

Med Monthly

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**NEEDED:
MORE
RESIDENCY
SLOTS BUT
WHO WILL
PAY?**



Choosing a Locum Tenens Company

What to look out for when you're looking for temporary work from a locums company

By Tera Tuten

Locum tenens is a burgeoning business, a driving force in the economy and a practical approach to meeting the needs of a medical market that is

fast becoming overworked and understaffed. Staffing companies that specialize in temporary medical personnel placement at hospitals, clinics and other medical facilities

are currently billing over \$2 billion a year, and the need is expected to increase in the coming years.

Choosing a locum tenens company can be tricky. There are a number of factors to consider before making a decision that can have a direct effect on your future. As a healthcare professional, maintaining the integrity of your reputation is paramount and deserved or not, your reputation is tied to that of the locum tenens company you select. Here's how to determine which locum tenens company is the right fit, both personally and professionally:

Identify Your Goals

Before you look at agencies, determine your working goals and what type of experience will work best for you.

- Is your goal to sample different professional environments and settings?
- To explore different geographical areas for potential future relocation?
- Would you prefer working close to home within a limited area?
- Will you be traveling with a companion, a child or a pet?
- Determining an outline of your personal and professional goals will give you a place to start as you search for the right company to represent you.

Use the Internet

Before contacting a locum tenens company, visit their website. Read

the information they provide and then search for the buzz – complaints or kudos from people in the know. Look for independent confirmation that the company’s conduct reflects the image they project. Finding a reputable business is much easier than it once was now that every opinion is public.

Assess the Recruiter

Once you’ve narrowed the field to a few top choices, contact the companies and speak to a recruiter. Pay attention to the pitch. Is the recruiter’s goal to sign you up or to find the right position to meet your needs? If it feels like a sales pitch, walk away. A good recruiter asks a lot of questions designed to match applicants with opportunities. Poor placement can end with either you or your temporary employer – or both – being unhappy; a situation that can spell disaster for a budding career.

Practical Considerations

Compensation involves more than a simple paycheck. Once you’ve found the companies that fit your needs, it’s time to get down to brass tacks. Ask everything. Here’s a list to get you started:

- How will I be paid?
- When will I be paid?
- Does the company offer paid vacations?
- Can I expect bonuses?
- Does the company offer health benefits?
- How long is a typical assignment?
- Is travel paid up front or reimbursed?
- Am I expected to make living ar-

rangements?

- Suppose I do not agree with the living arrangements?
- Can I terminate an assignment early if it is unacceptable?
- What additional support, education or credentials does the company offer?

A quality locum tenens agency will answer these questions and more without hesitation. Their compensation package should be clearly outlined, along with standard company policies and procedures. With the basics out of the way, look for the company offerings that really make a quality locum tenens company stand out from the rest. Traveling comes with a unique set of challenges, and the top locum tenens companies will help you overcome the obstacles. The most important things physicians must deal with are insurance and licensing.

Does the Company Provide Licensing Assistance?

A quality locum tenens operation will handle the arrangements for licensure to ensure that everything is in order before each assignment.

Liability Insurance

Perhaps the stickiest issue any medical practitioner can face is that of liability insurance. Traveling doctors, working in a variety of unfamiliar settings, are often at even greater risk. Choose a company to represent you that covers you under its own. This, incidentally, is one of the strongest arguments for doing locum tenens work. The cost of malpractice insurance has driven many doctors out of private business, and in some

cases, to different states. Before you accept the insurance offered by any locum tenens company, examine the offering carefully. All policies are not created equal.

Many companies offer a type of insurance known as a “claims-made” policy. This coverage alone is inadequate. Most malpractice suits are filed long after the incident and would not be covered under claims-made policies without a rider, called a tail, which extends the coverage period.

There is also a more comprehensive type of insurance called an “occurrence” policy that covers the physician no matter when an incident is filed. This is the best insurance available and requires no tail for coverage after the fact. It is a far more expensive option, and most locum tenens agencies carry more affordable claims-made policies with tails.

The last thing to verify is the insurance carrier’s rating. There are a number of independent research companies that provide information on how insurance companies perform. You want to make sure that the carrier used by the locum tenens company you are considering is on solid financial footing and has a good reputation. If the insurance carrier has a Standard and Poor rating below an A-, pass.

Signing with a reliable company that meets your needs and preferences and offers a benefits package that includes comprehensive coverage with a quality insurer is the key to a long and satisfying career as a locum tenens physician.

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