

A photograph of three healthcare professionals in light blue scrubs. In the center is a Black man with a goatee, smiling, with his arms crossed and a stethoscope around his neck. To his left is a woman with dark hair, also smiling. To his right is a white man with short blonde hair, looking towards the camera. The background is plain white.

The Insider's Guide to Selecting the Right Travel Nurse Agency

**7 Critical Things You Need to Know
Before Taking Your Next Assignment**



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If you are a nursing professional who has decided to travel and are looking to select an agency that actually has **your** best interests at heart, listen up!

We would like to show you how you can enjoy all of the benefits of the travel nursing lifestyle ***without being held hostage by your agency*** or giving up **half** of your hard earned cash to them. Read on, *the other agencies are mad with us* for revealing this little known fact about Travel Nurse Agencies.

My name is Ram Rodriguez I am the Career Manager with NursesPro. We have decided to revolutionize the travel nursing industry by eliminating many of the frustrations nurses have when trying to make a life for themselves through travel nursing.

There are 7 common problems that travel nurses have when working with agencies. I would like to share these with you to help you identify whether the agency you select really has **you** as its Number 1 priority.

We have created this guide to help you understand how a typical agency works, some of the pitfalls to avoid and how ***you can increase the amount***

you are getting paid by 30-40%, without working longer hours or taking on extra responsibility. Sound impossible? Read on and we'll reveal all.

We have also developed an easy checklist to help you evaluate ***any*** travel nurse agency that you are considering. This checklist details the ***important characteristics*** to look for when choosing an agency to work with, and is included as an addendum to this document.

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How Can I Avoid Letting the Agency Keep HALF of My Hard-Earned Cash?

The other agencies paint an idyllic picture of travel nursing: vacations on a sunny beach, mountain climbing, or hot air ballooning. **Yet, they expect you to do all that on \$26/hour.** We want you to have all the benefits you **thought** you were getting when you started to travel, but **actually pay you handsomely** for the hard work that you do, as well. Sound fair enough? Here's how it works.

**Make An Easy \$127,546 Every 12 Months...
Without Doing Anything More Than You're Doing Right Now**

You may not know this, but most travel nursing agencies will not disclose how much of the contract bill rate they keep (**try asking yours and see what they say!**).

According to our industry, the average **contract bill rate is between \$60-\$80/hour** to the Healthcare Delivery Organization, depending on the region of the country. The tragedy is that the **average pay for the nurse professional is only \$26/hr**, according to national statistics.

This means that, on average, you are getting less than 50% of the contract bill-rate – **the agency keeps the rest** – why should **they** get paid for **YOUR** hard work?

Don't take our word for it... Try this...

Ask your current agency if they will tell you how much they bill your time out for?

After you get their very short answer (Hint: 'NO'), do this.

Go to your hospital administrator or supervisor and ask them how much they are paying your agency for your services.

You will be surprised to learn that you are probably making half this amount, while the agency gets the other half. ***Does that seem fair to you? No, it doesn't to us either!***

Percentage Of Your Hard Earned Cash That You Get To Keep – Us: 90% Them: 50% (We're A Little Bit Higher.).

NursesPro understands how this probably makes you feel, so has created a *revolutionary financial model that is different from every other agency in business* and corrects this unfair situation.

At NursesPro, we let you keep 90% of the contract bill rate – this is money that YOU have earned. At a \$60/hr bill rate, this can mean an extra \$44,832 every year! (After overheads, health insurance and housing).

Let us show you in detail how this works...

<u>Conventional Nursing Agency Program</u>	
Bill Rate	\$70.00/hr
Agency Fee (56%)	\$39.20/hr
Average Gross Pay	\$30.80/hr
Bi-Weekly Gross Pay: \$30.80x80	\$2,464/2 weeks
<u>YEARLY GROSS INCOME</u>	<u>\$64,064/annum</u>

NursesPro 90/10 High Income Program

Bill Rate	\$70.00/hr
NursesPro Fee (10%)	\$7.00/hr
Nurse Average Gross Pay	\$63.00/hr
Nurse Overhead (14%) *	\$9.80/hr
Travel Nurse Hourly Net Pay	\$53.20/hr

We break the pay into two components:

1. Taxable Income:
\$30/Hr x 2080 Hrs/annum \$62,400

2. Per Diem: \$23.20/hr

With the Per Diem you have \$8.12/hr saving in income tax at 35% tax rate bracket, So if you add \$23.20+\$8.12 then your EFFECTIVE rate is: \$31.32/hr

The per diem EFFECTIVE rate: \$31.32 /Hr x 2080 hrs/annum \$65,146/annum

This means that the EFFECTIVE Yearly Gross Income is:
\$62,400 + \$65,146 \$127,546/annum

Difference in pay between conventional agencies and NursesPro is

$$\mathbf{\$127,546 - \$64,064 = \underline{\underline{\$63,482}}}$$

Analysis of Benefits Offered as "FREE" by Other Agencies

Extra Yearly Income with NursePro	\$63,482
If you pay own yearly housing (\$1200/mo):	-\$14,400
If you pay own yearly Health Insurance	-\$3,600
Travel Expenses	-\$500
CE	-\$150
<u>TOTAL</u>	<u>\$44,832</u>

GROSS EXTRA EFFECTIVE INCOME = \$44,832

Next time you read the list of 'FREE' stuff that an agency is offering – think about whether it really is free, or if, in fact, YOU are paying a premium for it!



Is Your Agency Financially Sound?

This sounds obvious, but is harder to check up on, than you might think. When you choose an agency to work with, you ideally want it to be a long-term relationship. Not least because you want to keep your benefits, such as health insurance and 401k, over the long-term, rather than switching companies every 13 weeks.

The Problem With Most Agencies Is They Don't Have Enough Cash To Pay Their Phone Bill, Let Alone YOU!

Some of the problems you might encounter if you don't do your homework on this issue include:

- **Not getting paid on time:** agencies typically get paid every 30-60 days by the hospitals that hire you. Therefore, the smaller agencies can get themselves into cash flow problems. Unfortunately, this usually means that they pay their nurses late.
- **Going out of business:** without sufficient financial backing, and with the cash flow problem mentioned above, failure rate is very high among the newer, smaller agencies. *The last thing you need is to find you are left high and dry, on assignment, when your agency declares bankruptcy.*
- **Not providing you with the support and services you need:** running a travel nurse agency involves many different departments and functions: career managers, travel advisors, hr personnel etc. All of this creates overhead that the agency must pay for by hiring sufficient nurses. In the early stages of an agency's life, this overhead will need to be paid for by the owners of the company.

How To Check the Financial Stability of Your Agency In 5 Minutes

There are several ways that you can easily check if an agency has the financial muscle to look after you whilst you are on assignment:

- **If the agency is a public corporation - ask for the balance sheet.**
- **If it is a private corporation, ask to see the tax returns.**

- **Verify the agency's financial credit line, will they meet their financial obligations and pay you?**
- **Research the local Better Business Bureau – check to see if there are any complaints against the agency.**
- **Always check the references from present travelers – ask if they are always paid on time**

Introducing An Agency You Can Be Sure Will Be Around Long Enough To Last Your Whole Career, Let Alone For Your Next Paycheck

NursesPro is an offshoot of Saga Consulting Services, a company focusing on placing IT Professionals on contract basis with fortune 500 companies.

Saga Consulting Services has been in business for over 8 years and has a total of 120 employees with an annual revenue of more than \$6 Million Dollars. Presently we have financial resources backed by a (5) five million dollar line of credit. This association with a sound financial institution gives us the leverage to provide bi-weekly payroll to our travel nurses and meet our financial liabilities without any problems.



What Choices Do I Get For Assignments?

Why did you decide to be a Travel Nurse? Chances are, it was the lure of exciting new places in which to live and work. ***So, don't settle for the first place that your agency offers you*** – they often only have a limited number of positions available and then try to slot you into one of them. ***Trust me, 13 weeks can be a very long time, if you are stuck in the assignment from hell!*** If you have traveled before, you probably know what I mean.

If Your Career Manager Goofs, You Could Be In the Assignment From Hell. How To Protect Yourself - Takes Just 1 Hour

There are some simple things you can do, ***before you sign any contract***, that will give you the best chance at the perfect assignment:

1. Visit chat rooms, message boards etc. on the internet to research the area or hospital you are considering.
2. What kind of hospital do you want to work in? Large, small, teaching hospital...etc.?
3. What is climate like? Do I have to be worried about hurricanes, tornadoes, earthquakes, etc.? What is population?
4. What part of town is the hospital in? Check out crime rate, amenities, proximity to places you want to visit, etc.
5. How big of a unit will I be working on? What is the nurse/patient ratio?

Your career manager should be able to help you with these questions, but do the research yourself – ***don't find out too late that you have picked a hospital in the murder capital of the country.*** The internet is a mine of information – all of the answers to the above questions can be found in less than 1 hour.

The Solution To Your 13 Week Assignment Nightmares: Career Managers That Actually Listen!

This is your first clue about how good a prospective travel nursing agency is. What is your gut feel about how the career manager treats you? Is

he/she asking you about what you want, rather than telling you what he/she thinks you need?

See section 7 for a checklist on how to test if the Career Manager, at an agency you are considering, really has your best interests at heart.

Try Us Out: The Location You Really Want For 20-30% More Money - How Can You Lose?

At NursesPro, we take the time talking with you to find out exactly what you are looking for, then ***we seek the assignment to fit you***, rather than the other way around. As discussed in Section 1, ***this might be the exact same assignment offered by the other agencies, except that, with NursesPro you get to keep 20-30% more money.***

When you begin working with our Career Managers, we will ask you to answer a series of detailed questions, which are designed so that we can match this information to our database of available assignments.

In the unlikely event that a match does not occur, we will then utilize our extensive network of hospital contacts. With the other agencies, you may find that they will end the search for your perfect assignment here, as it involves too much work for them! ***Not with NursesPro – We mean what we say when we tell you that “You are our Number 1 Priority!”*** We have an excellent knowledge of which hospitals are hiring and where the best opportunities for you will be. Therefore, we will continue the search until we place you in an assignment, in which you can be happy.

One final note on this issue: have you worked somewhere in your career, where you would love to go back for a further assignment? If so, NursesPro will reward you with increased earnings, through our 90/10 program – see the next section for details of how this works. ***What better way can you think of that will ensure that you get the perfect assignment, and get paid handsomely for the privilege?***



Choice of Programs?

Most agencies take a 'one size fits all' approach with their travel nurses:

1. **You sign a contract,**
2. **They find you an assignment**
3. **You get paid 50% of the bill rate for the particular assignment.**

We have already discussed in section 1, how this unfair system rewards the agency for a relatively small amount of work.

Well, consider these scenarios:

1. What if you decide to stay on with an assignment after your initial contract period is up? Do you think it right that your agency should still get 50% of the bill rate, now that they have to do no more work?
2. What if you have built up good relationships with Nursing Supervisors during your career and can find your own assignments?

Should you still give your agency half your money when you are doing their job?

Obviously, the answer is NO!

Break Free From Those Blood Sucking Agencies That Keep You In The Dark About Your Assignments

This is how the other agencies really make their money! Once they have you signed up, they continue to make a nice income off your hard work.

NursesPro consider that this 'one size fits all' approach is unfair to those nurses who either: decide to renew an assignment or can find their own assignments.

We offer 2 programs for you, depending on your situation:

90/10 High Profit Program

Our 90/10 program is designed for nurse professionals that have contacts within Healthcare Delivery Organizations and can, and are willing, to find their own assignments.

1. You get to keep 90% of the contract bill rate (less operating overhead), Yes 90% of your hourly bill rate!
2. This means you get to earn 40% more on an annual basis as compared to being a staff nurse or working for another agency.

[LEARN MORE ABOUT THE 90/10 PROGRAM](#)

80/20 Safe And Simple Program

With the 80/20 program we find you the assignments, and you get the following benefits:

1. We place you with the best Healthcare Delivery Organizations in the nation. We give you the freedom to choose which assignment to take and the length of assignment.
2. You get to keep 80% of the contract bill rate (less operating overhead)
3. This means you get to earn 30% more on an annual basis as compared to being a staff nurse or working for another agency.

[LEARN MORE ABOUT THE 80/20 PROGRAM](#)

To Nurses Who Want To Choose Their Own Assignments – But Have No Clue How to Go About It

OK, so you love the sound of making \$127k a year, but you believe that you do not have the contacts or the first clue how to negotiate your own contract. Well, NursesPro will let you in on a few insider secrets.

Here's A Quick Way To Find Your Own Assignment

1. Make a list of all of the hospitals in which you have ever worked.
2. Cross off those that you would not consider working at again.
3. Make a list of everyone you worked with at those hospitals: nurses, supervisors, etc.
4. Contact these people to find out if they have openings at their current hospitals.
5. Give us the names of the hiring individuals and the positions you are interested in.
6. Leave the rest to us.
7. You make 90% of the rate we negotiate on your behalf.

Now, what's stopping you from making \$127k per year, again?



What About Benefits?

Here is the standard list of benefits that most travel nurse agencies offer:

- Medical, dental, vision insurance
- Life, professional liability insurance
- Sign-on, loyalty and completion bonuses
- Referral bonuses
- 401k
- Free housing
- Travel reimbursement
- Free CEUs

This obviously varies a little between companies, but the above is typical.

Now, the tricky part is how well do these benefits stand up to scrutiny – ***is the agency offering you a 'bait and switch' to get you to sign up with them?***

Other Companies Give You A List Of Benefits Which Sound Good, But...

Before you sign a contract, ask to see a detailed description of each of these benefits – you are likely to want to stick with your chosen nursing agency for some time, so make sure you are not stuck with benefits that don't meet your needs:

- What type of medical insurance, which provider do they offer? What is the coverage like, HMO or PPO?
- Dental: is there a 90 day waiting period before you can use the benefits? What is the coverage?
- Is life insurance for a meaningful amount? How about professional liability?
- How do you qualify for sign-on and completion bonuses?
- What about referral bonuses? How do you ensure that you actually get paid on any referrals you pass on?
- Does company contribute to 401k? What is vesting schedule?
- What type of free housing is it? Do I have to share with 6 other nurses?

- How much will my travel reimbursement be? Will it cover me for airfare?
- What is the allowance for CEUs?

Now, in section 1, we have already established that ***none of the above is really free***. In fact, you are paying a premium for all of these benefits by giving up half of your income to the travel nurse agency, whether you like it or not.

What if you already have some of these benefits provided through a spouse's employment? Should the agency still get to take half of your money? There is no flexibility in most agencies' contracts – again, their 'one size fits all' approach does not suit everyone equally.

Introducing, An Agency With Benefits That You Would Expect When You Work For A Multi-Million Dollar Corporation

How would you like a suite of world-class benefits that you can select to suit your individual situation?

Let's say you already have health insurance coverage, but you would like professional liability insurance. Well, at NursesPro we make all of the benefits available to you on a 'pay-as-you-go' basis. ***You select and pay for what you need, nothing more***. Even if you take all of our benefits, you are still better off with NursesPro than you would be with any other agency. Plus our benefits are of a standard you would expect working for a Fortune 500 company – Look at what we offer:

- Healthcare Benefits available through United Healthcare, which is a PPO.
- 401K, we will get you in touch with our professionals so you can make the right decision.
- Workman's Compensation
- NursesPro will assist you with Travel, Moving, and finding the best accommodation.
- We will even advance you funds to make your transition easier.
- Friend referral bonus, if you refer us a friend we will give you \$1000 after she completes the assignment. Or if you find a friend and can place her with you, we will give you 10% of the profit rate per hour. (80/20 program only)
- We will assist with your with Continuing education, license assistance.
- 24 hour assistance is provided



Can You Help Me With Agency/Hospital Contracts?

Have you ever wondered what you are signing up for? Do you hate all of the mumbo jumbo that you find in most contracts? We don't blame you!

Before you sign the contract, be absolutely positive you understand exactly what you are getting yourself into. This could save you a lot of headaches in the future.

We know you are excited about traveling and beginning a new position, but some time spent up-front on the contract, can save you weeks of heartache down the road.

How to Navigate The Contract Minefield

Here are some things to watch out for:

- The contract outlines your professional relationship with the Agency and/or hospital. ***Read it, Understand it!***
- Ask lots of questions, as many “what ifs” as you can think. E.g. Calling in sick during assignment, leaving in an emergency. Hospital takes you off the schedule for low census, will you be required to make up the time at the end of assignment. Transferring to a permanent position. Transferring to another travel agency.
- Housing – your home away from home. Will housing be a studio apartment, is it private, or will you have a roommate? Safe location? How close to the hospital?
- Assignment – Census, dress code, type of med system, Floating.
- Insurance – Health, Life, malpractice. Travel reimbursement, license reimbursement etc.
- Make sure this is spelled out in the contract and do not sign it until you understand it!

Finally, an Agency that Wants You To Be *Absolutely Happy* With Every Assignment

NursesPro knows that if you are happy with each and every assignment we send you on, it will benefit both of us in the end:

- We will gain a greater understanding of your career needs and be able to look out for that perfect assignment for you, in advance.
- We will assist you with your training requirements.
- You will refer your friends to us.
- You will choose to stay with us for further assignments

So, to help ensure that there are no surprises on assignment, before signing any contract, our Career Managers will:

- Review every hospital contract in detail for you and highlight any areas of concern.
- Go through the contract in detail with you, so that you fully understand all of the terms and conditions.
- Re-negotiate any items that are not acceptable to you, or to us, with the hospital.

We know you don't like surprises, and neither do we!



How to Find Your Ideal Career Manager?

We've already covered some of the important things to look for when choosing a new travel nurse agency, including important characteristics to look for in a career manager.

Here are some of the common complaints we hear about Career Managers:

Four Types Of Career Managers -- Which One's Yours?

The Used Car Salesman: Gives you all the smooth talk prior to you signing up with the company, and then does not deliver on his promises.

The Banker: Is available only on restricted hours – i.e. 9-5 if you're lucky!

The Con Artist: tells you anything he can about a certain assignment, just to get you to sign up – when you arrive on assignment, you realize you've been had!

The Escape Artist: Related to the Banker this one - Try reaching him – it's impossible – you call when he's supposed to be there, you email, no reply – how frustrating!

Your career manager might resemble any of these, or worse, all of them! By following this guide, this will help ensure that your prospective Career Manager really does have your best interests at heart.

Five Easy Ways to Check out Your Career Manager

1. Gut feel – do you feel comfortable with your interactions you've had with your prospective Career Manager so far. If your instinct tells you to beware – better move on!
2. Call out of hours – if your Career Manager has given you cell phone numbers or out-of-hours numbers, try calling at odd times – see what kind of response you get.
3. Emails – see how quickly your questions get answered through email also.
4. Check the assignment first: When presented with any assignment – independently check out all of the details as outlined in section 3, before signing a contract.

5. Read the small print: check out the agency agreement very carefully. If anything does not agree with what you have been told verbally, challenge the Career Manager.

Introducing An Agency That Understands How Frustrating A Poor Career Manager Can Be For You

At NursesPro, we know from experience from talking to our nurses what they want out of a perfect Career Manager. Here's what to expect when you sign up with NursesPro:

A Career Manager who:

- Takes the time to thoroughly understand your career and training needs.
- Helps you understand hospital contracts and guides you through the pitfalls.
- Is open and honest with you about the contracts that you are placed on, regarding pay-rates, assignment conditions and benefits.
- Is reachable 24/7 by cellphone/email.
- Has contacts at all of the major hospitals that you may wish to work in, so that you have absolute choice about where you work
- Has first-hand knowledge of the nursing industry so you don't feel like you have to explain even the basics.
- Proof that our Nurses are our Number 1 priority – we offer a choice of programs that offer you the pay that you deserve, in the form of our 90/10 and 80/20 programs.



OK, How Do I Get Started?

We hope that this report has answered a lot of the questions you had about travel nursing, plus revealed a lot of the secrets that the other agencies would prefer you never find out.

When you are ready to start the process, we recommend you contact a shortlist of agencies to find the best solution for you, **no more than 3**, or you will be buried in a mound of paperwork!

We have created a handy checklist which you can use when you are doing your homework on any agency. This takes the critical items contained in this report and leads you step-by-step through the selection process. **Be sure to ask each agency you are considering all of the questions so that you are comparing apples-to-apples.**

We hope that you will allow NursesPro a chance to show you how our service differs from every other agency out there and that we can back up all of the promises made in this report.

Here are our contact details – we look forward to working with you! Talk to you soon!

Best Regards

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