



**Transition to Practice:
A Guide for Family Medicine
Residents in Ontario**

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Introduction

Making the transition from residency to independent practice can be daunting. Not only are there decisions to make about the direction of your career — where to apply, how to find opportunities — you may also need to address new educational, regulatory and business requirements, not to mention the challenges to your physical and mental wellness.

The Ontario College of Family Physicians (OCFP) has developed this guide to support you in this important move by providing clear, up-to-date, practical information to address many of the challenges family medicine residents face. This guide provides essential resources in a step-by-step approach to help you feel confident during the transition to independent practice.

We trust you will find this information helpful. If you cannot find what you need, please feel free to get in touch with the OCFP at ocfp@ocfp.on.ca.

Key Resources for Transition to Independent Practice

The Ontario [Ministry of Health](#) is responsible for the administration and provision of public healthcare in Ontario.

The ministry's **must-read webpage** [Resources for Physicians](#) contains important information, including the following:

- How to register to receive an OHIP billing number.
- An overview of the Schedule of Benefits, monitoring of physician claims and the claims submission process.
- Details on registering for Ontario Health Insurance coverage.



TiPS Toolkit

[Health Force Ontario \(HFO\)](#) Marketing and Recruitment Agency is now part of Ontario Health.

HFO has developed a comprehensive [Transition into Practice Service \(TiPS\) toolkit](#). The chart below lists the modules from the toolkit that may be especially helpful as you start your independent practice in Ontario:

Module Title	Topic(s)	What You'll Find
Countdown to Practice	Residency checklist and next steps	Guidance on completing the paperwork and necessary steps to begin practising independently.
Finding Your Ideal Practice	Job search and CV tips	Details on how and where to search for practice opportunities, resources to help you evaluate practice opportunities, tips for developing your CV and interview advice.
Compensation, Incentives and Benefits	Payment and billing information, incentives and benefits	An overview of the types of compensation, incentives and benefits available to Ontario physicians, for new graduates and established physicians.
The Business Side of Medicine	Available business resources and services	An overview of personal and professional planning, legal services, electronic medical records, building your practice and improving service quality for Ontario physicians.
Providing Locum Coverage in Ontario	Locums 101	An overview of the locum experience, how to find locum opportunities in Ontario and a summary of different provincial locum programs.
Teaching as Part of Your Practice	Teaching opportunities	How physicians can become involved in educating medical learners as faculty for medical schools in Ontario or in a medical education program.
Physician Well-Being	Wellness resources	Resources to support various aspects of health, including physical, mental and spiritual wellness.
Physician Resources	Other essential physician resources	A compilation of vital physician resources covering a wide variety of topics relevant to practising medicine in Ontario.
Taking Over a Family Practice: Joining a Group Patient Enrollment Model	Taking over an established practice	A step-by-step guide to ensure a smooth transition when taking over an established family practice.



Additional Practice Management Resources

The Canadian Medical Association (CMA) has three helpful resources to support you in this stage of transition:

- ✓ Checklist of Things to Do Before Starting Practice (Family Medicine)
- ✓ Checklist – Getting Started as a Professional
- ✓ Locum Evaluation Checklist

The Ontario Medical Association (OMA) also offers several resources to help you get started. It has prepared a guide that provides advice on starting and managing a practice, general principles of OHIP billing, professional obligations, how to avoid common mistakes, practice checklists, guidelines on the timing of the necessary steps and more. The guide is not specific to family medicine, but it does focus on establishing a community practice.

OMA early career seminars expand on these topics and are hosted throughout the year. Interactive eLearning modules are also available on a variety of topics related to physicians' everyday practice. Several practice-based discounts are also available through the OMA's exclusive affinity program:

- Education Network
- OMA discount program

What You Need to Practice in Ontario

Exams Prior to Practice

You must pass examinations before completing your residency to be eligible to receive an independent practice licence in Ontario through the [College of Physicians and Surgeons of Ontario \(CPSO\)](#). The process is as follows:

Medical Council of Canada Qualifying Examinations (MCCQE)

- You can apply for both MCCQE Part I and Part II through your [physiciansapply.ca](#) account. More information about the exams is available [here](#).
 - **Part I** is a written summative examination that is typically completed at the end of medical school (or during residency, if necessary) that assesses medical knowledge and clinical decision-making.
Part II is a two-day clinical examination completed during PGY1 or PGY2 that assesses your ability to apply medical knowledge, therapeutic plans and professional behaviour. You must pass Part I before attempting Part II.

College of Family Physicians of Canada (CFPC) Certification Examination in Family Medicine

- This two-part examination is completed over two days and there are opportunities to take the exam every spring and fall.
 - The **written component** is a four-hour computer-based exam composed of short-answer management problems (SAMPs).
 - The **oral component** is composed of five 15-minute simulated office oral exams (SOOs).
- You can apply for the spring or fall sitting through the [CFPC platform](#). More information about the exam is available [here](#).

Sources: *CFPC: Certification Examination in Family Medicine, Health Force Ontario*

Professional Memberships

You need to know about the professional membership associations, regulatory and legal protection / insurance organizations that serve family physicians in Ontario. Many of these memberships are mandatory to practice in Ontario.

Provincial and National Medical Associations

The College of Family Physicians Canada	
Organization	The College of Family Physicians Canada (CFPC) is the professional organization responsible for establishing standards for the training, certification and lifelong education of family physicians. It also advocates on behalf of the specialty of family medicine, for family physicians and for their patients.
What You Get	Access to up-to-date research, resources, Mainpro+® programs, continuing professional development, advocacy/leadership opportunities and more.
Membership Requirement	Required as a Practising member and to track Mainpro+® credits, or optional if no longer actively providing medical care.
Of Note	Medical learners and residents are members but do not need to pay CFPC or Chapter fees. See Section 10.6-10.8 of CFPC By-laws . Every July 1, you can renew your membership.
More Information	<ul style="list-style-type: none"> • CFPC website • FAQs

Ontario College of Family Physicians	
Organization	The Ontario College of Family Physicians (OCFP) represents more than 18,000 family physicians, including residents, retired family physicians, and more than 15,000 who are working in communities providing care to patients. Our members care for Ontarians across the health system from comprehensive community practices to hospitals, emergency departments and urgent care clinics, to palliative care and more. The OCFP supports its members by providing evidence-based education and professional development, promoting and recognizing leadership excellence in family medicine, and advocating for the vital role family physicians play in delivering the highest quality care to patients and families across Ontario.
What You Get	Access to member-only updates and information for Ontario family physicians, resources, Mainpro+® programs, continuing professional development, advocacy/leadership opportunities and more: <ul style="list-style-type: none"> • Education • Advocacy for Ontario Family Physicians • Awards • Annual Meeting of Members
Membership Requirement	Automatic once you complete your accredited training program and based on membership classes defined in CFPC and OCFP by-laws. Optional if no longer actively providing medical care.
Of Note	You are automatically assigned membership through the CFPC.
More Information	<ul style="list-style-type: none"> • OCFP website • About Us

Provincial and National Medical Associations (cont'd)

Ontario Medical Association	
Organization	The Ontario Medical Association (OMA) is a membership organization that represents physician interests at the provincial level.
What You Get	Access to various resources, including exclusive discounts and offers, billing resources, legal incorporation support, advocacy tools, health policy guidance, insurance, legal affairs support and a retirement savings program. In addition, it offers opportunities to network, build relationships and engage in leadership roles through member-run committees and elected positions.
Membership Requirement	Mandatory by law to practice in Ontario.
Of Note	The mandatory membership fee will be collected from OHIP billings or by direct payment to the OMA.
More Information	<ul style="list-style-type: none"> • Sign up through the OMA's website. • Fees website.

Canadian Medical Association	
Organization	The Canadian Medical Association (CMA) is a national voluntary association of physicians. It represents and advocates for physicians and healthcare across Canada.
What You Get	Access to various clinical resources, medical journals, textbooks, exclusive discounts for clinical tools and services, physician wellness resources and advocacy opportunities.
Membership Requirement	Optional.
Of Note	The CMA is a national organization; the OMA is an autonomous provincial organization in Ontario.
More Information	<ul style="list-style-type: none"> • Sign up for CMA membership by visiting the CMA membership website. • Fees website.

Regulatory College

College of Physicians and Surgeons of Ontario	
Organization	The College of Physicians and Surgeons of Ontario (CPSO) is the regulatory body of medical practice in Ontario.
What You Get	A CPSO number (Certificate of Independent Practice) is required for independent, unsupervised practice upon graduation from residency.
Membership Requirement	Mandatory to practice in Ontario.
Of Note	<p>Supporting documents required to obtain a CPSO number:</p> <ul style="list-style-type: none"> • Copy of medical degree • Proof of Canadian citizenship/permanent resident status • Criminal record check (completed within the last six months) • Confirmation of Completion of Training letter from program director • Serology for HIV and hepatitis B and C (completed within the past year) <p>Apply through physiciansapply.ca:</p> <ul style="list-style-type: none"> • You must obtain authorization from CPSO to apply through the portal by emailing inquiries@cpso.on.ca with confirmation that you are taking the CFPC exam +/- MCCQE. • For out-of-province residents, <u>additional documentation</u> is required. • Applying online is helpful if you are planning to apply to multiple provinces for independent practice. • You must reapply for a CPSO number (even if you are a current family medicine resident in Ontario and already have your resident CPSO number). You will need an up-to-date police record check, blood work (HIV, hepatitis), CV, proof of training, etc.
More Information	<ul style="list-style-type: none"> • See the CPSO website for more information. • You can obtain your CPSO number by applying online at physiciansapply.ca or by emailing inquiries@cpso.on.ca. • Fees website.

Medico-legal Protection and Insurance

Canadian Medical Protective Association	
Organization	The Canadian Medical Protective Association (CMPA) is a membership-based, not-for-profit organization that provides members with resources, legal advice and services.
What You Get	Liability protection for meeting the ethical expectations of a physician.
Membership Requirement	Mandatory to practice in Ontario.
Of Note	<ul style="list-style-type: none"> • Application processing time is approximately two weeks. • You must transition your insurance to cover you for independent practice. Here are the steps for making the change from a resident to an independent license: <ul style="list-style-type: none"> ■ If you already have a CMPA number, call the CMPA to notify them of the change and the date it will take place to ensure you have the correct coverage. ■ Additional documents and/or formal application are not required. • You can <u>defer payment of CMPA membership fees</u> for up to six months. • Pay either once per year (Option A) or through monthly automatic payments (Option B): <ul style="list-style-type: none"> ■ Option A: you receive your <u>reimbursement from MOHLTC</u>, as part of its Medical Liability Protection Reimbursement Program, in advance of paying your CMPA fees. ■ Option B: you receive four quarterly reimbursement payments.
More Information	<ul style="list-style-type: none"> • Visit the <u>CMPA membership website</u> to apply. • Find out more about the payment deferral system <u>here</u>. • Fees <u>website</u>. • Transitioning from a postgraduate training program to practice <u>website</u>.

OHIP Billing Number

- Your **Ontario Health Insurance Plan (OHIP)** billing number is required to submit claims for the insured services you provide. Note the following:
 - You can apply for a billing number once you have been approved for an independent practice certificate by the CPSO.
 - You can begin practising while you await your billing number, as long as you have your CPSO independent practice license. You can then bill retroactively for the services you provided for up to six months. However, payment for your work during this period will be delayed.
 - You may submit an application form for an OHIP billing number before receiving a CPSO independent license, but your OHIP application will not be processed until your CPSO license is confirmed.
 - It takes a couple of months for the application to be processed and to receive your billing number.
 - Your application can be emailed, faxed, or mailed through the [MOHLTC's website](#).
- **Requirement:** Your CPSO independent license number (in order to apply).
- **Cost:** Free
- **Processing time:** Four to eight weeks
- **Tips:**
 - Download the [OHIP billing/fee schedule](#) before starting your practice and keep it handy.
 - Think about setting up your [EMR/billing software](#) and whether you will complete your own billing or hire someone to do it. You can pay a billing agent to bill OHIP on your behalf (can help ensure full payment for the services you provide) or you can save money by doing it yourself.

WSIB Ontario Number

- **WSIB Ontario (The Workplace Safety and Insurance Board)** provides wage-loss benefits and medical coverage for certain cases where injury or illness occurs in the workplace.
- **Why apply for a WSIB number:** Physicians who treat injured and ill workers must be registered with WSIB Ontario to bill WSIB Ontario these services.
- **Requirements for registration:**
 - Your CPSO number
 - Your OHIP billing number
- **Cost:** Free
- **Timelines:**
 - Apply after your residency
 - Processing generally takes four to six weeks
- **Apply:** [Register online](#). Learn more about becoming [a WSIB healthcare provider](#).

Setting Up Online WSIB Billing (eBilling)

- The WSIB can process invoices for services through its eBilling system, which is administered by Telus Health Solutions through a secure server. Online WSIB billings pay you more and are processed faster than paper billing.
- **To register** for WSIB's eBilling service and to receive your provider billing number, visit the [Telus Health website](#). You can also call Telus at 1-866-240-7492 for more information. This [WSIB physician billing wizard](#) can help you determine when to bill WSIB.

Compensation and Benefits

\$ Payment Models

Compensation Model	Applies To	Joining the Model
<p>Fee for Service <i>Income through fee for service billings</i></p>	<p>Fee for Service (FFS)</p>	<p>Billing method used for physicians not in a patient enrollment or salary model</p>
<p>Enhanced Fee for Service <i>Majority of income through fee for service billings</i></p> <p>Incentives, premiums and bonuses, chronic disease management and preventive care are paid for eligible services to enrolled patients.</p> <p>Additionally, physicians receive monthly comprehensive care capitation payments for all enrolled patients.</p>	<p>Comprehensive Care Model (CCM)</p>	<p>Model for solo physicians</p> <p>No restrictions</p>
	<p>Family Health Groups (FHG)</p>	<p>Model for at least 3 physicians</p> <p>No restrictions to join or start a FHG</p>
<p>Blended Capitation Model <i>Majority of income through capitation fees</i></p> <p>Capitation based on a defined basket of primary care services provided to enrolled patients based on age/sex of each patient. Fee-for-service paid for other services.</p> <p>Additionally, physicians receive monthly comprehensive care capitation payments for all enrolled patients. Bonuses, premiums and special payments are paid for services such as chronic disease management, preventative care, prenatal care and home visits for enrolled patients, and for hospital visits, obstetrical care and palliative care for all patients.</p> <p>It differs from a FHN in base rate, basket of core services and bonus amounts.</p>	<p>Family Health Network (FHN)</p>	<p>Requires a minimum of six physicians</p> <p>May replace a retiring or leaving physician anywhere in province</p> <p>May start or add to existing models in areas of high physician need only</p> <p><u><i>See “Joining a FHN or FHO” on p.3 for more details</i></u></p>
	<p>Family Health Organization (FHO)</p>	
<p>Complement-based base remuneration plus bonuses and incentives <i>Majority of income through base rate payments</i></p> <p>A base payment for a full-time equivalent “complement” in a given community/geographic area in addition to overhead payments, locum coverage, premiums and bonuses.</p>	<p>Rural-Northern Physician Group Agreement (RNPGA)</p> <p>Group 1: formerly Northern Group Funding Plans</p> <p>Group 2: formerly Community Sponsored Contracts</p>	<p>Join an existing approved group in one of the Northern Communities</p>

Compensation Model	Applies To	Joining the Model
<p>Blended Salary Model (BSM)</p> <p><i>Majority of income from salary</i></p> <p>Physicians are salaried employees of Community or Mixed Governance Family Health Teams: salary based on number of enrolled patients, plus benefits, bonuses.</p>	<p>Community-Sponsored Family Health Teams (FHT)</p>	<p>Must be employed by one of the Community-Sponsored FHTs in Ontario</p>
<p>Salaried model</p> <p><i>All income from salary</i></p> <p>Salary, pension and benefits are included for full-time physicians.</p>	<p>Community Health Centres (CHC)</p>	<p>Must be employed by one of the CHCs in Ontario</p>

Source: *Health Force Ontario*

OHIP Billing in Ontario

Billing 101

1. Determining which codes to bill

- The most important resource for billing codes is the Schedule of Benefits. This is a lengthy document for all physicians, so the OMA's Section of General Family Practice created a specific billing guide for family physicians with commonly used codes. It is available here.
- For details on virtual care codes and more, refer to the recording of the Family Medicine Billing Seminar found here.

2. How to submit billings to the MOH

- OHIP claims are submitted through a secure electronic data system called the Medical Claims Electronic Data Transfer (MCEDT) system. It's a secure system that allows you or third-party software providers to submit claims to OHIP.
- Begin by setting up a Go Secure account here. This will allow you to designate a billing service. Note: Government of Ontario (GO) Secure is being replaced by OPS BPS Secure (Ontario Public Service Broader Public Service Secure) in 2024.
- You can use a private biller or a third-party electronic billing application (i.e., Dr.Bill, Cabin MD, MD Billings).
- OHIP billings must be submitted to the ministry within three months of providing the service.

3. How and when you receive payment

- Submissions and payments run on a monthly cycle. Claim cut off is usually the 18th day of each month and are typically processed for payment by the 14th business day of the following month.
- The first week of each month you receive two reports from the ministry:
 - 1) Remittance advice (RA) report
 - 2) Claims Error Report

4. How to rectify rejected billings

- This will depend on how you submit your billings. If you use a billing agent or third-party application, this will sometimes occur automatically.
- Common reasons for rejected billings:
 - Patient is uninsured (i.e., out of province patient or patient has an expired health card)
 - Unacceptable diagnostic code
 - Incorrect hospital admission date
 - Claim paid to another physician
 - Exceeding claim limit (i.e., C002 can only be billed in hospital during the first 5 weeks; billed a code for a rostered patient and they are not rostered or vice versa)

Source: *Dr.Bill Medical Billing in Ontario [Resource](#)*

5. What services are not covered by OHIP

- WSIB claims. They must be submitted through WSIB (see [page 11](#))
- Prescription renewals without a documented visit
- Medical travel advice, prescriptions and immunization for travel outside of Canada
- Cosmetic procedures
- Sick and fitness to work notes
- Disability tax credit
- Licensing forms or certifications (i.e., Driver's form)
- Medical or legal reports
- Disability certificate treatment plan
- Insurance medical examination reports

Source: *OMA [Uninsured Services Guide](#)*



Rural Family Medicine Incentives

Canada Student Loan Forgiveness for Family Doctors and Nurses

What's Available	Forgiveness of up to \$16,000 per year, to a maximum of \$60,000 (may be subject to change), over five years to be used towards the national portion of your OSAP loans.
Eligibility	<ul style="list-style-type: none"> • Be a family doctor or family medicine resident in Canada. • Have an outstanding balance on a Canada Student Loan on which payments are up to date. • Have been employed for 12 months in a designated community (does not apply to family medicine residents) and provided in-person services for 400 hours (or 50 days); see this page for more details on under-served rural or remote community.
Requirements	<ul style="list-style-type: none"> • CPSO registration number. • Signature of immediate supervisor to verify time employed/period of service.
Timeline	Apply after completing 12 months of employment.
For Details and to Apply	Visit the Canada Student Loan Forgiveness information page and fill out the application form .

Northern and Rural Recruitment and Retention Initiative (NRRRI)

What's Available	<ul style="list-style-type: none"> • Grants between \$84,718 and \$124,730 (may be subject to change), with amounts paid quarterly over a four-year period; amount determined by the Rurality Index for Ontario (RIO) score of the intended community of practice (RIO score is a measure of how rural a location is to ensure appropriate funding). • Financial recruitment incentives are paid out quarterly over a period of four years — 40 per cent in year-one, 15 per cent in year-two, 15 per cent in year-three and 30 per cent in year-four.
Eligibility	<ul style="list-style-type: none"> • A community is eligible if its RIO score is 40 or greater or if it is in one of five urban referral centres: North Bay, Sault Ste. Marie, Sudbury, Thunder Bay or Timmins. • A physician must commit to full-time family practice in a primary care model (i.e., minimum 40 hours per week). • Physicians must agree to provide ER coverage, unless exempted by community or hospital. • You cannot receive the NRRRI and NPRI financial incentives simultaneously.
Requirements	<ul style="list-style-type: none"> • CPSO number and certificate of registration. • CFPC certificate of registration. • Proof of CMPA coverage. • Letter of acceptance from the community for full-time practice establishment. • Proof of hospital privileges in the eligible community.
Timeline	Application must be received and approved before establishing practice within the community.
For Details and to Apply	Visit the NRRRI information page and fill out the NRRRI application form .

Northern Physician Retention Initiative (NPRI)	
What's Available	\$7,000 taxable incentive distributed at the end of the fiscal year (may be subject to change).
Eligibility	<ul style="list-style-type: none"> Physician must have completed at least four years of family practice in Northern Ontario and must continue to provide care until the end of that fiscal year. Eligible communities in Northern Ontario include, districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Muskoka, Rainy River, Sudbury, Thunder Bay and Temiskaming. You cannot receive the NRRRI and NPRI financial incentives simultaneously.
Requirements	<ul style="list-style-type: none"> CPSO number and certificate of registration. CFPC certificate of registration. OHIP billing number with billing privileges. Proof of active hospital privileges within the community.
Timeline	Applications are usually due before the end of the fiscal year; deadlines can be found on the MOHLTC website .
For Details and to Apply	Visit the NRRRI page .

Family Physician Outreach Program	
What's Available	<p>This program offers compensation for physicians willing to provide care through:</p> <ul style="list-style-type: none"> Primary care clinics in outlying communities with Underserved Area Program-funded clinics or nursing stations, or Physician telephone back-up to RNs or NPs working in Underserved Area Program-funded clinics or nursing stations.
For Details	Visit the Outreach Program information page .

Rural Family Medicine Locum Program	
What's Available	<ul style="list-style-type: none"> Locums in rural Ontario are available through the Rural Family Medicine Locum Program. Accommodation, travel expenses and course reimbursement (ATLS & ACLS within 12 months) are usually covered for locum physicians.
For Details	Visit the Health Force Ontario website to learn more about this program.

How to Work as a Family Doctor in Ontario

Finding a Job

- Check with your supervisors, department and university for available locums and job opportunities.
- For regularly updated locum and permanent job postings, visit [Health Force Ontario](#).
 - Check physician-centered Facebook groups for possible locum opportunities (e.g., [Ontario/Canada First 5 Years of Practice](#) group or the [Physician Locums Canada](#) group).
- OMA Legal Services will review employment contracts for OMA members for free. Contact your regional OMA representative for details.

Family Medicine Practice Models

You can practice family medicine in Ontario in a number of models. The chart below can help guide your decision on what model best suits you.

Practice Model	Associated Compensation Model	Description	How to Join
Family Health Team (FHT) Community-centred comprehensive primary care organizations that aim to provide services and programs to specific communities. Comprised of family physicians, registered nurses, nurse practitioners, social workers, pharmacists and dietitians.	FHN / FHO	Physician groups affiliated with inter-professional teams funded by the MOHLTC Must provide after-hours coverage Applies to FHO only: There is a minimum target number of weekly patient visits (i.e., 88 per week for 1300 patient roster). There is also a cap on FFS work of \$56,947 per physician (starting April 2025) and physicians are capped at having a maximum roster size of 2,400 patients	Join a group (FHN/ FHO) affiliated with a FHT
	BSM	MOHLTC-funded inter-professional teams providing primary health care and governed by community members	Apply for a position at a community-sponsored FHT
	RNPGA	Comprehensive care for a community in Northern Ontario	Apply for an opening in a RNPGA community practice

Practice Model	Associated Compensation Model	Description	How to Join
Community Health Centre (CHC)	Salary	Primary care services alongside health promotion and community development programs for communities and individuals with complex needs	Apply for a position at a CHC
Independent Practice	FFS / CCM / FHG / FHN / FHO	Family practice in a solo or group practice with no associated inter-professional team	Start your own practice or join an existing practice
Walk-in Clinic	FFS	Episodic care for patients	Apply to an existing clinic or start a practice
Rural-Northern Physician Group Agreement (RNPGA)	RNPGA	Comprehensive care for a community in Northern Ontario	Apply for an opening in a RNPGA community practice

Source: *Health Force Ontario Chart*

Hospital Privileges

- Please note that you should speak with the hospital(s) where you will be applying to get specific guidance regarding the application process.
- In general, you must apply to a hospital to secure an appointment as professional staff before you can provide patient care there. In addition to a completed application form, requirements include the following:
 - Proof of registration with the CPSO.
 - Proof of professional liability protection/malpractice insurance (e.g., through the CMPA).
 - Medical education and training certificates.
 - Up-to-date CV.
 - Vulnerable sector or criminal record check.
 - Current headshot.
 - Banking information.
 - Evidence of current immunization status.
 - Copy of work visa and proof of landed immigrant status, if applicable.

Reference Letters

Professional references are generally required for each hospital you apply to. In most, but not all circumstances, a hospital's application process will require you to provide at least one reference from all hospitals where you have held or hold privileges.

If you intend to work in multiple hospitals, it can become cumbersome to sequentially apply as you will generally be required to obtain a new reference at each hospital. You can reduce your administrative burden by applying to all hospitals where you intend to work at the same time. Doing so allows you to use the same references for each application.



Moonlighting (PGY3s/Fellows)

First, Speak to Your Program Director

- Talk to your program director (ideally before PGY3 starts) about policies on moonlighting. For example, most will want to ensure you follow Professional Association of Residents of Ontario (PARO) guidelines for duty hours, breaks between shifts, educational activities, etc.
- If your school or program allows moonlighting and you are interested, discuss it with your program director, who can help clarify your goals and readiness for a moonlighting job. The director will also help structure your curriculum to prepare you and to accommodate your moonlighting position. Here are a few considerations:
 - While moonlighting can be financially rewarding, bear in mind that PGY3 programs are busy and, in themselves, offer significant learning opportunities. Be careful not to over commit.
 - Practising in a position with higher risk could hinder you in the long run. For example, you may encounter challenges you are not trained for that can put you at medico-legal risk and cause significant stress during PGY3 training.
 - Moonlighting may undermine your confidence as a growing independent practitioner. Your program director may be able to provide important insight on locations, including feedback from previous graduates.
 - **You are responsible** for connecting with the CMPA and CPSO with respect to any moonlighting activities you plan to participate in during PGY3.
 - Many positions require references when you apply. Your program director can assist you with obtaining these as well.

Start Seeking Opportunities

- Approach your search for moonlighting opportunities as you would any job search, while understanding that your ability to search may be limited by your academic commitments.
- Speak with colleagues, previous grads, program directors, leaders at locations where you previously enjoyed training, rural hospital recruiters, etc. This is the best way to make connections.
- Make sure you are ready to take on the role you are signing up for. You will have the responsibility of being an independent practitioner, practising with your own CCFP license.

Ensure Your Paperwork is Complete

- If you want to moonlight, you must be set up for independent practice, like colleagues who graduate after PGY2.
- You must have obtained your CCFP licence/number and your OHIP billing number.
- Change your CMPA coverage to Code 14.
- Obtain hospital privileges as needed.

Consider These Additional Tips

- Ensure you are prepared for and comfortable with the role! Know your comfort level and be prepared to turn down opportunities where you would not be able to practice safely.
- Before stepping into a moonlighting role, you can always take additional courses and complete rotations in the areas of medicine where you would benefit from more training.
- Because you will be remunerated as a staff physician, you will likely need to do your own billing. Practising this task during PGY1/2 may help ease the transition.



Continuing Professional Development



Requirements for Maintenance of Proficiency

The CPSO requires all CPSO members to report their CPD activities to the College of Family Physicians of Canada (Maintenance of Proficiency (Mainpro+®)).

• CFPC Mainpro+® Requirements

- You must submit a minimum of 250 credits in each five-year cycle.
 - ✓ During the five-year cycle, at least 125 credits must be certified credits.
 - ✓ The other 125 credits may be certified or non-certified.
 - ✓ At least 25 credits (either certified or non-certified) must be earned and reported in each year of your cycle.
- Online credit reporting is mandatory for all members.

Source: CFPC: Mainpro+® User Manual Common CPD Activities



Common CPD in Ontario

- **Communities of Practice**
 - Changing the Way We Work
 - Mental Health, Substance Use Disorders and Chronic Pain
- **Conferences**
 - Family Medicine Forum (national) — hosted by CFPC.
- **Courses**
 - CASTED
 - ACLS
 - ATLS
 - PALS
 - POCUS
 - ALARM
- **Other**
 - Courses and talks organized by your local hospital, medical school or Local Education Group (LEG)
 - Small group learning (i.e., Practice Based Learning Groups, Peer Connect Mentorship)
 - Teaching
 - Committees

Other Things to Consider



Your Professional Advisory Team

To help make your transition to practice as smooth as possible and to support you in business matters, it is important to have support from a team of professionals with expertise in areas outside of medicine. These professionals charge for their services so carefully consider the value you are getting. Ask for recommendations from colleagues and friends, search your local area and do not hesitate to interview several candidates to ensure a good rapport before deciding on your team members. Here are the most common service providers and what you can expect from a professional:

- **Accountant**

- Setting up your business, including advice on structure and incorporation.
- Bookkeeping and tracking your finances.
- Preparing personal and corporate income tax returns (including tax deductions and credits and how to use them effectively).

- **Lawyer**

- Drafting and reviewing contracts when you're starting a practice (consider legal advice before signing any contract).
- Advising on incorporation.
- Choosing and assigning your Power of Attorney (POA).
- Drafting your will.
- Reviewing real estate purchase agreements.

- **Insurance Advisor**

- Reviewing and advising on your need for insurance for disability, life, personal liability, home, auto, office, overhead and critical illness.
- Advising on consideration of your debt, financial responsibilities and dependents (including children).

- **Financial Advisor**

- Guiding you on saving, budgeting, investing and developing a debt reduction strategy.
- If you are considering doing these tasks on your own, it's essential to first become informed.

- **Banker**

- Setting up chequing, savings and investment accounts; credit cards; and, as needed, a professional line of credit, which can offer a preferential interest rate (prime minus 0.25 per cent is typical).

Sources: *OMA: Starting a Practice: A Guide for New Physicians*, *Joule: Checklist — Getting Started as a Professional*



Insurance

Remember to renew your disability insurance so there is no gap between the end of residency and the start of your practice. Also, consider group medical and dental, and term life insurance, the latter especially if you have dependents.



Pregnancy and Parental Leave Benefit Program

Eligible physicians receive a pregnancy or parental leave benefit of up to \$1,300.00 per week for a maximum of 17 weeks.

To apply for the Pregnancy and Parental Leave Benefit Program (PPLBP) you must:

- Reside in Ontario.
- Be licensed to practice medicine in Ontario by the College of Physicians and Surgeons of Ontario (CPSO) at least 26 weeks before the start date of your pregnancy or parental leave, or completed residency in Ontario within the same 26-week period.
- Earn less than \$2,600 per week in gross eligible income during the leave.

See more information www.ontario.ca/page/pregnancy-and-parental-leave-ontario-physicians

Starting Practice in Ontario Checklist



Mandatory Exams

- ❑ **\$\$** Register for LMCC — Up until June 2021, the Medical Council of Canada (MCC) awarded individuals who had successfully completed MCCQE Parts I & II with the Licentiate of the Medical Council of Canada. However, since 2021 the Medical Council of Canada will award the LMCC to individuals who meet specified criteria, in absence of MCCQE Part II. Refer to the LMCC and your residency program for requirements.
- ❑ **\$\$** Register and complete CPFC Certificate of Family Medicine exams — you must have completed 18 months of residency prior to writing. There are two sittings (fall and spring), and you must apply 3-5 months in advance.



Mandatory Professional Applications (Start 2-3 Months Prior to Practice)

- ❑ **\$\$** Apply for CPSO independent license — this cannot be fully processed until CFPC exam is resulted.
- ❑ Apply for Ontario Health Insurance Plan (OHIP) billing number — required for you to get paid by the Ministry of Health. CPSO registration must be completed first, which means you sometimes cannot bill the first few months of practice.
- ❑ **\$\$** Apply/update CMPA coverage. Also, sign up for the Medical Liability Protection Reimbursement Program to receive partial reimbursement of the fees.
- ❑ **\$\$** Apply/update OMA membership.
- ❑ **\$\$** Apply/update CFPC membership — required to keep track of CME via MainPro+® credits (remember to submit up to 40 credits from residency).



Optional Professional Items

- ❑ *****Apply for WSIB account — you must submit all workplace injury invoices through WSIB TELUS platform.
- ❑ *****Apply for ONE ID and E-Consult — allows access to virtual platform to obtain quick consult from specialists across the province.
- ❑ **\$\$** Specialty memberships (i.e., CMA, SRPC).
- ❑ Join CPFC First Five Years in Practice Facebook groups for Ontario and Canada — share clinical and practice management questions and answers with other early career physicians.

\$\$ = Expect fees ***** = highly recommended



Other Items Depending on Type of Practice

- \$\$ Apply for Family Medicine Enhanced Skills Programs through CaRMS (i.e., Emergency medicine, palliative care, addictions) — applications are typically due in the summer, interviews are in the fall and match day is in December.
- Apply for hospital privileges — start applying one to three months prior to practice. Requirements are hospital-specific (most hospitals require two to three references).
- \$\$ Determine how you plan to bill (billing software [i.e., Dr.Bill, MD Billing] vs billing agent).
- *Set up Go Secure account for billing — to designate a person or a platform to bill on your behalf.
- *Register for 24/7 Health Number/Version Code Release — this is needed to rectify billings for patients with damaged or expired health cards.
- *Register for Connecting Ontario — allows you to see some imaging, labs and prescriptions from other hospitals.



Build Your Personal and Professional Advisory Teams

- \$\$ Accountant — for guidance on taxes, incorporation, etc. Watch for discounts that may be available to you as a resident when submitting taxes.
- \$\$ Insurance broker (life, disability, health insurance) — watch for discounts that may only be available in your first few months of practice.
- \$\$ Legal advisors — for incorporation, starting a practice, etc.

\$\$ = *Expect fees* * = *highly recommended*

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