

# Moving Forward: Retirement Opportunities for Senior Physicians

DONNA SINGER, MS

As national and local medical organizations explore how to assess senior physicians and their competence and skill, it is important for physicians to understand that retirement can be an exciting, interesting, and significant life stage in and of itself. Many opportunities may exist – both within and outside of health care – to allow these physicians who no longer practice, to continue to live meaningful and satisfying lives. Toward that end, it may be helpful for hospitals and other health care organizations to provide lectures, seminars, and small group discussions related to retirement in order to reduce the fear that professional life may definitely be over once one leaves clinical practice.

Also while still practicing clinical medicine, some physicians may want to develop a plan as to what they will do next. Others may want to retire first and perhaps have a period of rest and relaxation for a few months before thinking about or planning how to spend the rest of their time/lives.

Each physician needs to retire in the way that works best for him or her. Yet, if observations and/or assessments indicate that one must leave clinical practice before realizing this on his or her own, the situation may be daunting.

When most people think about retirement, specific words or concepts immediately come to mind such as:

- Extended down time
- Boredom
- Lonely time
- Financial considerations
- Relaxation and fun
- Writing
- Traveling
- More family time

It is clear from the above, that there is no one attitude about retirement. Moreover, there is no one model of retirement. Jawaharlal Nehru said, “We live in a wonderful world that is full of beauty, charm, and adventure. There is no end to the adventures we can have if only we seek them with our eyes open.” These adventures for a retiring physician may involve travel or may be right at home.

In today’s world, retirement may turn out to be twenty or more years. Therefore, living with meaning, passion, and purpose will be important for well-being and longevity.

**The following activities may be helpful for physicians, as they plan for the future:**

## Activity 1 – My Current Reality

*(While still in clinical practice)*

Using percentages (%), how much of my time do I currently spend in each of the following areas?

(Total should add up to 100%).

- Paid work
- Leisure activities
- Family
- Friends
- Health/Self-care
- Personal growth
- Spirituality
- Financial matters
- Living environment
- Voluntary activities
- Other: .....

## Activity 2 – Envisioning the future

*(When I am retired)*

Using percentages (%) when I retire, how much of my time would I like to spend in each of these areas?

(Total should add up to 100%.)

- Paid work
- Leisure activities
- Family
- Friends
- Health/Self-care
- Personal growth
- Spirituality
- Financial matters
- Living environment
- Voluntary activities
- Other: .....

### Activity 3 – Learning from what has worked

Another activity that has proven to be helpful in envisioning the future is called Appreciative Inquiry. This technique helps you to understand what has worked for you in the past and therefore what might be a direction for you in the future. Four questions that may prove helpful are:

- What first attracted you to medicine as a career?
- What energized you in the early days of medical practice?
- As you think back on your career to date, what could you say was a special moment when you felt most alive, involved, and excited about your work?
- What, if anything, might your answer to question #3 tell you about ways you might be engaged in your retirement, in medicine or other areas?

### Activity 4 – Reflection

Schedule a time and select a place to have a “meeting” with yourself. Think back to the time before you decided on a career in medicine. What subjects in school did you excel in? What subjects or extra curricula activities did you enjoy most? If you hadn’t become a physician what other career(s) might you have been interested in pursuing? If you have family members or friends who knew you pre-medical school, ask them what, if any, career they think you would have enjoyed and been successful in.

### Activity 5 – Interviewing colleagues and friends

Contact colleagues and/or friends who have been retired for at least a couple of years, and ask them these questions and questions of your own:

- What is your typical day like?
- What were the first six months of retirement like for you?
- What have been your three greatest joys in retirement?
- What have been your three greatest challenges in retirement?
- How have you integrated your personal and “professional” life in your retirement?
- What advice or suggestions would you give to a physician who is thinking about retiring?

You may want to keep a notebook with what you’ve learned from these interviews. Perhaps you’ll discover that the individuals you interview will really enjoy the opportunity to share their experience with an interested person such as you.

### Moving Forward: Retirement Opportunities

Many physicians have found one or more of the following options satisfying, rewarding, and/or stimulating after leaving a long career in clinical practice:

**Within health care:** Teaching medical students as a volunteer, teaching abroad, volunteering in a clinic locally,

volunteering in a clinic in another country, committee work in a medical society, committee work in your hospital or organization, writing about issues or concerns in health care, lecturing, consulting, expert witness, working in a pharmaceutical company, tutoring individual medical students.

**Outside of health care:** (Following an interest or passion – previous or new) Performing in a musical group (voice or instrument), learning to play an instrument, joining a chorus or choir, studying music history, taking art lessons, visiting museums, studying art history, writing articles, writing a blog, writing a novel, writing a memoir or family history, studying genealogy, travel in the United States, travel abroad, visiting specific local historical sites, travel for pure adventure, travel for learning, beginning an exercise program, learning and engaging in a new or different sport, combining travel with exercise (walking trips or bicycle trips), participating in a marathon, visiting family, family travels and vacations, caring for grandchildren, organizing family reunions, learning to cook, going to a cooking school, taking cooking classes, learning about healthy eating.

Any one of the above activities either in health care, related to health care, or completely separate from health care, could be developed into what is known as an encore career. This next career might be strictly as a volunteer, or could be a paid engagement.

Physicians may be surprised to realize how many different opportunities there are for meaningful engagement after clinical practice. Not all of the above activities are sufficient to totally satisfy one’s emotional, social, or learning desires; more than one can be engaged in at the same time. However, it’s important not to become so busy that work-life balance once again becomes a challenge.

### A Role for Hospitals and Health Care Organizations

Hospitals and other health care organizations can play a major role in helping all senior physicians look forward to retirement regardless of their age, ability and acumen. Physicians who are suddenly advised not to practice clinically any longer or are actually told they may not practice any longer can find themselves despondent and worried. Realistic yet positive presentations by hospitals or health care organizations about this next life stage – with guest speakers, seminars, and discussion groups – can be quite helpful. Even former clinical “stars” returning to tell about their experiences since retiring can be reassuring to those who fear the loss of identity after so many years as a clinician.

The message is clear: there is meaning in life after full-time clinical practice. Those individuals who enter this life phase with a positive attitude, in spite of a variety of challenges – perhaps physical and/or cognitive challenges – will find meaning and feel energized and productive. Knowing the many possibilities available to senior physicians after clinical practice will hopefully help with this transition.

**Interesting Books Related to Retirement****The Encore Career Handbook, How to Make a Living and a Difference in the Second Half of Life***Marci Alboher***80 Things to Do When You Turn 80***Mark Evan Chimsky, Editor***Live Smart after 50!****The Experts' Guide to Life Planning for Uncertain Times***Life Planning Network Editorial Board***Legacies of the Heart, Living a Life That Matters***Meg Newhouse, PhD***Time-shifting, Creating More Time to Enjoy Your Life***Stephan Rechtschaffen, MD***70 Things to Do When You Turn 70***Ronnie Sellers, Editor***The Couple's Retirement Puzzle, 10 Must-Have Conversations for Creating an Amazing New Life Together***Roberta K. Taylor, RNCS, MEd; Dorian Mintzer, MSW, PhD***Author**

Donna Singer, MS, PCC, Coach and Consultant to Physicians,  
Donna Singer Consulting, LLC.

**Correspondence**

[donna@donnasingerconsulting.com](mailto:donna@donnasingerconsulting.com)  
415-789-5042