**How the Physicians Benevolent Fund Saves Doctors’ Families**

After he became disabled in an automobile accident, a Texas physician and his wife quickly ran through funds awarded in a legal settlement for his ongoing medical bills. Struggling with finances because the physician could no longer practice medicine, the family, whom we’ll call the Delaneys (they wished to remain anonymous), reached out to TMA’s [Physicians Benevolent Fund](http://www.texmed.org/pbf) (PBF). The couple qualified and were approved for assistance, easing their financial uncertainties.

After Dr. Delaney passed away a few years later, PBF continued to help Mrs. Delaney make ends meet. This story is one of many from PBF’s 61-year history, such as the widow left to support herself and her young children, a physician who became disabled and unable to practice as a result of a stroke, and a physician’s spouse left with tremendous debt after her husband’s death.

PBF fills the gap for physicians and their immediate families when they find themselves in desperate financial crisis and unable to meet their day-to-day needs. Recipients receive monthly help to pay for personal necessities – rent or mortgage, utilities, health insurance, medical bills, clothing, and food.

A common thread among fund recipients is one of gratitude – to PBF, to donors, and to TMA. Many express how the funds helped them survive a difficult period in their lives and how they wouldn’t have had anywhere else to turn.

“When our friends and colleagues are suffering, sometimes we struggle to know how to help in a meaningful way,” said Nancy Thorne Foster, MD, Austin, chair of the PBF Committee. “PBF is here to help move someone from hopelessness to healing.”

If you know a physician or a physician's family who could benefit, please direct them to the [PBF webpage](https://www.texmed.org/pbf/) for qualification details and the confidential questionnaire. Or email Chris Johnson, PBF director. TMA strives to protect the anonymity of fund recipients.

If you’d like to help sustain the funds to support physicians in need, contribute via [secure, online donation](https://www.texmed.org/donate/), 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 law.