

## “When Everything Inside of You Just Wants to Quit, PBF Is There.” By Alisa Pierce

Without help from the Texas Medical Association’s Physician Benevolent Fund, Marie Haeffner-Reeves believes she and her husband wouldn’t have had the resources to rise above the financial difficulties that became unmanageable after he experienced heart problems.

William Reeves, MD, had left his role as a primary care physician at what was then the MacGregor Medical Association in Houston. Compounding those struggles, Dr. Reeves faced daily challenges like burnout before leaving his practice.

“As a physician, you already have so much on your plate. And you’re not used to being the one in need,” Ms. Haeffner-Reeves said. “At a time when everything inside of you just wants to quit, PBF is there.”

Now the watercolor artist is using her artwork to give back to the program that kept her family afloat during crisis.

PBF provides short- or long-term monetary support to Texas physicians and their immediate family members struggling with financial challenges and also provides natural disaster aid for physician practices. In the past decade, the fund has given more than \$800,000 to those unable to meet their day-to-day expenses.

### How to Apply for Assistance

**APPLICATIONS TO** The Physicians Benevolent Fund (PBF) remains confidential and are reviewed by the Texas Medical Association’s Physician Benevolent Fund Committee in the spring and fall, with emergency cases considered in the interim.

Eligible applicants must be licensed Texas physicians residing in the state and in good standing with the Texas Medical Board; they need not be TMA members. They must display personal financial need, not hold in liquid asset amounts over 150% of federal poverty limits, and complete an interview with the PBF program director. If you or someone you know needs assistance, email Chris Johnson at [pbf@texmed.org](mailto:pbf@texmed.org) or visit [texmed.org/pbf](http://texmed.org/pbf) to apply or donate.

With one in 10 physicians having [considered or attempted suicide](#), and with medicine being an “[at-risk profession of suicide](#),” getting the word out about PBF and supporting the fund has become even more important, says PBF Director Chris Johnson.

“This is a program that people don’t really think about until they need it,” she said. “That’s been our challenge all along: making sure that people are aware that we are available. We understand that finances can be exhausting mentally and emotionally. We’re here to help.”

After evaluating a family’s needs, PBF staff suggest possible resources and ultimately make a recommendation to the PBF Committee for financial support. Funds can be used for rent or mortgage, utilities, medical bills, food, and other necessities.

And the support isn’t just financial.

“We lost our retirement funds almost overnight. It was a complete shock,” Ms. Haeffner-Reeves said. “But having Chris and Gail there to talk to and the fund there to support us made a world of difference.”

For medical professionals used to providing care instead of receiving it, at times the greatest burden can be asking for help. TMA strives to protect the anonymity of fund recipients, and a friend or colleague can refer a physician who is hesitant to apply. Physicians or their families also can apply directly to PBF.

PBF also relies on the generosity of physicians and their families to support the fund.

Grateful for financial and emotional support from PBF, Ms. Haeffner-Reeves donated a landscape painting to the TMA Foundation’s silent auction at the annual gala in May 2023. All proceeds from the sale were to benefit the fund.

“It seemed right to offer this collection to PBF,” she said. “There was a time when my husband and I enjoyed giving to others, together. When the gift was instead to us, accepting this gift with gratitude required ... embracing the shared community of human kindness. I donated my work of 10 years to thank that community and to thank PBF.”

If you know a physician or a physician's family who could use caring assistance, direct them to the [PBF webpage](#) for qualifications and a confidential questionnaire. Or, email [Ms. Johnson](#), who will contact those who are referred to determine if they qualify for assistance.

If you'd like to help sustain the fund to support physicians in need, contribute via [a secure, online donation](#), or send a check to The Physicians Benevolent Fund, Attn: TMA Finance Department, 401 W. 15th St., Austin, TX 78701-1680. Contributions are tax-deductible to the full extent allowed by federal law.