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Pros And Cons Of Working With Agencies & Working Independently

Choosing between becoming an independent contractor or selecting a travel nursing agency to oversee the employment process is one of the most basic and impactful decisions that must be made before entering this new workforce.

Which one you choose will have a lasting effect on your available free time, how reliable your income is, the salary you receive, how your benefits are managed, and possibly the quality of your employment. Your choice will depend on your personal preferences and priorities, and could be changed between assignments if necessary.

The Case For Choosing A Travel Nursing Agency

By choosing a travel nursing agency, you have the benefit of an intermediary that manages things between you and the facility for which you work. It's in the travel nursing agency's best interests to maintain a strong relationship with both the travel nurse and the hiring healthcare facility, so they make it their business to place each applicant in the best fit possible.

As a travel nurse, you can expect the following from your agency:

- * Placement in a position for which you're qualified
- * Consultation about state certification/qualifications in new areas
- * Prescreened job interviews that suit your location and career requirements
- * Housing benefits and arrangements
- * Travel reimbursement
- * Medical/Dental/Life/Malpractice insurance
- * 401K retirement plan
- * Worker's compensation
- * Consistent, reliable pay

In this arrangement, the agency pays the travel nurse, and the hospital pays the agency directly. A portion of the pay that the travel nurse would otherwise receive is used by the travel nursing agency to provide benefits and to pay them for their services.

Why Travel Nurses Opt to Independently Contract

Some travel nurses opt against the agency, and choose to become an Independent Contractor (IC) instead. By doing so, they take on the duties of both a travel nurse and the agency that would otherwise manage the administrative portion of their work.

ICs take on the duties of finding placement, maintaining their benefits, and keeping abreast of each state's standards for certification and qualification. In some cases, ICs will create legal business entities - through which they bill facilities, pay taxes, establish a retirement account, and provide benefits for themselves. This can lead to additional expenses for the IC, including a printer/fax, dedicated phone, business cards, and more.

Independent contract travel nurses will need to be flexible with their pay as well - it's not uncommon for hospitals and other medical facilities can delay pay to ICs by 45 days or more. When the paycheck does arrive, however, they can expect it to be larger than it would be if they were to go through an agency.

The ideal IC will have the time, skills, and personal inclination to take on all these additional tasks - which may be difficult to find time for if the hours are long. They will also need to begin to build a network of hospitals that are seeking qualified work - as good postings can be challenging to locate online.

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