

The Physician Job Search Playbook: Tips from Jackson Physician Search

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Welcome to Your Physician Job Search

Enclosed in this comprehensive playbook is everything you need to launch your physician job search, including:

- Preparing for Physician Job Search Success
- Elements of a Great CV and Cover Letter
- Working with Physician Recruiters
- How to Conduct a Smart Job Search
- Interviewing Best Practices
- Maximizing the On-site Interview and Community Tour
- Navigating the Job Offer
- Conducting Your Own Due Diligence
- Physician Contract Negotiations
- Compensation Considerations

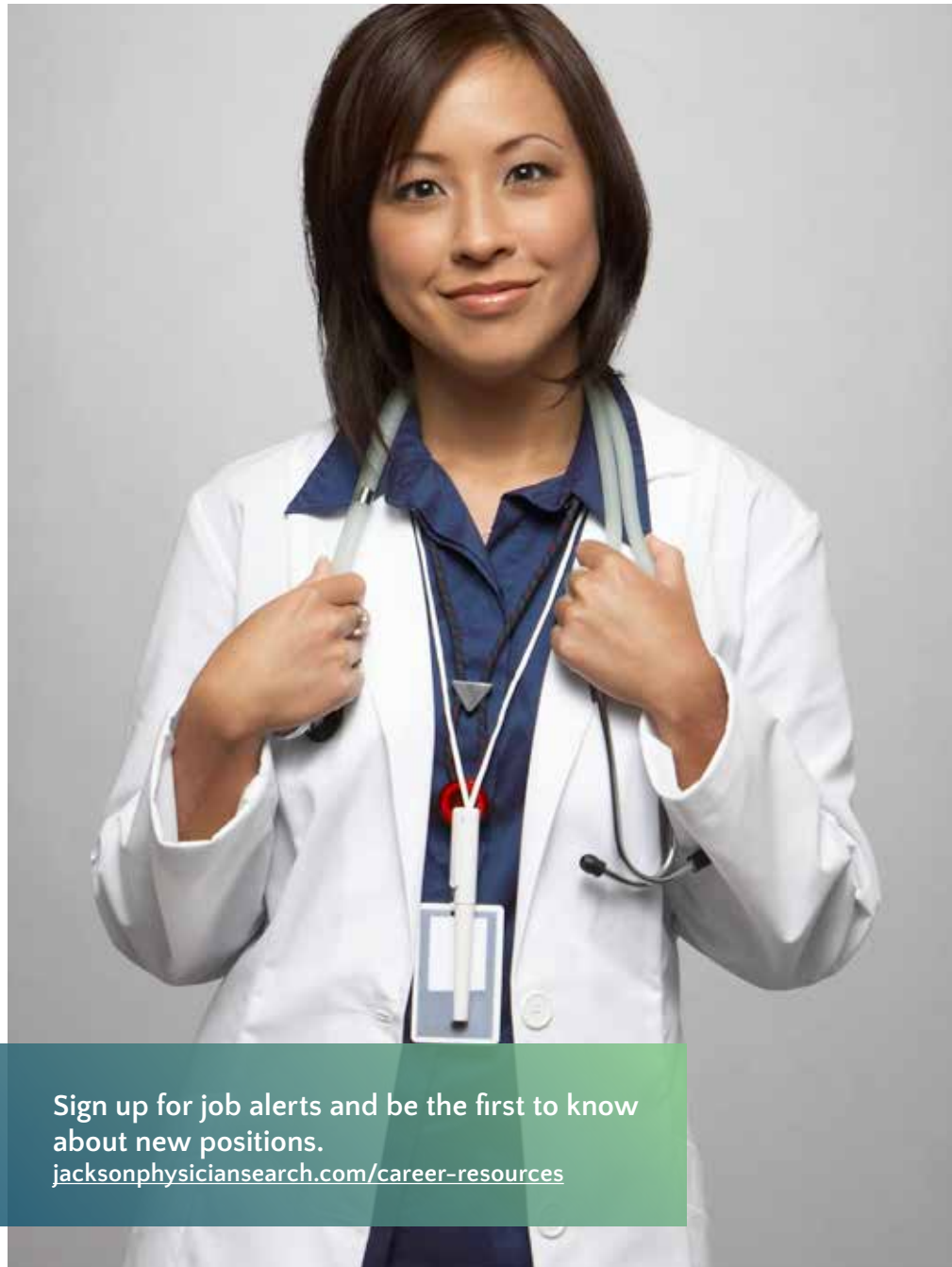
Preparing for Physician Job Search Success

This Physician Job Search Playbook was developed to provide structure to your job search.

You'll find checklists and prompts designed to help you consider your professional and personal priorities.

Landing the right position with an organization whose mission and values are well-aligned with your own is an important step towards achieving a successful, rewarding career and a happy, fulfilling life.

The team of experienced physician recruiters at **Jackson Physician Search** wish you the best on your physician job search journey and will be there with you every step of the way.



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Define Your Priorities

1. Your Role

Knowing your priorities allows you to identify roles that offer the best opportunity to reach your professional goals. Ask yourself:

- ☑ What are my must-haves and nice-to-haves?
- ☑ Are there any locations that I will not move to?
- ☑ What are my minimum financial needs?
- ☑ Do I want to pursue a **leadership** position?
- ☑ Do I envision starting my own practice one day?
- ☑ Do I want to join a **medical group** or a hospital?
- ☑ Do I want to teach the next generation of physicians in an academic center?

2. Family and Lifestyle

Deciding where to practice is a family affair. Often, physicians' spouses or partners have a fulfilling career, making it important to consider their professional opportunities in various locations. Education and proximity to family members is also a very important aspect for most physicians.

Do you have a hobby or passion that is more accessible in certain parts of the country? If you're an avid skier, living near the mountains will likely suit you best. If long walks on the beach sound more your style, then consider positions along America's coasts.

The moral of the story is before setting out on your job search journey, dig a little deeper into what matters the most to you and your family. But do try to consider a wide variety of locations. After all, there are hidden gems all over the U.S.

3. Urban Versus Rural

Another factor to consider is whether you see yourself in an urban or **rural** environment. Are you tired of being embroiled in the daily struggle of dealing with traffic, noise, crowds, and a higher cost of living? While there are many benefits to practicing in larger cities, there are just as many in rural areas.

Choosing to plant roots in a smaller community may make it easier to develop a more manageable work/life balance. Getting outside the hustle and bustle can also provide ample opportunities for relaxing, exploring nature, hiking, camping, and fishing—just to name a few.

Also, rural areas often provide higher compensation and generous benefits like student loan payoff.

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Tap into Your Professional Network

When you decide it is time to explore new job options, building a professional **network** is important.

For starters, you are probably already a member of **Doximity**, the physician-centric social network that boasts over 80% of U.S. doctors as verified members. If you choose to become a member of a social networking site like Doximity or even **LinkedIn**, you'll want to get the most benefit from it. Actively participating in groups that relate to your interests or specialty is a sure way to quickly build up a network of colleagues who may help you in a job search.

College professors, mentors, program directors, and others can contribute to your efforts in finding a new career opportunity. However, remember that networking is a two-way street, and you should be prepared to answer the call when one of your contacts is in a similar situation.

Develop and Sell Your Digital Brand

Your **physician brand** is how you market yourself to potential employers and how you are perceived by colleagues, industry partners, and even patients. When defining who you are as a doctor, think about how your unique attributes could appeal to each group.

Start with a self-assessment. Note your passions such as family, hobbies, charities, and causes. Identify the attributes and accomplishments that set you apart. Think about patient engagement, leadership skills, communication and collaboration skills, and memberships and associations.

Once your brand is defined, you have to **sell it**. If you are on Doximity and LinkedIn, consider creating a blog or publishing timely articles about your specialty. Another effective idea is to create a YouTube channel and post short, visual snippets demonstrating your skills, interests, and abilities. Video is a great medium to highlight your personality, which can directly translate to your "bedside manner."

Preparing for Success: Recap Checklist

Priorities

- ✓ Give yourself 12-18 months to find a new position and relocate.
- ✓ Update your CV.
- ✓ Think about the career path you want to pursue. **Learn more here.**
- ✓ Consider how a career move impacts your **family/home life.**
- ✓ Determine how **location will impact your decision** but keep an open mind.

Professional Network

- ✓ Reach out to a mentor or trusted colleague for advice.
- ✓ Think about who you know that can help you get a **foot in the door.**
- ✓ Identify physician recruitment firms and visit their job boards.
- ✓ Attend physician career fairs and connect with recruiters.
- ✓ Enlist a lawyer or another professional to review contracts.

Avoid These Mistakes in Your Job Search

- ✓ Not starting the job search process early enough
- ✓ Not dedicating adequate time or resources
- ✓ Making decisions about where to practice based on what's easy
- ✓ Giving in to external pressure to accept or reject a job offer
- ✓ Being unaware of market conditions that will affect your job prospects and compensation

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Elements of a Great CV and Cover Letter

Whether you are actively seeking a new physician job opportunity or simply keeping your options open, don't underestimate the importance of your physician **CV**. In fact, it may be the most important factor to get you out of the screening pile and into the initial phone interview.

One of the biggest stumbling blocks preventing physicians from getting the all-important interview is a sloppy CV and cover letter. You might be surprised by how often it happens, but luckily, **creating a winning CV** is relatively easy.

"I have often seen clients turn away candidates due to sloppy, inconsistent, and incomplete work on their CV. Address any significant gaps in training/work if appropriate, include relevant dates of employment, spell/grammar/format check, and keep it pertinent."

– Tara Osseck
Regional Vice President of Recruiting

Five Critical Elements of Your CV

- 1. Contact Information.** At the top, in big, bold letters, include your name, address, phone number, and email address.
- 2. Education and Qualifications.** Include your years of study and where it occurred. Start with the most recent and work backward chronologically. Include special qualifications or distinctions.
- 3. Employment History.** Next, explain how you have been using your education. Include dates and relevant places of employment.
- 4. Clinical Experience.** Here, you will want to add your clinical experiences. Include dates and locations, as well as a brief summary of the knowledge you have gained.
- 5. Certifications and Licensure.** This is an opportunity to share classes, workshops, and other continuing education that led to certification. Identify your licensure followed by any certifications earned.

Depending on your level of experience, you can also add optional sections to include honors and awards, teaching experience, published articles (be judicious), and personal interests that highlight you as a person.

Use a Cover Letter to Your Advantage

Contrary to what you may have heard, a cover letter can be a useful tool in your job search. Consider that the screener will be looking at dozens of CVs with the same formatting and similar information. A well-conceived cover letter will help you cut through the noise.

Keep it to one page, personalize it, express your passion for medicine, highlight specific expertise, and request confidentiality.

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CV and Cover Letter Checklist:

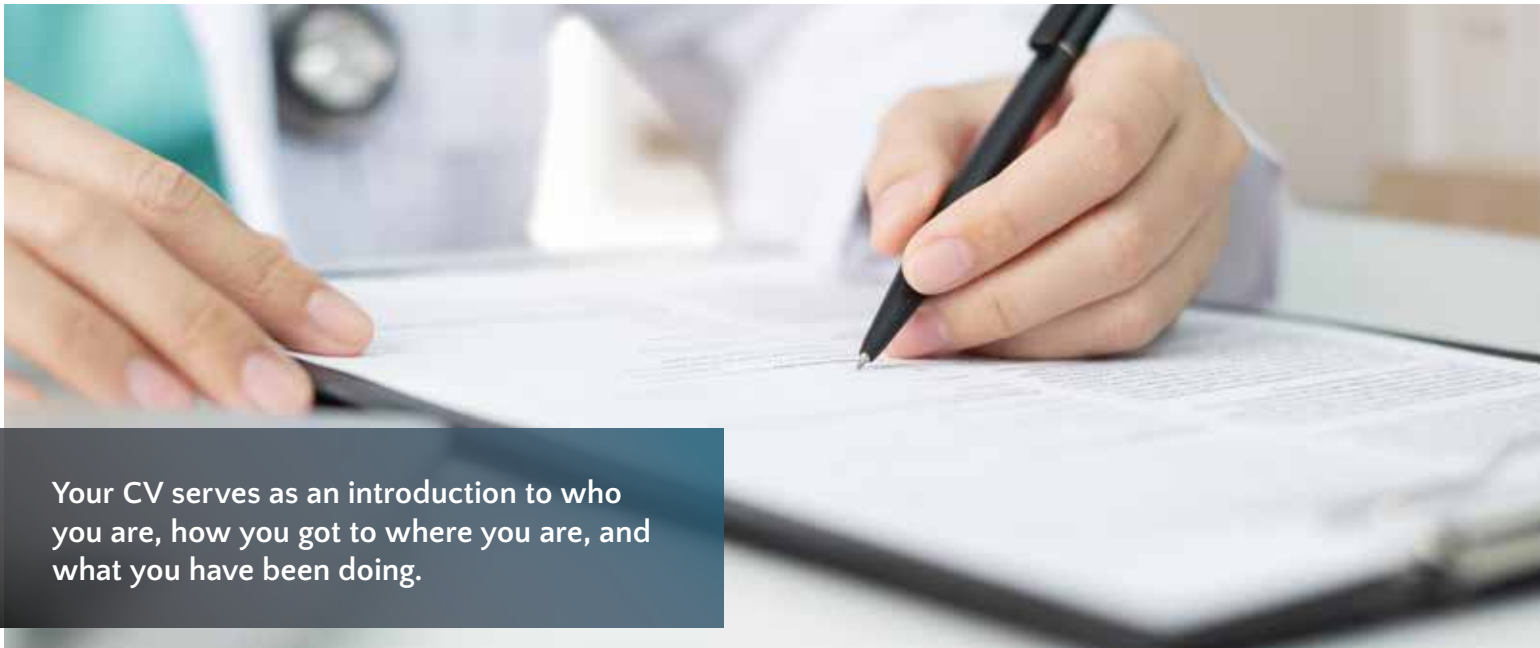
- ☑ If your CV and cover letter are going to be delivered as a hard copy, use clean white paper stock and a traditional font.
- ☑ Keep your cover letter to a single page and include a sentence or two about the position, why you are applying, and a few highlights from the CV.
- ☑ Tailor the cover letter to the organization and the position for which you are applying.
- ☑ Proofread, then have a friend proofread, then proofread again.

Important Do's

- **Be Grammatically Correct.** Developing a clean, accurate package shows a level of detail that is vital to being a successful physician.
- **Be Concise.** A common mistake is thinking that volume equals impressive. In many cases, the screener will never make it past the third page of a CV. Keep your information relevant. If you have a significant number of articles and accomplishments, consider creating a personal web page.
- **Be Yourself.** Find ways to demonstrate your personality. When hiring, administrators are looking for qualified candidates who fit within their organizational culture. For example, sharing details about charitable work provides them with a glimpse of you, the person, not just the physician.

CV and Cover Letter Don'ts

- **Demographics:** Don't include age, sex, race, or religion.
- **Personal Information:** Don't include your Social Security number, marital status, or life history.



Your CV serves as an introduction to who you are, how you got to where you are, and what you have been doing.

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Working with Physician Recruiters

Healthcare administrators and physician recruiters have been diligent in trying to navigate the physician shortage, so you are likely receiving many job opportunities. Finding a trusted recruiter can be very beneficial to your job search. But first, let's discuss the differences between in-house, independent, and contingent recruiters, so that you can set realistic expectations.

A Checklist to Getting the Most from Your Recruitment Partner

- ☑ **Establish Trust.**
Be honest with recruiters, so they understand your requirements.
- ☑ **Be Responsive.**
Your recruiter is motivated to find the best opportunity, so stay in touch and be prepared to act if the right job comes along.
- ☑ **Use Recruiters as a Resource.**
Never hesitate to ask tough questions about the work environment or reasons for a vacancy.
- ☑ **Commit to Your Search.**
Consider all opportunities that are presented to you. Never use a job offer as a bargaining chip with your current employer.

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In-house Recruiters

In-house recruiters represent the facility or healthcare system where they work. They have extensive knowledge about the practice setting, however, because they are recruiting for their facility, they are not able to help you consider other opportunities.

Independent Recruiters

Hospitals, health systems, and medical groups may engage the services of an independent, permanent recruitment firm like [Jackson Physician Search](#) to help fill a physician vacancy. Depending on the size of the firm, these recruiters will have access to a wide range of practice opportunities – in multiple specialties – across the nation.

These recruiters often visit the facility and have extensive knowledge about the culture, position, and the community. An independent firm adds the extra benefit of helping you consider other opportunities, and they'll stay with you throughout the entire process.

Contingent Recruiters

Contingent recruiters also have access to multiple opportunities. However, they don't usually visit the facility or the community, putting them at a disadvantage in terms of the inside knowledge they can share with candidates. They also typically don't stay involved in the interview or contract process.

3 Ways JPS Recruiters Simplify Your Job Search

1. **Nationwide Reach.** We open doors to opportunities across town or across the country.
2. **Insider Access.** We have established relationships with administrators and in-house recruiters. We even know about job opportunities before they've been made public.
3. **Save Time.** We review your CV, prep you for interviews, and guide you through contract negotiation.

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How to Conduct a Smart Job Search

Now, it's time to find physician job opportunities for which you'd like to apply. In our digital world, there are a myriad of tools available to help. Let's explore.

Networking Checklist

- ☑ Engage with industry influencers on social media and post thought leadership content. Consider submitting original content to medical associations and journals, as well.
- ☑ Watch for career fairs and networking events hosted by medical associations and healthcare organizations.
- ☑ Inform your personal and professional network that you are actively searching. An unlikely connection is often the key to an opportunity.
- ☑ Avoid discussions about sensitive topics, such as religion and politics. And, never burn any professional bridges.
- ☑ Look for volunteer opportunities in the medical industry and give your time freely.

Leverage Social Media

Doximity – If you only passively use physician-centric sites like **Doximity**, it is time to increase your activity. Reach out to colleagues and ask them to provide recommendations. Take advantage of the career section and job board.

LinkedIn – While not dedicated to physicians, **LinkedIn** is a site for professionals, including executives, administrators, and others who can aid in your job search. There are also more than 2,000+ “groups” dedicated to physicians and various medical specialties. Find a few that relate to your specialty and start making connections. Many positions are also posted on LinkedIn, so check the job boards.

Visit Online Job Boards

Make it a habit to check online job boards for the latest postings and set up alerts to be notified when something relevant is posted.

Visit these websites:

- Journals: New England Journal of Medicine (**NEJMCareerCenter**) and the Journal of American Medical Association (**JAMACareerCenter**)
- Specialty Associations: **American Society of Plastic Surgeons**, **American College of Surgeons**
- Job Boards: **Doximity**, **Health eCareers**, **MDsearch**, **PracticeLink**
- Physician Recruitment Firm: **Jackson Physician Search**

Friendly Reminder: Location Isn't Everything

Physicians often insist on a certain location to be near family and the community where they grew up, rather than focusing on finding the practice setting and culture that offers the best fit. Keep an open mind during the **job search**.

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Interviewing Best Practices

The **on-site physician interview** is a pivotal moment for physicians seeking a new job opportunity, and it signifies that you're one step closer to receiving a job offer. If it's a coveted role, you would be wise to prepare as though you're going to have to edge out some serious competition. Let's review the steps you can take to make a great first impression and put yourself in the best position to land the job.

Interview Tips:

- Ready your CV and references.
- Allot enough time for your interview. Never cut it short when it is going well.
- Dress for success and be on time.
- Only speak positively about former employers or colleagues.
- Mail a thank you note after the interview and follow up as appropriate.
- If working with an independent recruiter, call to provide feedback about the interview process.
- If you are not interested in the position, offer gratitude for the opportunity and decline further consideration.

Preparation is Key to Success – Questions to Ask

Conducting your own “background check” before the interview should bring up some questions you'll want to ask. Here are a few examples:

About the Organization

- How often is the medical staff asked about or surveyed on staff satisfaction?
- How would you describe the culture of the organization?
- What is the board's plan for navigating this era of change and uncertainty?
- How are physician and administration disagreements handled?

About the Job Opportunity

- What skills and abilities are needed to succeed in this position?
- Can you explain how patient scheduling is typically handled?
- How often are reviews given to new employees?
- What supports are in place for physician career planning?

About Compensation and Benefits

- Can you walk me through your compensation structure?
- Do you incorporate productivity formulas? If so, can you explain?
- Are there any plans to change the compensation structure in the near future?
- How would my practice be marketed, and what role would I play in that?

By coming prepared with a list of thoughtful questions, you're setting yourself up to be able to quickly make an informed decision to accept or turn down a potential job offer – ideally after the **first interview**.

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Assessing and Demonstrating Cultural Fit

Culture and fit are increasingly important for physicians, and not surprisingly, it has become a vital component of hiring decisions. During the interview, be genuine. There are many traits that make a successful physician, but typically, administrators will break them down into the following qualities:

Communication – Arguably, one of the most important qualities in a physician is the ability to clearly communicate. During the interview, it is critical to listen and respond concisely.

Empathy – How predisposed you are to understanding and relating to your patients is a key quality that administrators look for in candidates. Being able to express how you accomplish that through your patient interactions is essential.

Passion for the Work – Sharing the fire and drive you had when choosing to become a doctor is imperative. In the interview, be prepared to describe what drove you to enter the field of medicine and how that passion sets you apart.

Honest/Forthright – Being fast and loose with the facts is not the way to make a great impression in an interview, and it may make them question whether you are trustworthy.

Professionalism – Your actions and demeanor in an interview are indicative of how you will be with staff and patients. Using appropriate body language, maintaining eye contact, and appearing engaged are all winning traits.

Respectfulness – Be genuine and approachable. Job candidates who talk down to others or try too hard to demonstrate superiority are going to put off the interview team.

Knowledgeable – Everyone wants a doctor who is skilled and has mastery in their chosen specialty. Instead of relying on what you have learned, talk about what you have done. Have examples of cases when you relied on your skills and abilities to overcome or solve a perplexing condition. Another piece of advice is to be prepared to talk about a situation where you didn't have the answer and the steps you took to reach a positive outcome.

Attention to Detail – Demonstrate your process for managing the thoroughness required to reach a proper diagnosis. Obviously, a major part of that is your ability to not only listen to the patient, but also to ask the right questions. Your level of engagement and interaction throughout the interview process can be a good indicator of your attention to detail.

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Maximizing the On-site Interview and Community Tour

When considering a new position, physicians should evaluate the opportunity through two lenses: career and lifestyle. A good fit with both is essential for professional achievement and creating a happy life for you and your family.



The Importance of a Community Tour

Here are five ways to assess if the community is the right fit for you.

- 1. Include Your Family.** Bring your family on the community tour. A facility that cares about your happiness at work and outside of it will consider everyone's needs when organizing the tour.
- 2. Think About Your Time Away from the Facility.** Your mental well-being is an essential part of a balanced career. Make sure you will have access to activities to help you recharge your batteries. A great place to start is the local chamber of commerce.
- 3. Meet with Local Professionals.** Realtors, bankers, and school administrators can provide you with needed information about the best neighborhoods and schools for you and your family.
- 4. Spend Time in the Community.** Strike up random conversations with people you meet to see what you can learn. Check out the downtown area and drive through the suburbs to see if you can picture you and your family being happy there.
- 5. Keep an Open Mind.** For most physicians, the community tour is limited to a couple of days, and there is a lot of information to gather. It is vital during this time to keep an open mind. Embrace the experience and consider how you and your loved ones can thrive in the new environment.

Schedule the community tour over the course of two days and bring your family. It will put you in the best position to make a decision about the job opportunity after just one interview.

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Navigating the Job Offer



You may find yourself considering multiple **job offers**. Here is a list of things to help you make the best decision:

- **Take the Time to Thoroughly Read the Offer.** Enlist the help of a lawyer or someone familiar with physician contracts.
- **Ask Questions.** Clarify anything that is unclear. If you are comparing multiple offers, do a side-by-side comparison to evaluate pros and cons.
- **Lean on Mentors.** Talk to your peers or colleagues to learn how they handled similar situations.
- **Speak with Your Family.** A wide variety of input is the key to having a complete picture for consideration.
- **Think About How You Felt and Were Treated During the On-site Interview.** Did you feel welcomed and aligned with the culture of the organization?
- **Think About the Future.** If you are at a point in your career where you are looking to stay in one place for the long-term, there are many things to consider. Think about advancement potential, income potential, bonus structures, and other factors that will make a difference over the next ten or more years.
- **Don't be Afraid to Say No.** After careful consideration, if you decide that the job isn't right for you, it is okay to say no. If you are working with recruiters, disclose your reasoning, so they know what to avoid the next time they present you as a candidate.

Keep compensation in its place. Salary is important, and it is helpful to know what you should be earning in a particular market. But there are other factors. Avoid salary-based tunnel vision.

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Conducting Your Own Due Diligence

Receiving a job offer is exciting, but remember that everyone puts their best foot forward during the interview process. Before you spend a great deal of time negotiating the fine points in your contract, conduct your own due diligence on the role and the organization. The time you spend doing this lays the groundwork for long-term success.

About the Practice Opportunity

- How long has the practice been in existence?
- Will the patient volume support a new physician?
- How many new patients per year does the practice attract? How many does it lose?
- Does the group have a marketing plan?
- What will the group do to refer patients to me?
- How many managed care contracts does the group have?
- Do the payments cover the costs of treating patients?

About the Financials

- Ask to review the balance sheet, P&L, cash flow statements, and capital reserves, if appropriate.
- What is the current level of physician productivity?
- What is the payor mix?
- Ask for the audit history.
- What malpractice claims have there been?

Talk to Other Physicians, Leaders, and Partners

- Start with the oldest and youngest partners, and then work your way towards the middle.
- Talk to several physicians and probe for their views, both personal and professional.
- Ask questions to understand the internal politics of an organization.
- You are looking for compatibility with your peers and leadership, as well as assessing the mission, vision, and values that are central to the organizational culture.

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Physician Contract Negotiations

One key to remember when considering any new job opportunity is that your **contract** is largely negotiable. Obviously, there may be specific rules or policies that limit negotiable parts, but those should be minor in comparison to the whole.

Know What a Contract is Not:

- A handshake
- A letter of intent
- A promise
- An understanding
- What someone said, thought, meant, or hoped

Six Parts of the Physician Contract that are Negotiable

1. Bonuses

One thing that surprises most young physicians is the **variety of bonuses** that can be included in the employment agreement. If you are moving across the state or across the country for the new job, it is logical to seek some form of **relocation bonus**. Another popular bonus that may be included is a signing bonus.

- ✓ **Recruiter tip:** There is usually fine print attached to bonuses. Identify and understand any clauses that require you to pay back monies if you leave within a specific time frame.

2. On-call Hours

New physicians are pre-conditioned to expect that they will likely receive the least desirable schedule. On-call responsibilities can quickly become the difference between loving your job and hating it, especially if there is no equity in how the most junior physicians are scheduled. Call schedules are typically negotiable, so only agree to something that seems fair.

- ✓ **Recruiter tip:** Make sure the on-call schedule is clearly defined. Don't agree to nebulous clauses that state "hours specified by employer."

3. Benefits

If this is your first contract, **standard benefits** may not seem as important as they will be after having a few years under your belt. Consider that things such as health insurance, vacation time, professional development time, termination clauses, and a host of other benefits are essential at all stages of your career.

- ✓ **Recruiter tip:** Figure out which benefits are the most important to you before signing the contract.

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4. Path to Advance

Career advancement clauses can vary depending on the practice setting. If you are joining a practice, it is helpful to understand how they view your path to partnership. While they may be hesitant to spell it out for a new physician, at a minimum, you should clearly understand what is required to earn partnership status and how to get there.

- ☑ **Recruiter tip:** This is one of the trickier aspects of contract negotiations. Your employer may be hesitant to provide concrete language. Still, you should avoid open-ended language that does not contain some aspect of enforceable, achievable direction.

5. Non-compete Clauses

When you first join an organization, the last thing you are thinking about is what happens when you leave. Depending on the state, contracts can contain a clause that prohibits you from practicing for a competitor within a certain distance and time frame.

- ☑ **Recruiter tip:** In large metros, a 20-mile non-compete radius may result in a 90-minute commute to and from the office every day. Consider negotiating a shorter distance by adding a year to the term.

6. Tail Insurance

Another aspect of a contract that gets overlooked because it deals with leaving a practice is malpractice tail insurance. This type of malpractice insurance covers you against any claim that arises after you leave.

- ☑ **Recruiter tip:** Tail insurance can be very expensive if you try and purchase it on your own and may end up causing you to stay in a place where you are unhappy.

After you sign your contract, apply for medical licensure, inform the DEA of your new address, and file applications for credentials and privileges as needed.

Compensation Considerations

Knowing *when* to talk about compensation during the job search process is just as important as knowing what to ask. The physician recruiter will likely give you a high-level overview of the compensation package, but it's best to wait until after a successful on-site interview to ask for specifics.

Location, practice setting, and compensation are among the top concerns for physicians considering a new job opportunity. Compensation models in medicine can be complicated and confusing, so it pays to first ask how you will earn—not how much.

Understanding the specific physician **compensation model** being used by the hiring organization will give you a much more realistic view of your total earning potential, and it will enable you to negotiate a package that is fair and aligned with your priorities.

Structure

- Ask how the model works. Specifically, find out what production, quality, and patient satisfaction metrics you must achieve to earn an incentive bonus.
- Factor in the value of benefits, such as health insurance, PTO, CME allowance, disability, life insurance, retirement benefits, dues and subscriptions, licensure fees, and other reimbursable expenses.
- Understand the payor mix, which is important if your compensation will be based on charges, collections, or revenue.
- Malpractice insurance is expensive, so explore that topic, too. Employment agreements should state whether or not coverage is provided and who is paying for it.

Incentives

- Ask about first-year incentives, such as signing bonuses, student loan repayments, and reimbursement for relocation, licensing, and board certification.
- Find out if there are bonuses related to achieving retention milestones or if ownership shares are an option down the road.
- You may also be compensated with an hourly or daily stipend for taking call or serving in a medical director capacity.

Transparency

- Your prospective employer should be able to explain how the compensation models work and provide a worst and best-case scenario for your first and subsequent years.
- It is “fair game” to ask to review the practice's financials. You may also ask how much current physicians are making and how long it took them to ramp-up to that level.
- To ensure clear expectations, decisions related to compensation and benefits should be written into your employment agreement.

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How Location Affects Physician Compensation

Geographic region and market size significantly influence compensation and how far your income will stretch. Adjust for the cost of living in dollars and assess the **location** with your lifestyle expectations in mind.

Work schedules, after-hours activities, vacation coverage, and weekend shifts influence work/life balance. It's important to know what a future employer expects, and how they assist physicians in managing stress, avoiding burnout, and cultivating career satisfaction.

With all of the complicating factors contributing to compensation, physicians have to do their homework to determine which opportunity offers a fair package, a satisfying work environment, a strong cultural fit with the organization, and a happy life outside of work.

Interactive Salary Calculator

Today's physician compensation models are like the healthcare industry: highly dynamic and increasingly complicated. Many doctors find it challenging to assess how the compensation package will align with their personal and professional priorities. Try our **salary calculator** to:

- Easily access customized physician compensation data
- Drill down by specialty, state, and type of location
- Get instant results and have your report emailed to you

Parting Words of Wisdom from the Expert Recruiters at Jackson Physician Search:

- Do your homework
- Trust your heart
- Include your family
- Be a smart negotiator
- All relationships take work
- Every location has positives and negatives

Jackson Physician Search

Jackson Physician Search is an established industry leader in physician recruitment and pioneered the recruitment methodologies standard in the industry today. The firm specializes in the permanent recruitment of physicians, physician leaders and advanced practice providers for hospitals, health systems, academic medical centers and medical groups across the United States. Headquartered in Alpharetta, Ga., the company is recognized for its track record of results built on client trust and transparency of processes and fees. Jackson Physician Search is part of the Jackson Healthcare® family of companies.

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