



## **EPISODE 119 Uncertainty Doesn't Have To Be A Trap**

**With guest Dr. Navin Goyal**

---

**SEE THE SHOW NOTES AT: [www.doctorscrossing.com/119](http://www.doctorscrossing.com/119)**

---

[0:0:00]

NG: “That safety or certainty is actually what can make you unhappy by choosing what you don't know, that is actually the greatest path to being happy and fulfilled.”

HF: Welcome to The Doctor's Crossing Carpe Diem podcast. If you're questioning your career in medicine, you've come to the right place. I'm Heather Fork, a former dermatologist and founder of The Doctor's Crossing. As a master certified coach, I've helped hundreds of physicians find greater happiness in their career, whether in medicine, a nonclinical job, or something else. I started this podcast to help you discover the career path that's best for you and give you some resources and encouragement to make it happen. You don't need to get stuck at the white coat crossroads. So, pull up a chair, my friend, and let's carpe that diem.

Hello and welcome back to the Doctor's Crossing Carpe Diem podcast. You're listening to episode number 119. Today we are talking about something that is a normal part of life and something we can't get rid of, but it can create problems for us if we don't have a way to address it. We are talking about uncertainty.

When you're at the crossroads in your career, the uncertainty around what you are going to do and how you're going to figure out all the details can be quite overwhelming.

[www.doctorscrossing.com/119](http://www.doctorscrossing.com/119)



For those of us used to following a well-trodden path that pretty much guaranteed we would become a doctor and be employable, the uncertainty we face when questioning our career path can literally stop us in our tracks and become a trap.

One way or another, we need to deal with our fears around uncertainty to move forward. To help us out today, we have a very special guest, Dr. Navin Goyal. Dr. Goyal is an anesthesiologist who practiced happily for a number of years, and also worked as a medical director within his hospital system until he started questioning his own path. In the process of asking the question “Is there something more for me?” he had to face a lot of uncertainty, but he ultimately didn't let it get in the way as he went on to start several companies and also author a wonderful book “Physician Underdog.”

This book is a quick read, which chronicles Dr. Goyal's path into medicine and how he's leveraged the underdog mentality to become an author, thought leader, co-founder of a mobile anesthesia company, as well as the founder and CEO of his venture capital company LOUD Capital.

Navin is going to help us look at different ways to address uncertainty so that it doesn't become a trap and can actually become a positive motivating factor. It is my distinct honor and pleasure to welcome Dr. Navin Goyal to the podcast. Hey, hey, Navin. Hello.

NG: Hey, hey, how are you? Thank you for having me.

HF: Oh, thank you. It's my pleasure, and I just think you're such a great person to help us out with this topic.

NG: All right. Well, I'm here to be helpful. Let's see if I can make it happen.

HF: I have no uncertainty about that. Just so the readers have a bit of a context, you faced a lot of uncertainty in all these career changes that you've made. What would you like to

share about this process that you've been going through and I'm sure continuing to go through?

NG: Yeah. I think especially from a physician mindset, and you said it earlier that many of us have chosen a path where we know what the path looks like, we know there's a lot of work, and then once we get to the destination, let's call it done with training and now landed in a job of some sort, then there's of course some uncertainty. But in the end, this was the expectation of the pathway.

And so, I know I'm guilty of it and, and perhaps some others, when we look at other careers and other people, you feel they also have this sense of certainty or this sense of "This is the pathway" and they land there and then they move on with their career.

But what I've realized and recognized, and just for context here, in our venture capital firm, we've invested in over 70 different companies, industry agnostic, so various different industries, different groups of founders, different executive teams. And so, I get a lot of exposure to really great people doing really different things.

I also left my anesthesia practice to run LOUD Capital full-time, and I'm also on the board and governing board of SmileMD OFFOR Health, which is my first venture that's a mobile anesthesia company.

And so, with those different contexts and hats that I wear, I've realized that uncertainty plays a much larger role in people's lives and career than I ever imagined. And perhaps it's because I was so focused on the pathway of medicine, and then the pathway of medicine was written and drawn out that I assumed there were other pathways that were drawn out.

And so, you have to embrace that you do not know what tomorrow's going to bring. That is scary, by the way, initially, but when you start to say there's more uncertainty in

our lives than we realize, even as physicians, then you really start to say, “Okay, so since tomorrow and the next day and the next day is going to be a little different, or I don't know exactly what's going to happen”, you start to get potentially a little empowered to say, “Well, I'm just going to go to sleep and wake up tomorrow and see what happens.”

And even though many of us maybe think there's less uncertainty in our life, when you really start to question things of how some of the craziest days in your lives have been, there was a lot more uncertainty present. Once again, it's just realizing there's probably more uncertainty than we give credit for. Also realizing that many people in the entrepreneurial space and just different career trajectory space play and feel that uncertainty, but it's really how you react to it and how you succeed in it.

HF: Yeah. Thank you for sharing that. And it's an interesting thing that you bring up, is that we face uncertainty all the time. Now, think about when you have children. There's no certainty of who they're going to become and how they're going to do. When you get married, there's a high divorce rate, but that doesn't seem to bother people. I don't think it really stops most people. So, we seem to handle risk and uncertainty really well. But why do you think it is that in our career in particular, we seem to have trouble with it?

NG: I think because when we go towards, when we work, especially many of us who were in school a little bit earlier, the goal of picking a career and going towards it is to remove the uncertainty of a career, right?

HF: Yeah. True, that's often part of the decision making. Yeah.

NG: Some of the questions we got were, “What do you want to be when you grow up?” Because we should know, or we should try to know so we can cross that out. And I think what's a new thought is, wait a second. Number one, this first career might just be one step of many. I think more people are realizing that, or hey, wait a second, more people

are starting to switch their careers or change it up, maybe we should think about that. Or maybe I might not be as fulfilled 20 years into my career, but no one ever told me that growing up. Everyone always said, “What are you going to be when you grow up?”

When I mentor kids, I talk to high schoolers, colleges, et cetera. I say, “What are you going to start with?” That's my question to them. Because it's the expectation of you're going to change, the career might change, the world might change, and so, be prepared to go to something else. And it might look like the same career, by the way, but it could be a different employer, it could be a different company, et cetera.

But when you start thinking of that mindset, perhaps you won't say career is something that is the certainty and everything else is uncertainty. Maybe there's a lot of things that are uncertain and let's not try to overwhelm ourselves. It's just starting to accept that that is really how life is.

HF: That's a really great question that you ask. Where do you want to start? Because that's really all we can do is take the next logical step. And you're right, we made a plan when we committed to going to medical school that gave us almost a false sense of security, and it did some good things, but also can create some sort of a way to stop thinking and stop questioning things as you're going along. How have you seen that become a problem with yourself and also maybe with other physicians since you've interviewed so many for your book?

NG: Yeah, and I agree with what you said. I think that we relied on the certainty of the field. And so, a lot of physicians, whether they're in medical school, residency or just out there practicing, some folks have come to a conclusion that they're not fulfilled or not happy and wish for more or wish for change. And that can be frustrating because it's a realization of “I didn't do anything wrong. I actually did what I was supposed to, which wasn't easy.” No one ever said that I would potentially feel this way. In fact, most of us

thought that, “Hey, if you can get in medicine and you can do this, you're good, you're set for life.”

HF: You're golden, you're set.

NG: And so, one of the struggles that I had was when I had that realization that I wanted to do other things. When I started my first business in 2014, that was fun on the side, it was really like a side gig. But when it started growing, and when I started getting exposed to more people, I started saying, “Oh my gosh, wait a second. I want to do that. I actually want to be more around that area versus in the operating room I am here.”

And by the way, for context, I was at a dream job. A private practice anesthesia here in Columbus, great people, great variety. I couldn't ask for more, but what was changing was me. And there was exposure to different people and different creativity. That was really inspiring me and giving me energy.

And by the way, that's kind of what I've landed on. What I feel about more things I want to do and less things I want to do is what gives me energy and what takes away energy. And so, if a conversation or some work or something is giving me energy, I start paying attention to that. And I say, “I want to do more of that because I'm a more fulfilled person. I can be more productive. I'm getting older, life is short. So, let's do things that make us happy and content and productive, by the way.”

When you start asking yourselves what takes energy away, and some of the things were, when I was showing up to my practice, which again was a dream job, I was starting to get a little irritated because I would see the backlog of patients. I would deal with some of the technology. I would deal with some of the waiting or just some of the things that would annoy me. And I'm like “Oh my gosh, this just doesn't feel like my energy.” And then I would leave the hospital and I would go downtown and I'd sit and work with some entrepreneurs. I was volunteering at some accelerators, and I would be so excited.

And so, in retrospect, I was like, “Wow, I really got this energy there and I could make it impactful for people.” That's kind of what I realized. I can still take care of people just in a different vehicle in a different way, which really helps my level of fulfillment.

HF: I love that, Navin. That is one of the most powerful questions that you can ask about yourself, because our energy is our currency. We use that to spend being a person in this world. And we're either usually in a state of expansion or contraction. And if you notice that you're contracting, like, “How can I see fewer patients? How can I go into work fewer days? How can I minimize this and that?” you're contracting. And you're absolutely right that you need to say, “What can I do where I'm excited and wanting to move in a certain direction?” Because that's guidance.

NG: Yeah, yeah. Exactly. It sounds so simple, but if you start asking that question to yourself, I feel like you can learn a lot about yourself and learn a lot about the environments that you're in. And you can make change.

HF: Yeah. It helps you start. Like you said, start moving. One thing that I hear often from physicians at the crossroads when they're thinking about doing something different is, “Well, I need to know that it's going to work out.” They're looking for some kind of guarantee or certainty before they make a move. And otherwise, it feels too risky. How would you help someone like that reevaluate that thinking?

NG: Yeah. That is a mindset that does take some time for you to realize how many people don't have these guaranteed spots. So, the world actually works more commonly with this uncertainty than these guaranteed spots that many of us look for. Again, we were kind of trained to look for that. We perhaps have that right now. And so, to make our next jump, we want a guaranteed spot.

One thing you could do that I did was start your outlet or start your side, whatever you want to do while you're still practicing, while you're still in your career. So, you have the

advantage of getting exposure to other industries, people, hobbies, whatever we're talking about without sacrificing your guaranteed spot, if you will. So, you can kind of cheat on that, if you will.

You actually have the ability to do what you are in and get exposure to it. That is a start. And as you start diving into that, if you're saying, "Wow, this is something I really want to do", then you will learn more and more about yourself, what you're comfortable with. And perhaps, like me, there was a strong enough force to say, "You know what? My mind is completely over here and it's not over here."

And I strategically planned it for a while. I started SmileMD in 2014 and LOUD Capital in 2015. By the end of 2019, I left. And I had the companies grew, I had kind of things to step into, but there was still a lot of uncertainty. And closing that line, it's trying to build as much foundation as you can, but just understand that the certainty or position you're looking for that's kind of guaranteed may not be what's going to serve you well. Because the flexibility and uncertainty that seems scary might actually be the breath of fresh air that you're looking for.

HF: Absolutely. And often when we're talking on this topic about if you really have the choice to open up a book, and in that book it had everything that was going to happen in your life. This is what's going to happen in one year, two years, 10 years, 20 years, and it's all in front of you. Would you really want to peak at that? For me, and I think for most people, it's that adventure, that unknowing, that ability to just be in this mystery that's unfolding of our life, that gives us that energy. If it was all known and done, it's almost like, "Okay, well, my life has already lived for me. So, now what am I going to do?"

NG: I completely agree with you. I think that's a great analogy. Now, we'd be tempted to look at that book because we see our whole future there, but in the end, there is a lot of positivity, learning, and fulfillment that comes along the unknown. And that's what I've



realized. And that's maybe why I'm even more fulfilled than I've ever been, because I don't know what tomorrow brings, which might be scary to someone. But I've learned to problem solve. I learned some resilience. I even learned it from my own family members and my kids. And it's inspiring to me as I approach every day.

HF: Well, again, you're a great example that it's not just one time you face uncertainty, but you keep facing it, and I think it starts feeling energizing instead of scary. I want to take a quick break and then we'll come back and we'll look at some more ways to work with this shift of your mind.

All right, guys. I wanted to let you know if you don't know already that I have a number of free resources on my website. If you go to [doctorscrossing.com](http://doctorscrossing.com), at the top is a freebie tab. And if you click on the freebie tab, there's going to be resources on medical writing, pharma, LinkedIn, converting your CV to a resume. There's a document on chart review, one on time management, and there's also a starter kit, which is pretty hefty, and it helps you when you're at the crossroad to start learning more about options and also evaluating your situation to see what would be a good direction to start in. Again, you just go to [doctorscrossing.com](http://doctorscrossing.com), hit the freebie tab at the top, and there'll be a bunch of freebies for you.

All right, we're back here with Dr. Navin Goyal, and we're talking about uncertainty. All right, let's take our hypothetical physician again who's at the crossroads. Maybe what's happening is they're thinking, "Okay, I want to get a nonclinical career, but then I think, oh, my salary could go down or what if I go in and try this thing out and I'm not good at it or I'm more unhappy than I was before, or then I want to go back, but the door closed and then all of a sudden it's like, I can't even think about this because there's so many potential problems."

NG: Yeah. First of all, I would say a lot of this initial activity comes with time management. And so, when I was practicing as a full-time anesthesiologist, now I think in the world of

medicine, anesthesiology is still considered a pretty good lifestyle. And so, what some of my partners would do on their free time is go golf, they had some various hobbies, et cetera. I was so passionate about entrepreneurship. I would spend my time going downtown advising some companies, get plugged in, network, took a bunch of meetings and just learning about different companies, either as a personal investor or learning to see what help entrepreneurs would need.

So, the point is, there doesn't need to be a big shift or move in your career or even your day. It's really looking at outside of your clinical duties or your work duties, where are you spending your time? Now, there might be busy parents or busy individuals who are listening to this and say, "Well, I literally have no time." I'm not downplaying that at all but if you look at what your priorities are, if you were to shift this passion or hobby or a side gig a little bit higher, you can get exposure to that, learn about yourself as you're starting to navigate this new world of opportunity.

Those are some of the things that I bring up. And I was fortunate and I am still fortunate enough to have a very patient and understanding wife, who knows I get bored easy. And so, on weekends when our kids would go to sleep, I would open up my laptop and do some work because I was so passionate about it.

I feel like you can find time to do a side gig. I co-founded a company called Beyond Physician, which is taking courses, earning credentials, doing side gigs if some people want to be an advisor on a company. These are things where you can do small amounts of work and spend small amounts of time to do very different things, which I think is really important to our overall fulfillment.

HF: Those are excellent examples and I think it helps get us out of this trap we've been in of having to go from A to Z. And that's what we did when we decided to become a doctor. We're going to start here and then we're going to get to Z and it's all laid out. But you're saying go from A to B and you said see where your energy wants to flow, take a step to

just start. And that could be just A to B and it can even just be like having a conversation with someone who's doing something that's interesting. There's no risk there, there's no big time investment. But after that conversation you can say warm or colder. Am I more interested or less interested? It doesn't have to be this huge commitment to, if I say, I'm interested in something, well, that means I better go all the way.

NG: Yeah, exactly. And when I was starting out with LOUD Capital, it was probably 2015-ish when we started the fund, but we were meeting so many different companies, we were doing a lot of in-person meetings. LinkedIn, I think, was around, but it wasn't utilized the way it is today.

So, my point is, you can do a lot of things on your own time remotely, whether you're doing calls, whether you're networking. There's so much more we can do, especially now the gig economy is available in almost every industry. And that's another thing that Beyond Physician is doing, is trying to offer these side gigs that people want to do on their own time for various companies, law firms, you name it. And we're working on that right now.

So, what a time to be in to exercise that on your own time. And it's really taken advantage in learning about that. I think a big block or mental block is just knowing that you deserve that. If you can have confidence to say "I deserve to be exposed to different things and these are some technology or platforms or communities that can help me do that", you should do that. You deserve it. You deserve to explore and find out about yourself and what's given you energy.

HF: That's a fantastic point because we're so often used to prioritizing other people and delayed gratification. So, it's very easy for us to put off enjoyment in doing something that matters to us, which speaks to this quote that you've shared in your book, which really stopped me in my tracks. And this is by Tim Ferris and he said "Most people will

choose unhappiness over uncertainty.” Wow. What did you think of when you read that quote?

NG: I thought about the realization that uncertainty usually has stress associated with it. For me now, it's more excitement and learning. And so, when people hear that quote or if you really absorb that quote, I don't think people want to be unhappy. In fact, they're searching for happiness. But what they're choosing, that safety or certainty is actually what can make you unhappy. By choosing what you don't know, that is actually the greatest path to being happy and fulfilled. And risk plays a much smaller role in that because having the uncertainty is actually some of the ingredients to create the fulfillment.

So, it's really thinking about maybe a truth that I now know, but I completely understand for those who haven't realized that truth. And this truth is for everybody, this truth is not just for certain people. This is a truth. And when you read that and absorb it and think about it, go find your pathway to happiness.

HF: I love what you said when you said “Choose what you don't know.” And it makes me think of an explorer maybe at a signpost and one arrow is pointing to back home or what I already know, and the other arrow is adventure, uncertainty. Because that's really what uncertainty is in a way. It's adventure. And there's so much positive energy when we're going on an adventure. So, I love all the different ways that you've been reframing uncertainty, Navin. This has been a really rich conversation.

NG: Well, thank you very much. Yeah. Sometimes if you're not ready to think about the uncertainty aspect that we're talking about, think about a spontaneous day. One of your best memories where it was spontaneous. Someone dropped in and had lunch with you, something happened outside of work. It was unexpected and it became a special time or memory. And that was uncertain. That was not certain, that was not planned in your day. And that's how a lot of other great things that are waiting for you are going to occur



is this surprise, spontaneity, uncertainty. It doesn't have to be a stressful thing. It can be something that you are excited for and just keeping an open mind for.

HF: Oh my gosh, you bring up a memory for me when I had this girlfriend while back and we would do something called wilding. And we go wilding where we didn't know what we are going to do, we just get in the car and we go. And that has to me the energy that you're talking about. And they were always great days.

NG: Yeah. Oh, that's cool. To me, that is exciting. And usually you have a lot of great memories and a lot of great energy from those.

HF: It's the days that you remember, the other ones are just going blank, like, "Oh, I can't remember that whole year."

NG: Yeah.

HF: Again, I want to thank you for this conversation and I'd love to give you a chance to let the listeners know about anything that you're doing or again, how they can reach out to you.

NG: Yeah, absolutely. I'm very active on LinkedIn. I post daily. I talk about motivational stuff, entrepreneurial stuff, leadership subjects. So, I post a lot on LinkedIn. Feel free to follow, connect with me on there. I also have a new website out [navigoyalmd.com](http://navigoyalmd.com). On there is access to a free course. It's called How to Create a Side Hustle or Side Gig While Practicing Full-Time. So, it's a free course. I also have access to my book on there. I have a free PDF on there on the basics of investing. There's a lot of information on there. There are contact forms, et cetera. I would say if you want to learn more or think about some of the things I have said, there are resources, et cetera on the website.



HF: And I have to put in a plug for your book Physician Underdog. I read it and I loved it. I also listened to it on Audible. So that's an option. And my clients have loved it. They come and tell me and they have pages marked and they have quotes that they read to me. It's a wonderful thing for any physician who's just wanting to feel more empowered about this path. And I'll put all these links in the show notes so they can find you and the book.

NG: Wow, that's great to hear. I didn't know that. That's really nice to hear that some of your clients have enjoyed it. I wrote it a lot to process, and kind of document the story and mindset shift. And so, I didn't know what to expect when I launched it last year, but it's been incredible having some folks reach out and share their experience and story. And there have been people that said "I feel less stuck after I read this book" which to me, that's my fulfillment and impact on people. It's really special. So, I appreciate it.

HF: Yeah, it is excellent. And I can absolutely see how physicians would feel that way after reading it. So, guys, thanks so much for listening as always and don't forget to carpe that diem. I'll see you in the next episode. Bye for now.

You've been listening to the Doctor's Crossing Carpe Diem podcast. If you've enjoyed what you've heard, I'd love it if you'd take a moment to rate and review this podcast and hit the subscribe button below so you don't miss an episode. If you'd like some additional resources, head on over to my website at [doctorscrossing.com](http://doctorscrossing.com) and check out the free resources tab. You can also go to [doctorscrossing.com/free-resources](http://doctorscrossing.com/free-resources). And if you want to find more podcast episodes, you can also find them on the website under the podcast tab. And I hope to see you back in the next episode. Bye for now.

[00:29:57]

Podcast details

[www.doctorscrossing.com/119](http://www.doctorscrossing.com/119)



END OF TRANSCRIPT