be circumstances where medical graduates are not able to fulfill the service terms and conditions of their ROS contract. In the case that a physician with an ROS has met all the guidelines established by the Ministry, and cannot secure a reasonable practice opportunity, the Ministry may consider providing a written waiver to void or reduce the requirement to repay.

Steps for consideration of deferral, partial repayment, or waiver:

In order to be considered for deferral, partial repayment, or waiver, medical residents/physicians must:

1. Create an online profile on the saskdocs website at least one year prior to graduation (Available at <http://www.saskdocs.ca/mysaskdocs/registration/>); and,
 2. Apply for positions for which one is trained advertised on the saskdocs job portal (Available at <http://www.saskdocs.ca/opportunitiesinsask/>); and,
 3. Make themselves available for interviews for any position(s) anywhere in the province.
 4. Contact and meet with saskdocs at least one year prior to graduation to commence career planning and seek information on practice opportunities in the province; and,
 5. Email saskdocs six months prior to graduation and one month prior to graduation to provide an update on career planning, and request assistance as needed.
- All physicians are expected to notify saskdocs accordingly if there are any changes to their practice that may affect the terms of their ROS agreement. This includes changes within a training program, updates to address and contact information, changes to practice location, anticipated leaves of absence, etc.

saskdocs will:

- Maintain a provincial vacancy database ('job board') on saskdocs.ca.
- Provide email notification of new postings at the request of residents.
- Promote practice opportunities to University of Saskatchewan (U of S) residents through local events such as resident retreats, academic half-days, and one-on-one meetings.
- Maintain a database of ROS candidates in training and ensure stakeholders have access to the data. Specifically, saskdocs will provide ROS candidates' information to employers and the SMA annually and make the data available to department heads as requested.

Hiring Guidelines for Employers:

- Health care employers are expected to fully consider all applicants who have responded to a posting for a position. This includes all physician applicants, regardless of whether or not they have an ROS. An employer is not required to provide an ROS candidate with an interview or a practice opportunity if the physician is not deemed to be a good candidate for the job.

Consideration of deferral, partial repayment, or waiver

Under the following situations, the Ministry may consider deferral of ROS:

Residents have a period of up to six months ('grace period') from the date of completion of training to establish practice in an eligible community within Saskatchewan. Once a physician commences practice, it is expected that the complete duration of the ROS will be served consecutively, unless approved otherwise. The Ministry may consider the following situations for deferral of the ROS.

- *Fellowship/additional training* approved by the Ministry of Health or the SMA's SR&R Committee or CORRP (when appropriate). Fellowship training deferral requests should be accompanied by an employer's letter expressing need for the subspecialty, or acknowledgement by the physician that if no position is available in the subspecialty the physician will practice in the most general area of training.
- *Medical reasons* (personal or immediate family) as confirmed by a doctor's note.
- *Family leaves* including maternity, parental, or adoption leave.
- *Spousal educational opportunities* outside the province.
- *Travel* for a period of not more than 12 months.
- *Current availability of practice opportunities* - A practice opportunity is not currently available; however, the candidate has been informed that a practice opportunity may become available within 12 months after the grace period. (This must be confirmed by employers/saskdocs).
 - Prior to approving a deferral, for those residents with a rural/regional return-of-service, consideration may be given for service repayment in an urban community in the province.

Under the following situations, the Ministry may consider repayment of 50%

In some situations, the Ministry may consider partial repayment as a reflection of individual or environmental factors that prevent the physician from serving the ROS commitment.

- *Chronic medical conditions* (personal or immediate family) as confirmed by a doctor's note. Prior to approving a reduced repayment amount, consideration may be given to granting approval for a deferral of the ROS.
- *Inability to secure an available practice opportunity* - The physician has applied for and made him/herself available for interviews and made a reasonable attempt to successfully secure any available reasonable practice opportunity for the most general position in his/her specialty, but is not successful in securing a practice opportunity. (A reasonable practice opportunity is defined as any available practice opportunity that was available for any qualified physicians to apply to in any health authority or private practice).

Under the following situations, the Ministry may consider waiving the ROS repayment:

If the physician is genuinely unable to complete the ROS commitment, and has exhausted every option to attempt to fulfill the contract by service, consideration may be given for waiver on a case-by-case basis. The Ministry may consider the following situations for waiver of ROS.

- *Royal College examinations* - The physician has failed all attempts at the Royal College of Physicians and Surgeons of Canada (RCPSC) or the College of Family Physicians of Canada (CFPC) examinations and is, therefore, unable to obtain a license to practice anywhere in Canada. The number of attempts at the exams will be determined or limited by the RCPSC or the CFPC. Physicians must continue to seek opportunities to practice under supervision.

- *Dismissal from training* - The physician has been formally dismissed from residency training and is, therefore, unable to complete the residency training program and obtain a license to practice. Any appeal and legal challenges by the physician to be reinstated into training have been unsuccessful.
- *Long-term availability of practice opportunities* - No practice opportunities are available nor are expected to become available in the core area of specialty training, and none have become available in the 12 months after the grace period (confirmed by employers/saskdocs). The physician has communicated with saskdocs to seek every opportunity for vacant positions.
 - Prior to waiving a ROS repayment commitment, for those residents with a rural/regional return of service, consideration may be given to granting approval for the physician to accept an urban practice opportunity in the province.

Repayment will not be waived in the following situations:

- *Failure to make a reasonable effort* - The physician has not made a reasonable effort (as documented by saskdocs and supported by employers) to be eligible or considered for a position in the province.
- *Failure to accept an available opportunity* - A practice opportunity is available in the province, however, the physician is unwilling to apply or accept an offer in the available community for any reason including personal preference, spousal employment opportunities, family educational preferences, etc.
 - For further clarity, if there are any practice opportunities open in the province, regardless of location, the physician is required to repay the full amount of the ROS requirements if he/she fails to apply for or accept an offer in the province. The only exception is where the vacancy is located in a solo practice community; physicians will not be obligated to practice in a solo practice.
- *Failure to practice in general specialty* - The physician has sub-specialized or received further training that cannot be supported within the province. In this case, the physician is required to complete the ROS in the most general specialty of training.

Guidelines for financial repayment:

- Repayment or practice is expected to start within six months of date of training completion, unless otherwise agreed upon.
- If service is discontinued, repayment in full is expected within three months. However, a monthly repayment plan resulting in the settlement of the account in approximately one to six years (depending on the amount to be repaid) may be arranged. Repayment plans are based on a payback schedule of approximately one year per \$100,000 owing.
- Interest charges will continue to accumulate until the account is paid in full and will be factored into the monthly repayments. Additional lump-sum payments can be made at any time.

Appeals process:

- If a physician is dissatisfied with a decision, the applicant may submit one appeal in writing for reconsideration. Applicants must have reasonable grounds for appeal.