

Chapter 70

TRANSITIONING FROM THE MILITARY: LESSONS LEARNED FROM RETIRED ARMY PHYSICIAN ASSISTANTS

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Introduction

Transitioning from the military is a process, not an event. There are many things to consider before “dropping the paperwork.” Retirement transition for an active duty physician assistant (PA) is full of both opportunities and challenges. The high-demand and portable PA profession is easily adaptable to the civilian market in any number of clinical specialties and practice environments; however, the challenge faced by retiring Army PAs is to disengage from military leadership and clinical responsibilities in sufficient time to adequately prepare themselves for the transition. As dedicated professionals, Army PAs traditionally place the needs of others before themselves. This chapter will discuss specific timelines, lessons learned, and tips for success that may assist Army PAs during their retirement transition.

Preparation Timeline Prior to Retirement

The process of transition should begin about 2 years before the actual retirement date. Once the PA determines their retirement date, they can begin to backward plan for necessary personal, professional, and logistical events. This also allows the PA’s command and Human Resources Command (HRC) enough time to find a replacement and establish a dedicated transition period. If they are lucky enough to be stationed in

the area where they plan to retire, there will be fewer challenges for the PA and their family as they prepare to leave the military.

Two Years Out

The active duty Army retirement timeline begins 24 months prior to retirement and ends 120 days after discharge (the deadline for health and life insurance conversions, as discussed below). At the 24-month mark, PAs should verify all active duty service time and obligations, time in grade, permanent change of station, and documentation for the Post-9/11 GI Bill. The overall military separation and transition process is geared toward an individual who does not already have a civilian job in place. The PA profession's reliance on HRC, the military board and promotions process, and local allocation of resources is markedly different than the civilian hiring process. The Army Soldier for Life Transition Assistance Program provides classes on resume writing, interviewing, and professional discourse (<https://www.sfl-tap.army.mil/>).¹ Participating in these courses is beneficial because most soldiers have not “interviewed” in the traditional sense for any clinical position or professional job during their time in the military. Retiring PAs need to polish their interviewing skills and prepare to sell themselves as a civilian PA. The transition assistance classes also cover what benefits they and their family will be eligible for in retirement, with discussions on TRICARE, the GI Bill, and other enduring programs. PAs may not be aware of all these benefits and programs, and may need to enroll before or soon after retirement.

Two Years to One Year Out

Between the 2-year and 1-year milestones, the Army PA should decide where they want to retire. Employment opportunities and family demands are characteristically the top two factors in determining where a PA leaving the military will establish themselves in retirement.

If the PA will be moving to another area, the mechanics of packing up a household and reestablishing it in a new location is the same as in every other military move. The challenge will be deciding on where to work, the area of medicine to practice in, and the preferred salary range to maintain their quality of life. If the PA is relocating to another city or state, will travel be necessary for job interviews or can

they be conducted virtually? Either way, it is advisable for the PA to take a pass or leave and travel to explore employment opportunities in the retirement location as early as possible. While securing a job 2 years before starting is unlikely, it is possible to begin a dialogue with employers and human resource departments. Emergency departments and urgent care practices have a high rate of turnover and are usually receptive to early inquiry about future positions. Specialty practices may be more challenging, and early professional dialogue with them is encouraged. When deciding on the area of medicine, will there be courses, additional certifications, or skill sets required for the positions? If terminal leave is an option, is it legal to work for the new employer prior to retirement?

If already located in the area where they plan to retire, it is advisable for the PA to work part-time at a civilian facility after obtaining permission for off-duty employment. Doing so will establish them as a credentialed civilian PA in the hospital system or clinical environment where they plan to work full-time after transition.

Twelve Months Out

A year before retiring, an Army PA must submit a retirement request and leave plan through their command and complete the pre-separation transition checklist (DD Form 2648). Final requests for permissive temporary duty and transition leave must be submitted 60 to 90 days taking it; depending on how much leave is requested and when it will be taken, requests may be submitted as much as 6 or 7 months before retirement. PAs must also obtain a secure Department of Defense (DOD) self-service (DS) logon that allows beneficiaries affiliated with the DOD or Veterans Affairs (VA) access to several websites using a single user name and password. This is also a good time to review personnel files and medical records, and gather all military records in one place. Relying on the Army Military Human Resource Record (AMHRR) digital record is not advisable, because access is limited after retirement. Having hard copy files, organized and readily available, is helpful and may be needed by the Retirement Services Office where the PA is outprocessing to complete the DD Form 214, Certificate of Release or Discharge from Active Duty. Copies of medical records should be requested from the appropriate patient administration department at this time. The PA must ensure their file contains records from all their assignments.

The VA Schedule of Ratings and Disabilities is used to determine if retiring officers will get tax-free monetary compensation for injuries and illnesses incurred during service. However, most medical officers do not seek out medical care throughout their career in the traditional sense. Instead, informal consults and orders placed by fellow providers allow officers to continue to work and deploy, which might cause problems for claiming retirement disability benefits. The Army PA should take as much time as they can spare to get any and all conditions documented in their medical records between the 1-year and 6-month milestones before retirement.

Six Months Out

This is a critical point to prepare for VA benefits and future employment. At the 6-month milestone, retiring PAs must complete their Separation History and Physical Examination (SHPE), so it can be used in any claim for VA disability compensation while the PA is still on active duty. Two copies of the SHPE record should be requested, one copy for personal records and the other for the VA disability application.

Civilian Employment Preparation. At about 6 months prior to retirement, PAs should be focused on securing full-time civilian employment. They should also contact the transportation/household goods office for an appointment to initiate any family or household moves. The local transition services office and transportation office will have stated timelines and submission deadlines that should not be missed. Depending on where the PA wants to work, there may be a significant amount of preparation required during the lead-up to the first day of work. Pre-employment tasks may include background checks, credentialing requirements, establishment of state licensure, and obtaining a Drug Enforcement Agency (DEA) registration number to allow them to write prescriptions for controlled substances. A good resource to consult at this point is the American Academy of Physician Assistants website (<https://www.aapa.org/career-central/career-resources/>), which has a wealth of information on such topics as “Prepare resume and curriculum vitae,” “Negotiate your contract,” “Licensure and certification,” “Understand reimbursement,” and “Malpractice insurance basics.”²

Training and Education. Prospective employers may ask for diplomas, course certificates, and transcripts, and procuring

copies of these items may take time. PAs should take advantage of any opportunities available before separation to update required certifications such as Basic Life Support, Advanced Life Support, and Pediatric Advanced Life Support courses, to ensure these skills do not expire soon after separation and early on in their new career.

Contracts. How much experience does the PA have with contracts? Before signing, the PA should always ensure any bonuses, agreements, promises, malpractice coverage (during AND after employment) are clearly stated in the contract.

Curriculum Vitae. PAs should take the time to translate, as appropriate, military responsibilities, especially military-specific duties and leadership positions, into business-oriented language.

Credentialing. Military credentialing is fairly simple, and credentials are online. Providers review their files during in-processing to make sure they are complete and up to date, then wait for a month or less pending approval of the credentials committee. In civilian credentialing, the employer submits the provider's medical credential packet to all the medical insurance plans so the organization can be reimbursed (paid) for the provider's medical care. Until they are credentialed, providers will not be allowed to see patients. This process can take 90 to 120 days for certain contracts. Therefore, it is crucial for PAs to begin to job hunt 6 months before retiring, at the latest. Completing this process while on active duty alleviates the stress of not having clinical privileges during a PA's retirement transition, and will allow the PA to begin working full time as soon as they retire. Additionally, working part-time where the PA plans to get a permanent position, if possible, allows them to explore the organization's personalities and professional environment, and provides the opportunity to change course if there is not a good fit, before it becomes their full-time job. PAs should ask what information will be required at the new job to prove skill competency (eg, letters of certification, procedure logs).

Retirement Ceremony. This is a good time for a PA to decide if they want an individual retirement ceremony or would rather participate in an installation-led group ceremony. Planning for an individual ceremony can be simple or complex. While most PAs are quiet professionals who avoid recognition, a retirement ceremony is more about respecting the sacrifices their families have made throughout their service, and it is a great way to celebrate the cumulative accomplishments of a distinguished career. It also provides closure for a PA and their family

as they close the door on one chapter of life and move on to new adventures. If the PA decides on an individual ceremony, 6 months will give family members enough time to arrange travel and hotels as needed.

Six to Three Months Out

Between 6 and 3 months from retirement, PAs should verify their unit is completing their final officer evaluation report (OER) and retirement award. Most installations will require signed copies of leave forms and at least a draft OER before picking up their unit and installation clearance records.

Three Months Out

About 3 months before retirement/beginning of terminal leave, the PA should make an appointment with the Staff Judge Advocate office to update wills and power of attorney documents. In addition, the installation's transition class should provide information on what medical and dental care options are available for individuals and families; now is the time to choose among the options.

Two Months Out

About 2 months out from retirement/terminal leave, PAs should complete DD Form 2656 (Retired Pay Data/Survivor Benefit Plan). The Survivor Benefit Plan provides eligible beneficiaries an annuity (a monthly payment lasting the beneficiary's lifetime). Enrollment in an annuity plan is a decision that requires careful consideration; eligibility, costs, advantages and disadvantages, and limitations on leaving or changing coverage should be considered. More can be found at the Defense Finance and Accounting (DFAS) website: <https://www.dfas.mil/retiredmilitary/provide/sbp.htm>.³

Also, VA Form 21-526 (Service-Connected Disabilities) should be completed at this time. Form 21-526 is the VA application for compensation, used to make a claim for benefits that arise from disability or injuries sustained during military service. Most Army posts host a Disabled American Veterans or Veterans of Foreign Wars representative office next to the VA office; both organizations can help with submitting disability claims. PAs should use the VA Benefits Due at Discharge

(BDD) program, which combines the SHPE and the VA disability claim. The BDD process allows retirees found eligible to receive disability compensation immediately upon retirement. If they then have a rebuttal or amendment, they can submit additional documentation to the VA for up to 1 year and still receive expedited resolution of their claim. Any adjustment will be back-dated to their retirement date.

The VA claim examination process can take up to 45 days after initial submission. Temporary duty or personal travel should not be scheduled during this period because only one examination can be rescheduled, and most service members require multiple body system or specialty examinations to complete their claim. If their duty position requires them to continue with temporary duty, PAs might have to complete their VA disability claim and examinations after retirement. Once determination is completed, payments will be back-dated to their retirement date. More information can be found at <https://www.va.gov/>.⁴

One Month Out

At 1 month out from retirement/terminal leave, PAs should copy their important email contacts and back up important emails before their government email access terminates.

Retirement Day

Unit and installation clearance are usually done just before the initiation of terminal leave, unless terminal leave was not taken. As with any other permanent change of station or relocation, departing PAs must report to the installation out-processing center to complete installation clearing through Finance and Personnel, and receive their completed DD Form 214. Retirees must return to ID Card Services on or after their retirement date to turn in their active duty identification card and receive a retiree identification card.

Zero to Six Months After Retirement

PAs have up to 120 days after retirement to convert Servicemembers' Group Life Insurance to Veterans Group Life Insurance, if desired. The VA sends the application. Retirees must also sign up for a TRICARE plan within 120 days, which is not done automatically. If applicable,

PAs should compete DD Form 2860, Application for Combat-Related Special Compensation, but only after the VA has given the PA a disability rating.

Additional Lessons Learned and Tips for Success

A few additional lessons learned have been identified to help PAs, throughout their career, to set themselves up for success in retirement. Since joining the Army, the PA's mission has been to support the battalion and its soldiers. As Army PAs traverse their military duties, they are geared for many kinetic variables that are specified and detailed. However, nothing in their arsenal prepares them for the life-changing decision of exiting the military. In preparation for retirement, Army PAs must adjust their approach to support a different mission and focus on their own family and loved ones. With the new mission for retirement, PAs may lack some fundamental concepts that can hurt future job placement.

Training a Replacement

The Army PA must contact HRC to find out who their military replacement is, and get them onboard as soon as possible to allow for a good "left-seat, right-seat" transition. This will provide retiring PAs the flexibility to conduct their transition without a degradation of support to their command. Stepping away at the end of a career is the hardest thing most will do as Army officers.

Healthy Versus Sick Patients

Military providers see for the most part otherwise healthy patients with musculoskeletal injuries and, when deployed, combat injuries. Without caring for patients with morbid or chronic medical problems, an Army PA's primary care skills may become degraded. PAs should therefore be encouraged to seek work in the civilian community to become a more robust and effective clinician (they must first get approval for off-duty employment). For example, is the PA comfortable with treating a morbidly obese patient with diabetes, hypertension, and kidney failure who needs refills on blood pressure medications and wants phentermine? Working in the civilian community during off-duty hours will expand

the PA's medical knowledge base and make them more comfortable treating patients with multiple comorbidities.

Military Medical Benefits versus Insurance or No Insurance

When military providers treat soldiers, they do not need to worry about if, when, or how someone will pay for medications, treatments, or specialty care. Army PAs may lack basic knowledge of simple terms of commercial insurance, such as preferred provider organization, health maintenance organization, and exclusive provider organization. PAs must become familiar with these terms in the civilian community because every decision providers make can and does affect patients' pocketbook and time. Patients want the best care, but insurance providers will only approve of treatments within their plan, or fill medications that are in their formulary. It is very common for a small, healthy family to pay a monthly insurance bill of about \$1,000, with a \$5,000 deductible, and might still pay \$17,000 in a calendar year before their insurance will cover their bills entirely.

Many clinics or organizations may not care if a PA was good at their military job or had saved lives; their reputation may not help them get paid for their patient care. Clinics and medical institutions do care about the medical care they provide, but they want to be reimbursed by the insurance companies. PAs must have their credentialing requirements ready for submission for all the insurance plans. If PAs do not have this information ready or they let any certifications and licenses lapse, it will affect their employer's ability to generate revenue (no credentials, no job; no job, no money). Planning ahead and having copies of certifications and other documents will assist credentialing personnel complete the paperwork for PAs to enter the civilian workforce.

Customer Service

PAs must understand the relationship between customer service and patient care. They must be able to quickly evaluate their patient's situation, understand what the patient needs, and "sell" their diagnosis and treatment plan to the patient. If the patient thinks or feels their treatment is inappropriate, they will either let the provider know it in person, post it on social media, or contact state agencies. If a PA receives bad remarks or has bad experiences, regardless of whether they did the

right thing, the employer could terminate the PA's service if they think it will affect revenue. Again, the hard truth is that institutions want their reimbursements quickly, consistently, and without interruption.

Conclusion

PAs retire for many different reasons: they may have a mandatory retirement date, a family tired of moving, or another deployment coming up, or they may be considering excellent civilian salaries. Whatever the reason, PAs should plan early, do the research, stay flexible, and definitely be patient.

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