LOCUM INDEPENDENCE

Locum Agency Partnership FAQ

Everything your agency needs to know before deciding.

Questions

01 What is Locum Independence?

An integrated financial and business platform built exclusively for 1099 physicians and independent clinicians. We help locum physicians navigate the financial complexity of independent practice: tax strategy, entity structure, retirement planning, insurance, and wealth building.

For staffing agencies, we are a benefit partner. We strengthen your physician relationships without adding operational burden to your team.

02 How does the partnership work?

You refer. You introduce physicians through a co-branded link or referral code.

We deliver. Physicians receive a financial assessment, an assigned advisory team, and ongoing coordination.

You benefit. Physicians associate that value with your agency.

The model is designed to be frictionless. We handle onboarding, physician communication, service delivery, and reporting.

03 How do physicians enroll?

01 You share a co-branded link or referral code.

02 The physician completes a short, secure onboarding form. It takes under ten minutes.

03 We assess their financial picture and assign the right specialists.

04 Advisory begins.

04 Does this replace recruiter relationships?

No. Locum Independence complements your recruiter infrastructure. It does not compete with it.

Recruiters remain the primary relationship holders. We operate in a separate lane, adding value to the physician experience without touching placement, scheduling, credentialing, or clinical operations.

Think of this as a benefit your recruiters can offer, not a platform that competes for their role.

05 What services do physicians receive?

Accounting and tax strategy Entity structure, bookkeeping, financial reporting, and multi-state planning managed year-round rather than at filing time.	**Wealth management** Cash flow, investment strategy, retirement planning, and wealth preservation built for irregular income.
Insurance and risk Disability, malpractice, life, and asset protection coverage reviewed and coordinated together.	**Employee benefits** Retirement plans, health coverage, and business-sponsored benefits typically available only to employees of larger organizations.
Legal advisory Contract review, business formation, compliance, and legal coordination.	**Real estate advisory** Personal purchases, investment property, and real estate strategies aligned to income and tax plan.
Student loan strategy Repayment and refinancing analysis integrated with income and tax planning.	**Locum career coaching** Contract strategy, career positioning, and independent practice management.

06 How is physician data handled?

Physician data is protected under strict confidentiality protocols. We comply with applicable privacy regulations and do not share individual financial information.

- Data is encrypted in transit and at rest
- Physicians provide explicit consent at enrollment
- No clinical or placement data is ever accessed

Agencies receive engagement and utilization metrics. Agencies never receive individual physician financial records.

Your physicians' financial information belongs to them.

07 Is there a cost to the agency?

No setup fee. There is no cost to launch or maintain the partnership. Onboarding is supported by our team.

No ongoing fee. Partnership structures are available at no charge or through subsidized physician access, depending on your agency's goals.

Physicians pay only for specialist engagements they choose, and scope is transparent before any commitment.

08 How does this improve physician retention?

Financial disorganization is a persistent source of strain for independent physicians. A physician managing multi-state tax exposure, an unresolved entity question, and no coordinated advisory is carrying a burden that has nothing to do with medicine.

Locum Independence addresses that structurally. A physician whose financial life is organized through your agency relationship has a reason to return that a marginally higher rate elsewhere does not erase.

09 What makes this different from standard financial planning?

Built for 1099 income. Most financial planners are not equipped for the volatility and multi-state complexity of locum income. We work exclusively in this model.

Physician-specific expertise. Our specialists understand medical culture, student debt dynamics, late career starts, and the risk profile of independent clinicians.

Coordinated, not transactional. We do not file a return and disappear, and we do not sell products. Specialists share full context on the physician's situation and coordinate across disciplines.

10 How are referrals tracked?

Every agency partner receives a unique referral link and partner ID. Referrals are tracked automatically from the moment a physician clicks through to enrollment.

- Dashboard access for agency administrators
- Named attribution for recruiter-level tracking
- Transparent reporting

11 How involved does the agency need to be?

As involved or as hands-off as you choose. The program runs with minimal agency effort after launch.

Launch phase
One to two hours for kickoff, setup, and team briefing.

Ongoing
Monthly report review. Optional recruiter touchpoints available.

We handle onboarding, physician communication, service delivery, and reporting.

12 Which physicians benefit most?

New locums

Physicians transitioning from W-2 to 1099 who need immediate clarity on taxes, entity setup, and financial structure.

Established clinicians

High earners with multi-state licensing, student debt, and wealth accumulation questions that have gone unaddressed.

Multi-agency physicians

Physicians managing irregular income across several agencies who need coordinated planning.

13 How quickly can we launch?

Typical onboarding from signed agreement to live enrollment runs under thirty days.

WEEK 1
Partnership agreement and setup

WEEK 2
Co-branding and collateral ready

WEEK 3
Team briefing and link activation

WEEK 4
First physician enrollments begin

A dedicated launch manager is assigned from day one. Templated materials accelerate setup. No IT integration is required on your side.

Ready to talk?

A partnership call runs thirty minutes. We will walk through the model, the physician experience, and whether this is a fit for how your agency operates.

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info@locumindependence.com | locumindependence.com