

## Quebec residents say province's retirement agreement took from young to pay old

Dr. Denis Soulières, president of the Fédération de médecins résidents du Québec (FMRQ), says residents "still feel betrayed" by an agreement reached between the province and its 7500 specialists in October 1995.

At the time, Soulières says, the Quebec government

capped the budget on doctors' fees. To live within those means, he says, the Fédération de médecins spécialistes du Québec (FMSQ) agreed to introduce a retirement program for older doctors and expand graduated fees for new physicians.

"All that is good is for old doctors and all that is bad is for young doctors," says Soulières, now in his sixth year of a pediatric hematology residency at l'Université de Montréal.

He calls the FMSQ's program "a big end-of-practice bonus for doctors who would have taken their retirement anyway." (Specialists who turn 65 and take the buyout receive up to \$300 000 over 5 years.)

He says new specialists who set up shop in large urban areas used to make 70% of the fee schedule for their first 3 years of practice.

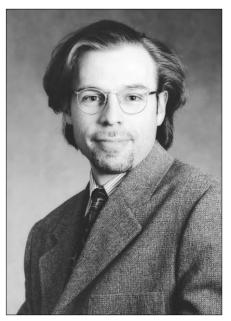
Now, he says, those in urban and "intermediate" regions are paid 70% of the fee schedule in their first 2 years and 80% in their third and fourth years.

He says new doctors in outlying regions get 85% in their first 2 years and 95% in the third. The only way residents can bypass some or all of that fee schedule is by leaving the province to train in a subspecialty.

Soulières says residents favoured the approach of the Fédération de médecins omnipraticiens du Québec (FMOQ), which opted for a buyout program for doctors 55 and over instead of reduced fees for new physicians.

"In our view it was a real plan that could save money, which was the objective of the fixed envelope," he says. "We had an actuarial evaluation done that estimated the savings [would be] sufficient to make sure all new doctors could enter practice at full pay."

Soulières says about 200 doctors retire in Quebec each year. Under the FMOQ's allowance program, about 80 to 100 general practitioners decided to take



Dr. Denis Soulières: "residents feel betrayed"

the buyout prior to the time they would have normally retired. "There's the saving," he explains. On the other hand, the specialist-allowance program "was a big bomb. All those who decided to take it were over 65, so there were no real savings."

> Dr. Jacques Provost disagrees. Provost, director of professional affairs for the FMSQ, says the program is saving money and not off the backs of residents. He says actuarial studies showed that Quebec medical specialists generally stay in practice for 5 years after they hit age 65, earning on average about \$750 000. Since the allowance program pays recipients up to \$300 000, that represents a saving of about \$450 000 per doctor.

> "We are [funding] the plan with this and not with money from the young," says Provost, who adds that the average age of program recipients as of last fall was 67. "If there were no end-of-career allowances, I think young specialists would have a hard time [getting] a job."

> But that's of little comfort to Soulières, who thinks the FMSQ is being short-sighted. As the FMRQ

outlined in a proposal, he says, residents believe the medical profession "should move toward the instalment of a real retirement plan with earnings taken at the source" and contributions from government.

He says the medical profession needs to make sure it is constantly renewed with young blood. "It's not only that we want a place now," he says. "We think that when we are 60 or 65 we should not be practising medicine the same as we do now.... We want to make sure that there will be ways for us to be able to take our retirement."

But so far, the FMRQ's suggestions have fallen on deaf ears. "The health minister is much more interested in discussing quick measures with the [FMSQ] than in discussing real measures with us," Soulières says.

That may soon change. Soulières says the FMRQ, which went on strike for 10 days over the FMSQ agreement, plans to "battle the whole agreement" before the Quebec Human Rights Commission.