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EVALUATING & NEGOTIATING POTENTIAL JOBS BETTER WITH THE DOCTORS AGENTS CO-FOUNDERS DR. SANJEEV BHATIA & DR. MATTHEW PROVENCHER

David Mandell:

Hello, this is David Mandell, host of the podcast. Thanks for joining us. Today, we've got two repeat guests from earlier seasons who are very interesting orthopedic surgeons and are going to be talking about a business they've launched that I am also part of, as we'll talk about in a second. And because they've been on before, we're going to link to their full bios in the show notes. And I'm going to do their brief bios right now, then bring them on.

Dr. Sanjeev Bhatia is board-certified orthopedic sports medicine surgeon, is presently the co-director of the Hip and Knee Joint Preservation Center at Northwestern Medicine, Central DuPage Hospital, and he's a faculty at the Northwestern University Feinberg School of Medicine. Sanjeev is also co-author of the book, *Wealth Planning for the Modern Physician* with us at OJM Group, and he and I have a monthly column on financial and career issues in the magazine, *Orthopedics Today*, entitled *Forward Thinking*. Sanjeev was also the very first guest on this podcast all the way back in season one.

Dr. Matthew Provencher is one of the nation's leading orthopedic surgeons practicing at the Steadman Clinic in Vail, Colorado. He's an active member of the Arthroscopy Association, AANA, the AOSSM, the ISAKOS, the American Shoulder and Elbow surgeons, the International Cartilage Repair Society, and on and on. His research includes over 200 peer review publications and articles, 148 chapters, he's authored five textbooks, and as you listeners know from his appearance on the podcast in season two, Matt was at Harvard for a number of years as well. He was team



physician with the Boston Red Sox and the New England Patriots, both of which won World Championships when he was there. Is that a coincidence? I don't think so.

I also want to make a special disclosure today as Matt, Sanjeev and I are all founders of a company called The Doctors Agents, which we're going to talk about today. In fact, I'm both an owner of this company and OJM plays a role in some of the services provided by The Doctors Agents, as you will hear about. So I think this is important for you to know, right from the outset.

With that, Sanjeev and Matt, welcome back to the podcast.

Sanjeev Bhatia:

Thank you.

Matt Provencher:

Pleasure.

Sanjeev Bhatia:

Honor to be here.

David Mandell:

I appreciate you guys taking the time. So, before we get into your stories and talking about the company, The Doctors Agents, let's put this in a little perspective. Where are we today in terms of big picture, seeing physicians with job dissatisfaction? Especially as people take new jobs and either coming out of fellowship, or moving jobs. And then they realize they're not so happy. Is that something you guys have seen? And was that part of what you thought was a business as this developed? Matt, you want to take that?

Matt Provencher:

David. I think that's exactly right. And it's really multifactorial when you look at the entire issue in terms of position, job satisfaction, liking going to work, and enjoying their employment contract. And trying to get through all this to identify the best job. And so we were not only seeing that in people. We had the opportunity to train in residents, our fellows, and looking at their contracts. But subsequently looking at their contracts two or three years later. And I myself have actually been through it. And that's something quite humbling when you change jobs after three or four years. And when you look at it and dissect it down, it's the real deal, and it is part of life of being a physician. But we took this on to try to help demystify the process, and try to help increase the job satisfaction.

David Mandell:

That's right. And you have to know what you're getting into. I think satisfaction, one, you have to understand what you're getting into, it leads to a higher likelihood that you will be satisfied. Certainly if you don't really understand what you're getting into, you have a lot more risks that you won't be satisfied in what you're doing. Now, let's talk a little bit about some of your individual stories that led to motivate you to launch The Doctor's Agents. And Sanjeev, tell us about your experience. I know we've talked about it. Not only you taking that first job and you actually getting some concessions and things that really was valuable to you, but you've also helped friends who you had no clue about how to kind of evaluate the financials. And we've written about this before together, in some of the writing we've done.

Sanjeev Bhatia:

Oh, absolutely, David. No, I mean, to kind of piggyback a little bit on what Matt said on a similar theme. One of the reasons why I'm really passionate about this is, in my opinion, the biggest problem in America right now is that there's tremendous burnout amongst physicians. And I'm sure Matt will agree, we've never ever had a situation in medicine where this many doctors are getting burnt out. And for every doctor that gets burned out or that is unhappy with their job, there's a tremendous downstream effect when you consider the thousands of patients at that effect. So, really just from



a personal standpoint, I think it's really important to help other doctors to try to find a happy situation for them, because that's when they can help others. So for me personally, the way things kind of started was when I came out of fellowship, I really knew nothing.

I thought I was intelligent. I thought I knew a lot of... I tried to be as savvy as I could. And at the end of the day, really, I was kind of winging it. And I learned a lot in my first job negotiation. It was basically with a very, very large health system in the state of Ohio. It's actually one of the country's largest accountable care organizations. And it was very intimidating for me going up against a behemoth system with an all-star OJ Simpson legal bench that they had, while I was just on my own. Just a lowly fellow who's never seen a contract before. And I learned a lot with my first interactions with the legal team with negotiations. My negotiations with them actually took three months, which is a long time for most physicians coming out of fellowship. But that process taught me a lot.

And I learned that even though they say, "Nothing is negotiable, this is a boilerplate contract that all of our doctors get." I wound up getting a significant bump in salary, in compensation. I got them to pay for an international fellowship to Italy, where it essentially was like an orthopedic study abroad trip. So I learned a lot that when you have the right legal team and you have the right knowledge, and you have the right tools at your disposal, you're actually very powerful. Because really, I mean the amount of revenue that we bring in, that physicians of all stripes bring in, is staggering. And there's no reason anyone should not negotiate from a position of strength.

David Mandell:

And just comment for one minute on, also your work on a financial model. Meaning how many of your friends were looking at jobs and really having no idea what it really meant financially, forget about even negotiating. But, "What does this job mean for me two years, five years down the road? How much will I be earning? Some idea of what I might be saving?" Just comment on that, because I know you've written on that with me.



Sanjeev Bhatia:

Thanks for bringing that up, David. That actually was one of the things that was hardest for me in my job situation. I was choosing between two private practice jobs, one in the Michigan area, one in the Chicago area. And then a hospital employed job. And I would basically spend countless hours awake at night trying to figure out what makes the most sense financially. It's like you're kind of doing various mental gymnastics in your head at three o'clock in the morning. And so really it made the most sense to just write this down and to model it out. And as I started doing more research in this, this is actually how a lot of businesses, and CEOs, and CFOs actually model out major decisions that they make for their company that they make for their families, that they make.

And if you think about it, choosing a job is the biggest financial decision that almost any physician will do. And so really the concept that we came up with is basically making a personal pro forma where you model the earnings on a year to year basis. You account for the time value of money by taking into account how much money typically will grow in a conservative fashion. And that really allows you to graph the trajectory of income and trajectory of net worth in both jobs. And then actually identify the crossover point where job one equals job two. And once you objectify the financial side of things, it makes it much easier to choose a job based on personal factors and it just helps crystallize the decision. So I actually wound up doing that for several of my friends. Once I made this model, some of my friends asked me to do it. And then we're trying to give that tool to other people as well to try to help them make the right decision.

David Mandell:

Exactly. And we'll talk about the financial model we've developed in a couple of minutes. Matt, when we started this, we did a survey. We actually went out to about 75 to 100 docs. And we asked them a whole bunch of questions related to how they made the job decision? What kind of tools they used? What kind of professionals they used? And to try to get a sense of, was there a market here? Is there something we could develop? And the thing that shocked me, maybe didn't shock the two of



you, was the overwhelming... It was like over 90% of folks did it on their own. And we know making a decision of what job to take is huge. You're moving your family. It could be a huge difference, hundreds of thousands or millions of dollars in difference in income or net worth. And again, no one has everything planned out where you never make a decision and change it, but you want to make the best decision you can. Why do you think so many docs try to do it on their own?

Matt Provencher:

David, that's exactly why we started The Doctors Agents, was we wanted to be better informed consumers. And the results of the survey were shocking. And there were some people that maybe were getting an attorney to look at it, to maybe look at some non-competes, some clauses. Some really basic stuff in there. But to be honest, and with all due respect, David, the attorney is not the best person to be able to do financial modeling, to be able to understand practices about, be able to understand what a PA does, what an athletic trainer does. What other parts of your practice might be. What comes with the perks? What happens after year one? What happens after year two? What's your desk space like? There's so many things about it, and I can tell you, you said, the doc is making their own decision on this and kind of going through their contract on their own. Well, that's N of one on the doctor side. I can tell you, you're going up against a bunch of people on the other side that have written the contract, and that contract is 100% employer-friendly all the time. Which is okay and expected, but you just have to know that. And every contract I look at, I'm like, "Oh, this is beyond unfriendly to us, us as a physician community. And I know we can do better." And that's why you've got people like us, and our team behind you, to help you do better.

David Mandell:

I agree. And I think one of the things you said there is, I know you weren't beating up on attorneys, but attorneys only play one role. What we were just talking about with Sanjeev, was a financial model to decide which jobs you even want a contract for. And so you can even get to the contract stage until, like in Sanjeev's position, three



different jobs. Maybe he got three contracts at the time, but I don't think so. He was deciding, kind of narrowing it down, and that was a financial model. And I can tell you no attorneys have financial models, so we know that.

Matt Provencher:

I mean the attorney is an important part of this, and that's part of our company here is...

David Mandell:

That's right.

Matt Provencher:

Very specific state-based attorney review because they're all a little bit different. They all have different nuances, and we want to be able to go through that. And that's a super important part of the process. But what we found we were missing was everything else. And everything else is massive.

David Mandell:

That's right. So now let's talk about The Doctors Agents. Sanjeev, how would you describe the company? And let's talk a little bit about the tools that we're providing, and then we can talk about the services with the law firm and OJM. But let's focus first on overall, and then the tools.

Sanjeev Bhatia:

Sure. So we're super excited to start rolling out The Doctors Agents. It's really a revolutionary company, which I think and I hope will really make a big mark on medicine in America. Really, we have one goal. To give physicians the data, the tools, as well as access to vetted experts that they need, to make the best possible educated, informed decision for them at that moment in their job search. And there's really three ways that we do this. Number one, we arm physicians of all stripes with tools available on a 24 hour, seven day, 365 day, time point throughout the year. Matt



had mentioned how few docs actually use any service, or any legal expertise. And a big reason for that is, when you get a contract or we get an offer, it's really an exploding offer in a matter of weeks.

And you're juggling your current job demands, your fellowship, everything else going on in your life, your kids. There's really no time to really engage with attorneys and experts. So really one thing we wanted to do is to give people access to this on demand immediately, whenever that moment arises. So by arming yourself with the data, and then also having some legal tools both on... We'll talk about that later.

We have a very nice AI product, AI tool, that really helps you get quick answers on your contract. We have financial modeling, we have access to MGMA data. Very, very helpful. The second thing that we do is we give our docs access to the top experts who can help them. Both on the financial questions that they may have, the legal contract review, access to understanding their benefits. These are really the top experts in the nation.

We have a very national scope. As Matt mentioned, our attorneys are in all 50 states. That's a very, very important thing because many times jobs that you're considering are in different states. And the attorney that you have for one job won't have a license or won't understand the nuances of healthcare law in another state. So a national firm was very, very important to us. And then the third element, which we're building out and which I think will be very, very important, is really an educational library armed with books, articles, videos, all free. Really to help docs, number one, understand some of the principles and concepts in their compensation model, and their retirement planning. Understand things like asset protection. And other things that you've written a lot about and talked a lot about. And really the goal is to give them tools, access to experts, and then really educate them so they can really be incredible warriors as they are battling for a good contract.

David Mandell:

That's right, Sanjeev. And I want to dive in just a little bit, not so much asking myself the question. But I do want to dive in a little bit about the tools because I'm just super excited about them, and I'm really confident that these are going to be game-



changers for a lot of docs. For first reason is exactly what you said, which is they're available 24/7, 365. And I know this, and you guys know this, just getting the physicians, the fellows, or even docs in busy practice. I mean, we're recording this at nine o'clock at night. So just to get them to be able to... You can't get an attorney on the phone at nine o'clock and it's just not going to happen. Other than me, of course, because I'm on this call. So time is the hardest thing that physicians have to offer, especially they're in surgery, etc. They're in fellowship.

So we wanted to have at least a baseline tool that people could use. Because if you're not using it, it's no good, right? It sits on the shelf. So the first thing is the financial model. And Sanjeev and I have written about this in Orthopedics Today. The importance of it and what we did, and Sanjeev obviously took a lot of the lead here with the data analytics firm. We've tied in RVUs, we've tied in MGMA data, we've tied in state taxes. We've made a good assumption on overhead. What you might spend on your family on a monthly basis. And in future versions, I'm sure we'll be able to alter that. Again, this is just the beta version. But it allows you to do what we spend a lot of time doing for clients at OJM group on financial expenses.

Like, "Where am I going? Can I get to retirement?" We're helping clients in mid-practice thinking about that all the time. So what we don't do is help them model their revenue. And what that might look like. And especially if you're looking at jobs, I just don't know how docs would choose between jobs without doing this.

I mean, as an MBA, forget about the law side. I mean it's just 101. You have to model it out and try to make an informed decision. So we're trying to give this tool, that's the financial model.

The second thing, which again, I'll give credit to Sanjeev of leading this. Which was, let's use AI to do something that I think a lot of attorneys may be concerned about, because it's going to cut into some of their business. But in fact, we've developed with an AI expert, a proprietary interface on top of ChatGPT 4 to do a contract review.

And I've been using it. I've been looking at it, I've been using it. I've been experimenting with it. And if your goal as a physician in an inexpensive way on your time to at least understand in plain language what is in that contract, this is a terrific

tool. Now, it's not the practice of law. It's not going to substitute for an attorney going through and telling you what you could negotiate. Or suggesting new language. Or actually negotiating for you. That's why we have relationships with attorneys that people want to take that next step. But if the choice is, "I'm not going to do anything, I'm going to try to wing it." Or, "I'm going to try to read it and somehow educate myself."

This tool, again, 24/7, 365 at your disposal... You can upload your contract at 02:00 in the morning, and in a matter of seconds you get a pretty good explanation of what the key issues are. And we're aggregating some really key questions, which are called prompts. So you don't even have to think of what the key questions are. We're going to put those out there for you so you can choose and get a good handle on it. Very exciting, both of those tools, both on the financial side and on the contract side. So I wanted to just jump in and explain that.

Matt Provencher:

Yeah, David, those are exactly the tools we need at our disposal to be able to make decisions. And these are calculated risks at times, and we want to take as much of that de-risk this equation as much as possible. But the way to do that is data-driven insights, and that's what we put together. We've been in the trenches. Jobs haven't always worked out, even for us. And we know the things we went through. I've reviewed hundreds and hundreds of contracts from fellows, from residents, from others in a confidential fashion. And now you're going to be able to do that in a confidential fashion through our AI engine and get insights that you need to help make a decision. We're doing fine, just right on the edge.

David Mandell:

So Matt, I mean when we were putting this together, we said, "Listen, we want to empower the docs for tools 24/7, 365." Because of the time crunch. But we also thought, it'd be doing the physician a service to, rather than say, "Oh, hey, if you want an attorney, go find one." Or, "You want a financial firm, go find one. Let's do some vetting." Now, obviously I'm part of this, so OJM was one that you felt comfortable



with. Both of you guys have known us for a long time, etc. The ByrdAdatto law firm was one we thought was a good target because they can work with clients in all different states. Because again, those of you who are listening regularly heard Jeff Siegel come on, who's a neurosurgeon and an attorney, and they focus on working with docs.

So this is their market. So we thought that would be a good fit as well. But just in your words, in a couple words, say why you thought that was important to kind of take the search process and make it a little easier for docs. And allow them to access it through what we're doing here.

Matt Provencher:

David. It's all about time. It's all about efficiency. And it's all about having the highest end resources, which has already been mentioned all under one roof. For me, I was tired of trying to search for all those entities in one state versus another, and I was comparing multi job states many times over. I was trying to find and compare apples to oranges as best I could. But our software, and our program, and our inputs, and our outputs readily allows you to compare things, multi-state, multidisciplinary. If you're spine versus neurosurgery. Multi different practice types from private practice, to an academic model, to privademics, to hybrids, and really take a deep look at that. Because look, every job is a little bit different. And it was already stated before, but I can't tell you the number of times that people come to me and say, "Well, they said this is non-negotiable."

I say, "False. Everything is negotiable." Everything's negotiable, period. End of story. And so we are going to look at this, because they're the ones... They, meaning your employer is the ones writing the contract, they're the ones writing the final paperwork. They're the ones that's going be your employer. And they're the ones you're going to have to live with and be happy with. And if you can do it on the front end, it's so much better. And that's why we decided to start this company. And I remember coming to you and I said, "Listen, we need to put this all under one roof to make it easy, to package it. Put a tie on it, and make it nice and neat. And go from there."



David Mandell:

I remember you saying that to me, and we're now making it reality. And one of the things Matt just said, Sanjeev, was, "Do the work on the front end." Because, and even again, just talk about when Michael Byrd, Brad Adatto. When I then him on the podcast season one, they said, "Listen, there's a 50 cent problem and there's a \$5 problem. Or there's a \$5 problem and a \$50 problem." And it's always cheaper on the front end to solve the problem upfront. And I'm sure with surgery, there's an analogy there too, right? Solve it on the front end, otherwise you got problems on the backend. But one of the things is that you've really stressed...

And I think that I want the listeners to hear, because there's a lot of docs listening to this who say, "I'm not in the job market. I'm not moving. I'm solid here. At least for the foreseeable future, this maybe doesn't apply to me." But that's not true. I think the tools that we have, you've been really adamant. And let's talk about why both the financial model, and the AI-generated contract review, could be valuable and useful to docs who are not going anywhere. Sanjeev, talk about that.

Sanjeev Bhatia:

For sure. Yeah, and this kind of goes back to one of the things which I've seen in healthcare from a 50,000-foot standpoint is, one of the main reasons why I think docs are getting burnt out or getting pushed around. They don't fully understand what their employers, especially when you look at whether hospital employed physicians or even partners in a private model, many times they don't fully understand what's in their contract. A lot of times what happens is you sign for a job, it's a great opportunity for you. You're really happy there, your family's happy. And then a few months in, or a year in, or a couple of years in, something changes. Either a new opportunity arises, you get an opportunity to do some moonlighting, you get asked to be involved with some industry things, some consulting, you have an opportunity to do some telemedicine.

Maybe something changes with regards to your partnership track. Or something changes with regards to your relationship with the hospital, or administration. Or a hospital administration says that, "We're going to change some of the terms of your



compensation contract that you originally signed." Those things happen all the time, and many times those are actually the catalysts for extreme job dissatisfaction. And, so one thing that we wanted to do was to give docs a really easy way to understand their contract on an on-demand method. And the cool thing about this current world that we live in is that AI is changing everything. Just like how the internet made our patients smarter and helped them come into clinic with better questions to ask. AI is going to be able to help us really be more informed consumers and more informed physicians, as it pertains to these contracts.

So this tool is really remarkable. It's really incredible. As David mentioned, it's powered by ChatGPT 4, which is the latest version. That's the most powerful AI engine that's out there. And we have a very unique API on this that allows us to really leverage the strength of this in a manner that provides a turning level review on your contract. And what's possible and what's not possible. And so yeah, definitely very excited about that.

David Mandell:

And Matt, I know you wanted to jump in and say something.

Matt Provencher:

Yeah, I think exactly that, I'm super excited about the data-driven approach, which we've always wanted to take with The Doctors Agents. But now with the AI engine behind it, it is now exponential. And I'll tell you, we've been working on this for a long time. It's not just something you can type in now in ChatGPT and figure it out. Because we have curated content, we have curated ability to review all the contracts, we know where the sticky points are. So we've educated the machine with our team to be smarter out of the front end. So this is not just a, "ChatGPT, put it in, I'll just do it on my own." This is something we've curated and spent years doing, and putting together from all of the gaps, all the sticky points, all the areas we see. And I



think that's why this is super exciting. Again, it's all about efficiency and getting high level, high-end information at the end of the day from a curated source.

David Mandell:

So I'm going to actually bring up one real world example. So let's say you're sitting and you're working, you have a contract. You haven't looked at it since you probably started work. And now a new opportunity comes up. Maybe it's to do a business like we're doing right now, an entrepreneurial business. Maybe it's one of the speakers. I had a guest on the podcast just a couple of weeks ago. Matt from Harvard and MGH, who became an expert in medical expert witnessing. And that's like a side hustle that he's been developed and now he's helping... "Can I do that? What did my contract say?" Right? Well, before you go pay an attorney to do it, you might want to... When you're up at 10 o'clock at night, you might use our tool to figure that out. At least the initial baseline. It's a good place to start and it can be very powerful.

So there are a lot of practical applications, even if you're not a job. And the other point I wanted to make on the financial model is, this is something I think people could be thinking about. I know Sanjeev, you said this, a lot of people may not change jobs right away, but they may be thinking about it for a while. The other opportunities they hear from their friends, or colleagues. And before they even go into the market using the financial model to say, "What would it look like? And what does my existing financial run out look like, based on what I'm doing right now? I mean, where am I going to be in five years if my income kind of stays the same, or my production increases?" So these are tools that I think a lot of docs could be helped by, even if they're not changing jobs. Matt, you have something else.

Matt Provencher:

David, this arms you with information to make your attorney visit, or your eventual attorney visit so much more efficient, so much better. It dissects it out for you. And you're dealing with an entity that bills in six minute increments, so that's going to be much less expensive on the other end.



David Mandell:

That's right. If we could, we would take a piece of the savings that we're going to have you, but we're not going to do that.

Matt Provencher:

Six minutes and 30 seconds rounds up to...

David Mandell:

That was me for about 10 years of my life, Matt. I don't want to look at those.

Matt Provencher:

I know it well.

David Mandell:

So I want to wrap up, and I think I'll take the lead on this as we wrap. Which is, a lot of folks will be listening in and they'll say, "Hey, well, what does this cost?" Right? So we're in beta right now. So the benefit of those people listening is, you can come and get our beta pricing. And what is our beta pricing? Well, it's on our site, but basically it's between around \$500 for the tools, and it gets up to about \$3,000 if you do everything, right? The tools, plus the attorneys, plus OJM Group, etc. So it's between \$500, \$3000 depending on what you want to use. It's completely a la carte. Which again, to make Matt's point is you sit down with an attorney for an hour that's 500 bucks. So at least, right, he's looking at me like at least.

So the point is that we try to make this, we're pretty inexpensive, and if you were early in the beta and you contact us, we may be able to even give you a discount on some of that as well. Our goal is to be getting people through this at this point, getting feedback, learning from you docs who use the tools and give us positive and suggested feedback on making this better and better. Because eventually we're going to go wide. So, we're really getting in learning about this at its... I wouldn't say infancy. Because we've already had docs looking at and using it, but early on in our life cycle. So as we wrap, I'll also tell you about next steps, if you're interested. We're



going to put this all in the show notes, obviously with Matt, Sanjeev bio. But the website is the doctor's agents, those are both pluralized with s's, thedoctorsagents.com.

And once you go there, you'll have everything you need. It's got a lot of different information. And one of the folks who's not on our call tonight on our podcast is Tyler, who's our general manager. And he's manning that site. So if you've got questions, contact, etc, he can get back to you. And he's really a super important part of our team. So with that, any last comments from... Go with Matt, you first and then Sanjeev as we wrap?

Matt Provencher:

Yes. This is a passion of ours. Because I know we can help our profession with what we love to do. Take care of patients and get through this so that you really love coming to work, and you really have a great relationship with your employer. And doing this on the front end is what this is all about.

David Mandell:

Excellent.

Sanjeev Bhatia:

Yeah, I'm super-duper excited about this and I can't tell you how passionate we all are about the upcoming rollout. Really, we really want to revolutionize the way that docs engage with their employers and their contracts. And we want them to feel like they really have a secret weapon. And as Matt said, it's a very data-driven approach. And when you're educated, when you have data, when you have these tools, you can negotiate from a position of strength and really achieve some remarkable things.

David Mandell:

Absolutely. And one thing I don't even think that came up with is important, but we're able to provide the MGMA data also that is relevant. So that ties into our financial model as well. So if you're a solo doc, you're not going to go buy that. It's very



expensive. But we are able to leverage that for you in our financial model. Because that, and Sanjeev, you both mentioned data, that's something that folks should know. So Matt, Sanjeev, thank you so much for being on. I appreciate it. To all the listeners, again, if you're interested in The Doctor's Agents, certainly reach out to me. Go to thedoctorsagents.com. Tell your colleagues about it, tell your friends about it. Tell your fellows who may be taking a job. If you're somebody who has a fellowship, which I know many of you listening do, this could be helpful to them.

And instead of them just constantly asking you, you have a resource to them to, also. And to everybody listening. Again, now in season four, I'm going to do what professional podcasters should do. Which is say, please give me a five star review if you think it is warranted. Please subscribe to the podcast in any place you're listening to it. And again, tell your friends, tell your colleagues. And if you're a physician who has something entrepreneurial, who has something of interest career wise, finance wise, that you want to share with your colleagues, just shoot me an email. We're recording in season four, and we'd love to have you on. With that, look for another episode in the next two weeks. Thank you for listening.