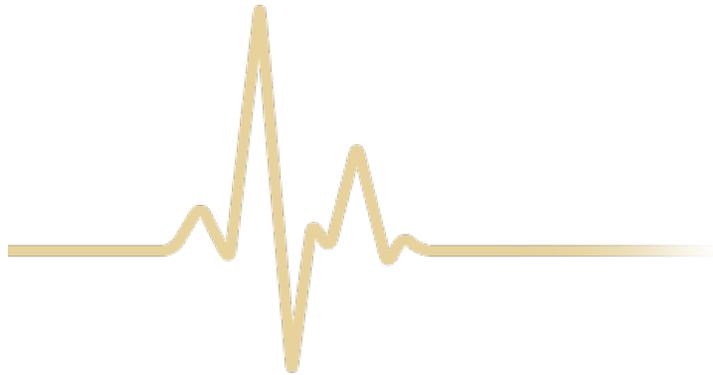


The Pulse

The Voice of Medical Partners

Fall 2020



A Note from the President...

One of my friends who works in an emergency room was upset that a patient refused to wear a mask in order to be seen. He was a Black man frustrated that white people didn't want him to be able to breathe.

First do no harm. Doing no harm requires doing the work of understanding how racism explicitly and systematically has disproportionately affected the access and quality of medical care people of color receive. COVID has exposed and accelerated the inequities in our society in every institution including medicine; it is impossible to look away.

After the murder of George Floyd, my husband, Albert, told me that he hated to think that he had unintentionally contributed to inequitable outcomes between racial groups. Calling out wrong when we see it is essential; nonetheless, even if we got rid of all the individuals who openly discriminate, there would still be disparities disproportionately impacting Black Americans. We have to do the work to become anti-racist if we wish to do no harm.

Doing no harm to this man in the emergency room would mean not writing off his statement as simply "political" or "misinformation". His distrust carries the weight of inhumane experimentation on people of color, the lack of Black representation among doctors, racial bias among physicians, and the trends of health disparities. Doing no harm requires more than medical knowledge. Doing no harm requires seeing this man as a life that matters and understanding the history that has led us to this moment in time.

It would be easy to get mad that a patient doesn't want to cooperate, but what good would it do to ignore a legacy of racial inequity? In order to compassionately develop rapport with patients, we have to be aware of racial oppression, humble about our own limited experiences, and honest in how we are complicit in perpetuating these systems.

This is part of my work as a spouse with a partner in medicine; as a person that benefits because of the color of my skin. We need to be having these honest race conscious conversations in our families and communities. Silence and ignorance are not options when committing to do no harm.



Megan Pai

Iowa Medical Partners President

Tundi's Realtor Round Up



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Licensed to sell real estate in the state of Iowa

HAS COVID-19 IMPACTED OUR LOCAL REAL ESTATE?

I hope all Medical Partners members and their families are doing well in these strange and challenging times. Something many are speculating about is if the pandemic has impacted the housing market in the Iowa City area. Fortunately for home-sellers, 2020 has been a very strong year in our housing market. The average price of homes increased 5% in the January-July timeframe in 2020 over 2019 from \$240,000 to \$253,000. We normally see average home prices increasing 2-5% annually, so this is very good news for homeowners. Also, the number of homes sold this year is up by 6% over what sold in 2019 from 2115 to 2244 in the Iowa City area, so homebuyers are still buying homes. The very low mortgage rates are likely helping to fuel this interest as well as the attraction to less congestion and easy-access to our world-renowned university hospital. We have seen some trends in what buyers are looking for that you can check out [here](#) . It is no surprise that space for a home office is now important for home buyers. Something to consider if you own your home and will be selling it in 2021 is setting up an unused room or space as a home office. Buyers will see that as a plus. You might also consider having your realtor arrange taking exterior photos now before the leaves fall as that will make your home stand out when it is listed in winter months. If you have any questions about buying or selling a home, I am always available to you. Stay healthy, everyone!

Urban Acres Real Estate
250 Holiday Road,
Coralville, IA 52241
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Bobby's Financial Facts

Student Loans: to seek forgiveness or not?

If you are like most of your peers, you have student loans. If you think there's even a chance you may work for a not for profit, you should consider enrolling in a Loan Forgiveness plan while your income is low as a res/fellow! For some of you with a family, you may even qualify for a \$0 payment!

To be eligible for loan forgiveness, you have to:

1. Be working for a qualified employer (UIHC is a qualified not-for-profit)
2. Be enrolled in a qualified repayment plan
3. Make qualified 120 payments (10 years worth of monthly repayments)
4. Complete an employment certification form
5. Submit the forgiveness application after 10 years.

While all of this might sound complex & complicated, don't hesitate to reach out and learn more. I'm an open book so if any of you have questions, feel free to contact me at info@partnerwealth.com

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The Nanci Kohl State Farm agency can help you with your Insurance and Financial Service needs whether you are buying or renting here in the Iowa City area! We have an experienced team to assist you in transferring your current policies with State Farm from another state or we can help you set up new policies with State Farm. We offer a free needs analysis and can educate you on the risks to your assets that insurance can help alleviate. Call us to schedule a time to talk or meet!

Nanci Kohl | INSURANCE AGENT

Call in: 319-338-6200

Click in: <http://nancikohl.com>

Email: life@nancikohl.com

Come in: 431 Hwy 1 W Iowa City, Iowa 52246

Don't forget to check out our website for the latest info!
<http://www.iowamedicalpartners.org>

If you want to give service to others, signing up as part of a Meal Train is a great way to do it! Member Outreach Chairperson Kelsey Sprowell has taken over arranging them, so please contact her if you are willing to help out. We also have a link to sign up through our website, click here for that: <https://www.iowamedicalpartners.org/postpartum-meal-trains.html>

Iowa Medical Partners would like to thank all of the community businesses and programs that support our resident families--in particular, Partner Wealth, Green State Credit Union, State Farm Insurance Agent Nanci Kohl, and Tundi Brady, Realtor, for their years of dedication and support to Iowa Medical Partners. We thank you!



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 REALTOR®

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