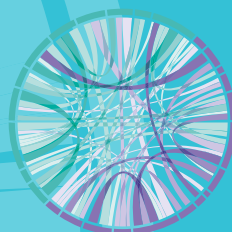




The funding of medical electives

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“I wanted to visit... hospital to get plenty of exposure to the sick and injured patient, to gain lots of hands on practical experience, to experience healthcare in a country with a very different demographic and socioeconomic background to the UK.”

Student visiting a tertiary care hospital, South Africa

Institute of Fiscal Studies (2015): following 2015 budget and abolition of maintenance grants forecast ‘negative effects on participation from poorest communities.’

The funding of medical electives

Electives offer medical students a unique learning opportunity. They allow students to experience healthcare delivery in a different setting, often provide detailed experience in a specific area and can also be an opportunity to explore a different country.

The elective learning objective

To allow exploration in depth of an area of medicine of particular interest which may be beyond the taught curriculum. This may include:

- Further exposure to a particular specialty
- Study that requires uninterrupted attendance (e.g. laboratory work)
- Experience of medicine and health care delivery elsewhere in the UK or overseas in a different culture and economic climate

For many students, cost is often a defining factor when deciding what their medical elective will look like.

Cost and the learning experience

Cost is largely shouldered by medical students with limited bursary provision. Costs undoubtedly influence the type of elective undertaken and the choice of overseas or UK placement.

Does this necessarily translate into significantly different educational experiences?

In the context of student debt burden, electives contribute a significant additional cost.

The value of an elective

The richness of the elective experience prior to graduation means that many learning outcomes can be achieved in a short space of time.

An elective allows themes around professionalism and

ethics to be practically demonstrated to students but research is required to see how funding and individual student circumstances impact on the quality of the educational experience.

How do I fund a medical elective?

“I was fortunate to be involved in incredibly sensitive situations including brain death testing and family discussions including those regarding the process of removal of ventilation...and the process of organ donation.

Observing such emotionally sensitive yet vital discussions was profoundly beneficial and I found myself awe inspired by those able to conduct themselves in such an empathetic yet profound manner...”

**ITU elective student,
Australia**

Medical schools will likely be able to confirm their elective blocks very early on and as most medical students who have returned from elective would advise, the earlier you plan the better. If you are planning your own elective, and especially if you are going to be raising your own funds, you should allow yourself at least a year to plan.

Where to start

You'll need to start with narrowing down possible destinations. You should think about whether there is a particular speciality area or culture you wish to experience, but also consider the cost of particular locations and whether you will require additional funding.

There are many considerations that will affect the cost of an elective. This includes:

- Timing within the course
- Definition as a clinical placement or part of global health course
- Number of electives during the course
- Whether you choose a UK or overseas elective
- Completing a split-site elective
- Choosing a package 'Off the shelf' elective through an elective company

What costs will I need I consider?

It is important that during your planning process you work out what your budget is. Examples of costs to consider include:

“Their method of approaching disease was very different...I was surprised by their approach. Their clinical judgement seemed to be very good because they have to rely on it rather than diagnostic tests. This has made me pay a lot more attention to clues during examination and history taking that identify one disease over the other.”

Student visiting a tertiary care hospital, Bangladesh

- Visa, passport
- Vaccinations, malaria prophylaxis, Post-exposure prophylaxis (PEP)
- Travel insurance
- Professional indemnity insurance (additional to university placement insurance)
- Travel (flights and travelling while on location)
- Accommodation
- Subsistence
- Fees to host institutions (increasingly common)
- Leisure

Types of insurance

Crown Indemnity is the insurance that provides cover in case of medical errors, through negligence or incompetence. This indemnity insurance is normally provided by the defence unions (MDU or MPS) free of charge for medical students and is mandatory for students on elective.

Bursaries and prizes

The Medical Schools Council compiles a list of some of the bursaries and prizes available on its [website](#). It is important to note the deadlines and criteria in your early stages of planning. The funding available varies but for those that do not offer a fixed amount, they will fund how much you need – so early budgeting is essential. A lot of funders will require you to complete a piece of work – such as a reflective essay or even an audit. Audits can be difficult in low resource settings, but early planning will allow you the time to seek advice and support from your medical school.

There is a misconception that international medical students studying in the UK are not eligible for any funding or bursaries. While you may not be eligible for

“Doing my elective in paediatrics has cemented my desire to pursue a career in paediatrics after I’ve completed my foundation jobs...and feel as if my paediatrics knowledge has come on in leaps and bounds since completing this elective.”

Student visiting a tertiary care hospital, Bali

all opportunities, there are many that are open to all medical students studying in the UK.

Remember there is no limit to the number of bursaries you can apply for, as long as you meet the criteria. Some organisations may not advertise any funding opportunities but don’t be afraid to be proactive – sometimes asking can make all the difference!

Home or away

Increasingly, due to rising costs, electives in the UK are becoming more common. Most hospitals will not charge a fee to UK medical students and often home electives offer a valuable opportunity to develop special interests and research skills.

Using an elective company

Some medical schools may not encourage using elective commercial companies as students may miss out on the immersive educational experiences involved with planning your own elective. Therefore before making a decision it is best to speak to your elective supervisors and medical school first.

NHS bursaries – England only

For English students who are receiving an NHS bursary, you may be able to claim for some of your elective costs. Students should claim after the elective placement (you will need to provide the relevant receipts with your claim) and within nine months of the last date of the placement for which you are claiming. For more information, please contact the [NHS Business Authority](#) who are in charge of administering these grants.

Speak to your peers

Speak to those who have already been on elective and find out what advice they have on dealing with costs and funding. Visit online student forums, speak to medical school staff and use organisations such as the Electives Network.