

Travel Therapy: The Ultimate Salary Guide

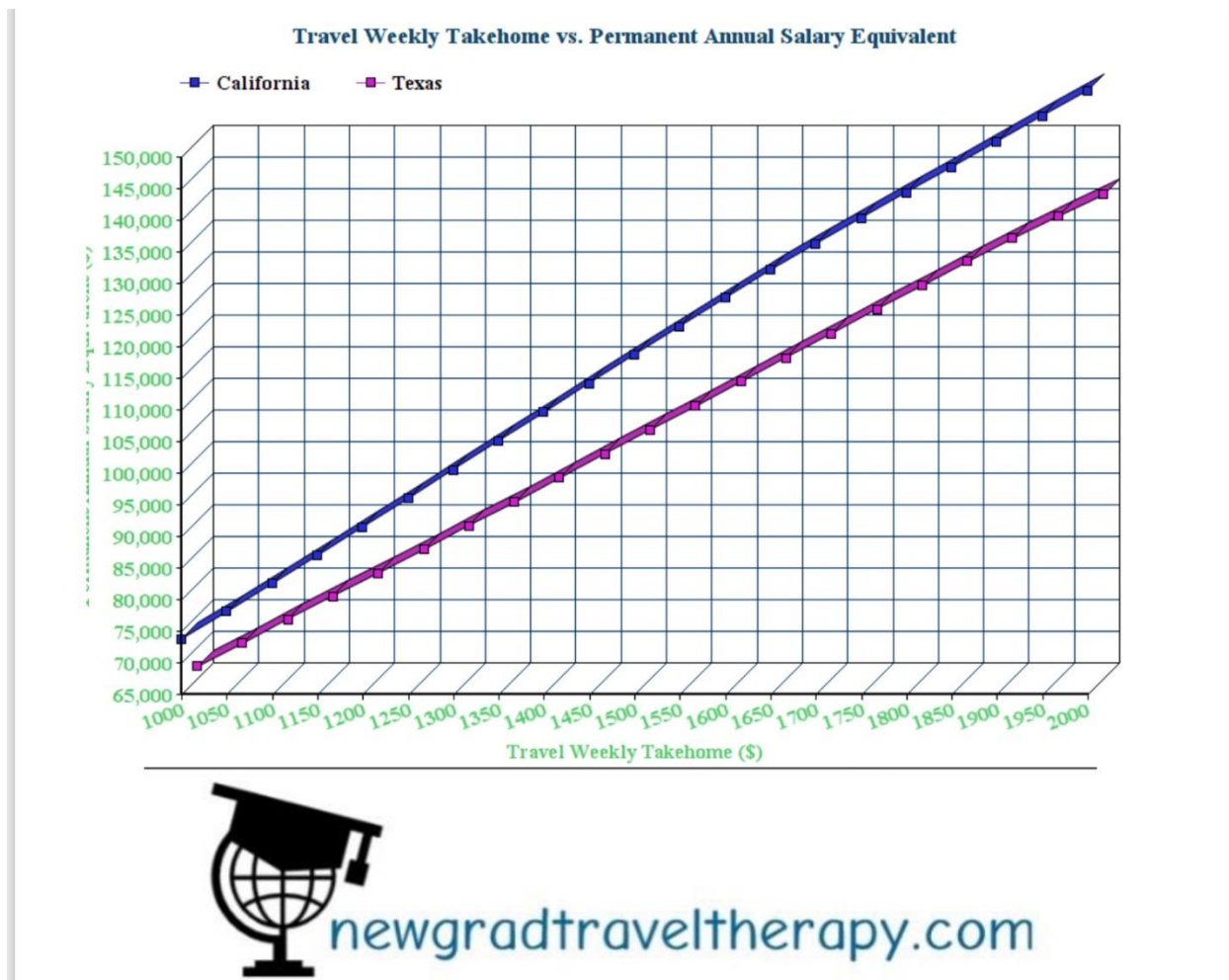
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Do Travel Therapists Make More Than Permanent Therapists?

Travel therapy can be a lucrative financial opportunity for many healthcare professionals (including new graduates)! To reap the financial benefits, you must qualify as a traveler by maintaining a permanent tax-home (see below).

How Does A Travel Pay Package Compare to a Fully Taxed Permanent Salary?



♥ the blue trend line represents permanent annual salary equivalent in California (the state with the highest income tax)

♥ the purple trend line represents permanent annual salary equivalent in Texas (one of the states with no income tax)

If your state has income tax, but isn't the highest or lowest, find a point in the middle of the two lines!

To Use.....

♥️💰 Locate your weekly take home (net) pay on the bottom of the graph. ✓ Trace straight up until you meet the purple line for states with no income tax. If you live in a state with no income tax, you've found your annual salary equivalent!

Live in a state with income tax??? Keep tracing up. If you are living/working in California, trace all the way up to the blue trend line.... Live somewhere else, your annual salary equivalent will land somewhere between the two trend line values! 📊↓

As an example, let's look at \$1500 weekly take-home....

♥️ TX annual salary equivalent ~\$107,000

♥️ CA annual salary equivalent ~ \$122,500

♥️ somewhere in the middle of the road income tax?? ~ somewhere between \$110,000-\$120,000



State	Average Perm Salary (All Levels of Experience)	Weekly Net/Takehome Pay (after tax)
Alabama	\$86,130	\$1,195.71
Alaska	\$93,060	\$1,343.82
Arizona	\$89,450	\$1,258.87
Arkansas	\$77,040	\$1,056.76
California	\$95,350	\$1,243.70
Colorado	\$77,660	\$1,080.37
Connecticut	\$91,480	\$1,240.05
Delaware	\$88,960	\$1,209.63
District of Columbia	\$84,660	\$1,133.07
Florida	\$86,520	\$1,266.23
Georgia	\$85,740	\$1,169.29
Hawaii	\$85,900	\$1,133.02
Idaho	\$75,370	\$1,036.39
Illinois	\$90,370	\$1,231.36
Indiana	\$80,770	\$1,136.28
Iowa	\$81,110	\$1,114.62
Kansas	\$81,890	\$1,125.60
Kentucky	\$83,270	\$1,120.67
Louisiana	\$84,210	\$1,165.30
Maine	\$75,280	\$1,031.17
Maryland	\$87,750	\$1,204.77
Massachusetts	\$86,110	\$1,183.46
Michigan	\$87,440	\$1,207.21
Minnesota	\$79,310	\$1,072.69
Mississippi	\$89,270	\$1,222.95
Missouri	\$78,800	\$1,095.80
Montana	\$77,110	\$1,057.93
Nebraska	\$74,780	\$1,028.66
Nevada	\$120,820	\$1,717.66
New Hampshire	\$80,610	\$1,186.28
New Jersey	\$96,890	\$1,304.72
New Mexico	\$89,230	\$1,227.06
New York	\$85,730	\$1,164.39
North Carolina	\$82,320	\$1,147.95
North Dakota	\$73,800	\$1,074.15
Ohio	\$86,180	\$1,208.94
Oklahoma	\$80,960	\$1,123.01
Oregon	\$83,700	\$1,101.96
Pennsylvania	\$85,480	\$1,200.70
Rhode Island	\$83,800	\$1,147.47
South Carolina	\$81,820	\$1,100.00
South Dakota	\$74,130	\$1,098.61
Tennessee	\$87,530	\$1,279.90
Texas	\$95,240	\$1,381.42
Utah	\$83,530	\$1,146.28
Vermont	\$77,860	\$1,078.91
Virginia	\$90,360	\$1,231.24
Washington	\$88,150	\$1,199.03
West Virginia	\$83,310	\$1,218.75
Wisconsin	\$77,870	\$1,073.21
Wyoming	\$82,050	\$1,205.76
National Average	\$87,220	\$1,176.14

Is Travel Therapy Pay Based on Experience?

Unfortunately, there is not a black and white answer for this! Some recruiters will say that new grads make less, and others will say that experience has nothing to do with pay. Honestly, it can depend on the job and the specific situation. Therefore, working with a [trusted recruiter](#) who is transparent is vitally important.

There are times that there is a SET BILL RATE. Regardless of who fills the position, the rate is the same. Other times, there may be a set range. In this case, the client may pay on the lower end of the range for a new graduate. There are also times when a facility may ask for a reduction in bill rate if they are going to be providing training. Sometimes, they will reduce the bill rate for the duration of the contract. Other times, they will reduce the bill rate during the training period. And, other times, they will simply ask for a longer contract to offset the resources they expended to train the traveler.

For new graduates, this is part of the game. If it's a position that will really help you to gain experience and grow your resume, but is paying a little less, then it is something to think about! At the end of the day, money isn't everything!

Can experience increase my pay? Sometimes, but not always. It's important to remember that this is business. Travelers are EXPENSIVE. The client wants to get the best candidate they can for the best price. Just like when we go shopping. We want good quality for a great price! There are many instances in which recruiters can bid for positions, but it can be a gamble. If they know there are no other candidates in play and the therapist has EVERYTHING the client is looking for, then they can roll the dice and hope for a higher rate!

Travel Assignment Vs. Local Contract Pay:

What is a traveler anyways? Is there such a thing as a local traveler? In other words, can I take an assignment in my hometown? In order to qualify as a traveler and receive the tax-free stipends for housing & meals, you must maintain a permanent tax-home. Not sure what a tax home is, check out this resource from [Travel Tax](#).

You might hear about a "[50 mile rule](#)". This isn't a rule! It's a myth! In order to receive a housing stipend, you must require lodging at the site of your assignment. It cannot be within a commutable distance of your tax home. Even if you are driving 50 miles to work? If you are sleeping at home every night and commuting to your assignment, that would be considered a local assignment and everything would be taxed.

Cons to Travel Therapy Compensation?

As a travel therapist, we only get paid for hours worked. There is no paid time off (PTO) in the form of sick days or vacation time. Any work missed for any reason is not paid. Why? For the staffing agency to pay us, they must get paid. If we don't work, they can't bill the facility, therefore, they can't pay us.

There are a few caveats to this generalization....

- 1) There are certain states that mandate paid sick time. The laws are constantly changing and are too extensive to include in this resource. If you are interested in delving into this topic more, please conduct your own research. If your contract happens to be in a state with

mandated sick pay, know that you would only be paid your taxable hourly rate in most cases. Ask your agency for specifics!

- 2) There are certain agencies that offer a PTO/Reward Days. As mentioned before, THERE IS NO FREE MONEY! They budget this into the overall pay package. Therefore, you make a little less because the company assumes that they will only be able to bill 512 hours for a 13-week contract as opposed to the typical 520 hours for a 13-week contract. This changes the overall value of the pay package. Therefore, adjustments must be made.

WARNING – Read your contract carefully before signing. It is normal for companies to adjust pay based on hours worked. However, there are companies who not only prorate the pay, but charge the traveler for missed shifts to help cover “incurred expenses” on their end. This is not the norm!

How Do I Understand a Pay Package?

To understand a pay package, you must understand what a bill rate is. For each assignment, there will be a potentially different bill rate. Hence, why not every travel job will be the same. A PT bill rate can range from \$60-85/hour. This is the amount the staffing agency can charge the facility per hour worked by the therapist. From this rate, they keep what they need to keep the business running and turn a profit (usually between 3-5% overall profit after expenses are paid) and pay the traveler.

Have you been enticed by ads for travel healthcare??? "FREE housing", "FREE travel", "FREE rental car", "FREE tuition reimbursement", etc... It sounds too good to be true! Unfortunately, there is no free money in travel healthcare. Here are a few articles to help you become an empowered consumer and know where your money is going!

Spoiler alert: the more frills you need, the less your weekly take-home pay will be.

As you begin to explore the option of traveling healthcare, you may have found yourself enticed by ads with verbiage such as “Free Housing”, “Free Licensing”, “Travel Reimbursement”, “Free Rental Car”, etc. What you probably haven’t heard is that there is NO FREE MONEY in travel.

Staffing agencies (i.e. the companies we work for as travelers), only make money for hours worked. If you haven’t heard of a bill rate, here’s the scoop. Every travel position has a unique bill rate. This is the price the facility is willing to pay for hours worked. For example, a physical therapist bill rate can vary from \$60-\$85 an hour with an average bill rate being around \$65/hour. The more hours worked by travelers, the more revenue the agency can generate. If a traveler doesn’t reach their full hours or calls out sick, the agency cannot bill the facility for those hours. Thus, the agency does not get paid. The agency can only bill for hours worked.

You’ve probably heard the cliché, “Money doesn’t grow on trees”. This also rings true in the staffing industry. From that overall bill rate, an agency can calculate the total budget for a 13-week contract. Let’s use that average \$65 bill rate as an example. For the sake of this example, let’s also assume that the staffing agency must pay a 5% fee to a vendor management service. After the VMS takes their fee, that leaves \$61.75/hour. Let’s assume this a standard 13-week contract with a 40-hour guarantee. The total revenue of this contract would be \$32,110. From this total value, the company needs to take their fair share to maintain their business and make a profit. The rest of the package goes to the therapist.

What all comes out of each portion of the pay package???

Staffing Agency	Traveler
Overhead – office rent, utilities, phone/internet, office supplies	Taxable hourly rate (typically \$18-20 for a PT/OT and \$13-\$15 for PTA/COTA).
Employee salaries – recruiters, marketers, housing department, student outreach department, legal department, payroll, quality assurance, etc	Non-taxable stipends (for those that qualify) <ul style="list-style-type: none"> - Housing - Per diem (meals & incidentals)
Worker's compensation & employer taxes	Bonuses (sign-on, completion, tuition reimbursement, reward trips)
Marketing budget – yes the higher the marketing budget, the larger the companies' overall profit margin must be	Reimbursements: travel, licensure, CEUs, etc
Credentialing costs (drug screen, fit tests, background checks, etc)	Benefits (medical, dental, vision, life insurance, disability insurance, 401k)

Some food for thought....

- ✓ On average companies need to generate a 3-5% profit to maintain and ensure the longevity of the company. Each company will have to utilize different margins when creating the pay packages based on what expenses include. For example, a company with an astronomical marketing budget will have to utilize higher margins when creating pay packages than a company that tends not to have a large marketing budget. A larger company with a \$40,000/month rent is going to utilize a different margin than a company with a \$2,000 monthly rent. Therefore, the convenient services such as housing departments, licensing departments, etc, really are not free. It's a bonus that will indirectly affect each traveler that works for that company.
- ✓ You need to decide what is most important to you! At the end of the day, the bill rate is the bill rate and the total value of the pay package DOES NOT change. Would you rather have a larger weekly NET pay each week without those reimbursements in the beginning? Would you rather max out your travel allowance, licensure reimbursement, and CEU reimbursement?
- ✓ Something to think about...With the new tax code, we can no longer deduct professional expenses on our taxes. Therefore, it may be advantageous to utilize reimbursements from the agencies when they are creating our pay packages. Packages are subject to customization! APTA, AOTA, and ASHA membership fees are no longer tax deductible. Live CEU courses and professional conferences are also not eligible for tax deduction with the new tax code. These are areas you may want to focus on customizing your pay package if these are important to you.
- ✓ Added perks such as sign-on bonuses, completion bonuses, tuition reimbursement, and free trips all come from somewhere!

Just as individual travelers who must budget, staffing agencies must also budget. Each staffing agency's budget will look slightly different. That is why for a job offering a \$65 rate, company A can pay \$1400 while company B can pay \$1600. \$200 a week!?!?! That's a big difference you might say!!!

Anyone who decides to pursue travel therapy should have a clear understanding of what motivates them to travel. In other words, what is your WHY? Are you motivated by top pay, specific locations, a setting, or something else?

Pay isn't everything, but as an educated consumer (yes travelers are consumers to staffing agencies), you should have some idea of where your money is going.

In this article, I want to address TWO KEY POINTS that can significantly affect the pay packages a staffing agency can offer.

1. **MARKETING BUDGET....**

To simplify things for the case of this example, let's assume two different staffing agencies each have 50 therapists working for them in contracts all with a \$65 bill rate with 40 hours guaranteed. From these 50 therapists working this single assignment, the revenue generated is \$1,690,000.00. That's a lot of money! Let's say staffing agency A has a marketing budget of \$50,000 a month and staffing agency B has a marketing budget of \$5,000 a month? In that one 13-week assignment, staffing agency A has spent \$150,000 on marketing and staffing agency B has spent \$15,000 on marketing. A large portion of staffing agency A's budget from that 13-week assignment has gone to marketing. What does that mean??? It means that they are not able to pay their travelers as much as the company who decides to not budget as much of their revenue in marketing.

While travelers may not take a hit in their individual pay packages, those travelers choosing to work for companies with an astronomical marketing budget take a hit in ALL of their pay packages. The money for marketing must come from somewhere. The company spending \$50,000 a month on marketing doesn't just have an extra \$600,000 lying around in their yearly budget to still be able to pay their travelers the same amount that a company who only allocates \$60,000 a year towards marketing. So, if someone says, "Don't worry, it all comes from the marketing budget and won't effect your pay package", then ask, "Where does a marketing budget come from?"

What Goes into Marketing Anyway???

- Advertising – on TV, radio, social media, google, YouTube, etc
- Attending conferences
- Student outreach initiatives
- Lead generating sources
- And More...

2. **TUITION REIMBURSEMENT....**

One of the things companies will market to students and new grads is TUITION REIMBURSEMENT. You'll see ads with verbiage, "Earn up to \$2,500 a year in tuition reimbursement". Remember, THERE IS NO FREE MONEY. This has been budgeted for.... Either the company is setting aside the money in each contract to be distributed to that individual traveler later, or every single pay package is taking a slight hit to be able to offer this program. The money must come from somewhere!

Is it advantageous for recent graduates to seek tuition reimbursement as part of their compensation? In my opinion, not really! I recently asked a travel tax expert about this, and we agreed. With the changes in the tax code, it would be better to be reimbursed for items that are no longer deductible at the end of the year on taxes. In 2018, professional expenses such as licensing, CEUs, conferences, uniforms, and travel expenses cannot be deducted on taxes. It would be much more advantageous

for travelers to be reimbursed by staffing agencies for these expenses! There are still tax benefits with regards to student loan interest and tuition. Think about where you want your money going and have your pay package customized accordingly!

When Should I Receive My Pay Package?

Do you like surprises? Would you like to be surprised with what you'll be paid after you accept a job? Would you ever accept a permanent job without knowing what you would be paid? While some surprises can be fun & exciting, your pay should not be a surprise. So, when should you find out your pay package???

A staffing agency is comprised of several different departments that work together as a team, much like the interdisciplinary healthcare team. They all must play their part to create successful outcomes for their travelers and the facilities they work with.

- The client manager (CM) or marketer is responsible for putting job orders into the system.
- Recruiters then work with candidates to fill the positions that the marketing team has. Information available to them about the job depends on how much information the marketer put in the job order.

As a brief review, each job will pay differently based on the bill rate for that job. The BILL RATE is the price per hour that the staffing agency can charge per hour worked. As an average, the bill rate will be \$60-70 for a PT, OT, or SLP.

How is the bill rate posted???

This will also vary by job order. There can be a few different scenarios.

1. There will be a set/posted bill rate with the job order
2. The bill rate will be a range (ex: \$62-\$67)
3. The bill rate will be an open bill rate in which companies bid for the travelers they submit.

When should you find out about pay package???

Bottom line – you should have a GENERAL idea of how much you will be making for a travel assignment prior to submission. Even if it's a range, you should have a "worst case scenario" to go off. This will help you decide whether to be submitted to the job in the first place. If an agency is placing a bid for you, they know what they could pay you off the bill rate that they submit you at.

Can a pay package change? Yes, sometimes a pay package can change. It shouldn't change drastically, however, sometimes if a client is offering to train a candidate or provide mentorship, they may ask the staffing agency for a reduction in bill rate. This is most common with new graduates.

Why is it important to have a pay package ahead of time?

- Unfortunately, there are some agencies out there who will wait to give a pay package until you receive a job offer. This gives them ample opportunity to make a larger profit off a new traveler.
- Many agencies have the same jobs. If two recruiters come to you the same day about the same job, you should be able to receive a pay package from both

At the end of the day, if recruiter's aren't providing pay packages to you prior to the interview, this is a red flag and you should proceed with caution. There are very few instances where they have no idea what the bill rate is...

Raise the bar. Raise the industry standard. Ask for pay packages prior to interviewing!

A Pay Package Can be Put Together in Multiple Ways....

Which Pay Package Do You Prefer?

*All three ay packages assume 25% tax bracket for sake of example...

Barebones Pay Package	
Hourly Taxable	\$20
Weekly Housing	\$650
Weekly Meals & Incidentals	\$357
Weekly Takehome = \$1607	

Standard Pay Package	
Hourly Taxable	\$20
Weekly Housing	\$650
Weekly Meals & Incidentals	\$300
Licensure Reimbursement	\$250
Travel Reimbursement	\$500
Weekly Takehome = \$1550	

Extra Bells & Whistles Pay Package	
Hourly Taxable	\$20
Weekly Housing	\$550
Weekly Meals & Incidentals	\$284
Licensure Reimbursement	\$250
Car Shipping Reimbursement	\$1500
CEU Reimbursement	\$500
Weekly Takehome = \$1434	

They look different, but all have the same value!!!



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How Do I Determine How Much I Am Eligible to Receive in Tax-Free Stipends?

If you qualify for travel stipends by maintaining a permanent tax home, it's important to know how much you can receive in tax-free stipends. The IRS sets a limit on how much tax-free money you can receive in different geographical areas. This is known as the [GSA per diem rates](#). The standard GSA nightly lodging rate is \$94/day and the meals & incidentals rate is \$55/day. Therefore, in many areas, the maximal weekly stipends one can receive is \$1,043.

You can search the GSA website using a city and state or zip code. It will pull up the daily amounts for both lodging and M&E (meals & incidentals). For cities with higher cost of living, the GSA allowance will be higher.

Disclaimer: Just because the GSA maximum allowance is \$2548 for New York City, DOES NOT mean that you will get that full amount. The bill rate must be able to support the stipends. That would be equivalent to \$63.70 in stipends per hour worked on a 40 hour-per-week contract. This unfortunately will not happen!

However, let's say you look up your GSA rate and realize that it is higher because you are going to location with a higher cost of living. Would you want your taxable hourly rate to be \$28-\$30? This is an area in which you can communicate with your recruiter to restructure your pay package. By having them use a \$20/hour taxable rate, they can increase the tax-free stipends. Determining what taxable hourly rate, you are comfortable with is up to you. [TravelTax](#) recommends keeping your hourly taxable rate between \$18-\$23 an hour for PT/OT/SLP.

Tips to Structure Your Pay Package to Maximize Your Travel Therapy Income:

- New tax code: no deductions for professional expenses (have CEUs, licensure, professional membership put into the contract as tax-free reimbursements)

Negotiating 101:

Negotiating Fair Overtime Rate

Something I've learned as a traveler is to ensure that you are receiving a FAIR overtime and holiday pay rate.

Let's take an average bill rate of \$65 as an example. While most facilities will likely not pay the agency time and a half for holiday and overtime, an agency can usually bill the company an extra \$10 or so. For the sake of these examples, let's use a \$20/hour taxable W-2 rate.

- A. Company can't bill any extra for holiday or OT and you get 1.5x your taxable rate.... You get \$30 and the company makes \$35 for your OT. The traveler makes less in OT than they do in regular time.
- B. Company can bill an extra \$10 for holiday or OT and you get 1.5x your taxable rate.... You get \$30 and the company gets \$45 for your OT. What?!
- C. Company can bill the facility for 1.5x the bill rate for holiday and OT and you get 1.5x your taxable rate.... You get \$30 and the company gets \$67.50 for your OT!!!

Regardless of whether the agency can bill the regular bill rate, bill rate + \$10, or 1.5x the bill rate, you should be getting more than 1.5x your hourly taxable rate!!!

This really shouldn't have to be negotiated, however, sometimes it's necessary.

Work with 2-3 recruiters!!!

Why put all your eggs in one basket? Sure, it's more convenient to work with one recruiter, however, you limit your opportunities. Healthy competition is a good thing. Always be honest and transparent with your recruiters. Let them you know that you are also working with 1-2 other recruiters. Recruiters know that many times, they get the same jobs. Sure, they also have direct/exclusive contracts, but with the market moving more and more to VMSs, they will understand that they might not be the only one pitching you the job. Therefore, this will incentivize them to offer the highest pay upfront.

You can negotiate more than just pay!

When it comes to negotiating new travel assignments, there are factors to think about besides the bottom dollar.

In a contract you should always be looking at how many hours they'll guarantee. Expected hours and guaranteed hours are not the same thing. For example, you may see a contract that says:

Expected Hours = 40
Guaranteed Hours = 0

While they expect you to work 40 hours, if census drops and you are sent home at 20 hours, your pay package might have just been cut in half for that week! Don't take chances on clauses like these unless you know you can afford to do so!

How many do you need? Some guarantee 30, 32, 36, etc. Don't just assume it's 40 hours guaranteed every time. A good recruiter will do everything they can to get you the guaranteed hours that you need. (Insider tip – many recruiters are paid based on the number of hours you work. It is to their advantage to ensure you attain contracts with a high number of guaranteed hours)

Also pay close attention to the cancellation clause. Most contracts will have a 14 day or 30-day cancellation clause in which they can issue you a notice to end your contract early if they hire permanently or census drops. I was just offered a contract with a notice that was "in good faith". This means nothing... In fact, they could just decide to cancel the contract whenever they wanted. I've had success negotiating 30-day notices in the past, but not on this contract. The hospital told the agency that their master service agreement said the same thing with every staffing agency and they would not change it. Is that a risk you are willing to take?

Other items up for negotiation include time off during the contract and a certain schedule like four 10-hour days.

Would Knowing the Bill Rate Help Me Negotiate?

It could, but not necessarily. For this reason, many companies don't share the bill rate with travelers. In order to understand how much of the bill rate the company is keeping for profit, you would need to know ALL of their overhead costs. How much do they pay for insurance, employee taxes, rent, utilities, payroll, etc? For a great article that explains this, check out this [Blue Pipes](#) read!

Whether you know the bill rate or not, be empowered in knowing that THERE IS NO FREE MONEY IN TRAVEL!

Collaborating with Your Recruiter Is Key:

The traveler-recruiter relationship is an important one. It is not a competition between the two. When the relationship is strong, the recruiter & traveler can collaborate to achieve a more effective strategic job search. The travel therapy market has become more competitive (particularly for OTs, PTAs, and COTAs). Just because a job is posted doesn't mean you are guaranteed to get the job. There is some luck involved. At times, you are even gambling when you bid for a job. Therefore, working with a trusted and experienced recruiter is key. Open communication is imperative.

There are TWO MAIN ways a staffing agency can access a job.

- 1) Direct contract (EXCLUSIVE NEED): In this case, the staffing agency has a good relationship with the hospital, rehab company, school district, or clinic. They can communicate directly with the facility regarding their needs and negotiate with the facility directly. Many times, less agencies will have access to that job and the agency may be able to get a higher rate due to less competition and not needing to pay a vendor fee.
- 2) VMS/MSPs: More and more hospitals and larger rehab companies are moving in this direction. Hiring managers and rehab directors are already busy enough. They don't want to be fielding calls from hundreds of staffing agencies who want to know if they have any staffing needs. A VMS solves this problem. A VMS is a mechanism for businesses to manage and procure staffing services (both temporary & permanent). Essentially, they are the middle-man between the facility needing the traveler and the staffing agency. The staffing agency cannot communicate directly with the facility, they must go through their contact at the VMS. Many

times, several agencies will have access to the same VMS systems. Therefore, many of the staffing agencies will have the same jobs. A VMS is a business and they aren't free either. They charge a fee.

VA VMS fee is essentially a reduction fee applied to the total bill amount. Therefore, if an assignment has a \$65 bill rate with a 5% fee, the staffing agency only has \$61.75 left to work with once they pay the fee.

Each VMS works slightly different. For some VMS systems, the bill rate is set. For others, the recruiter can propose a bill rate (through bidding) when they submit their candidate. In some VMS systems, recruiters can see how many other candidates are submitted, from which agency they are submitted, and at what bill rate they are submitted. They CANNOT see the name of the candidate, start date, or level of experience.

Knowledge is power! Working with an experienced recruiter can play to your advantage. Let's imagine that you are submitted to an outpatient position in Alaska for the summer. In this case, the recruiter can see that there are 6 others submitted with a bill rate range of \$68-\$72. The recruiter tells you this and asks you if you would like to be submitted at a rate \$1/hour lower to entice the facility to interview you first? The decision is yours! How much do you want this job? Of course, they should be transparent with you in the process and tell you what the difference in pay package would be so that you can make an informed decision. The opposite can also occur. Let's say there's a job in the middle of nowhere, has been open for some time, and has no other candidates in play. The recruiter can roll the dice and submit you at a higher rate! The trick is collaborating with the recruiter to know when to roll the dice and when to play it safe based on your career goals and financial needs.

Need a trusted recruiter to add to your team? [Reach out](#) to be connected!

Will I Qualify for Benefits and Other Perks as a Travel Therapist?

- Agencies are required by law to offer medical insurance to their travelers if they have 50 or more employees (internally + travelers). If a company isn't offering medical insurance, asking them, "How many employees do you have?" is a good question. Employers also are not allowed to decrease your weekly pay package because you elect to enroll in medical benefits. Under the ACA, this is considered discrimination against those who need medical insurance coverage.
- There are certain things you'll want to know when it comes to your medical benefits:
 - o When do benefits start? Not all medical benefits start day 1. Some start the first day of the month following the start of the assignment, some are 30 days after beginning employment, and some are even longer.
 - o How much will be deducted from my weekly paycheck for medical benefits?
- Enrolling in a Health Savings Account (HSA) can be a great way to save money for future healthcare expenses while also incurring a tax deduction. Not all agencies will offer an HSA, however, this does not mean that you can't enroll in one on your own.
 - o To qualify for an HSA, you must have a qualifying high deductible health plan (HDHP) with a minimum individual deductible of \$1,350 for individuals and \$2,700 for families. The out-of-pocket maximum cannot exceed \$6,750 for individuals and \$13,500 for families.
 - o To determine if your agency offers eligible plans, you'll need to ask your recruiter for their Summary of Benefits packet.

- [Optum Bank](#) is one great option that anyone can enroll in. While your contributions wouldn't be made automatically via payroll deduction, you can still deposit money into your HSA from a checking account. The maximum amounts you can contribute in 2019 is \$3,500 for individuals and \$7,000 for families.

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