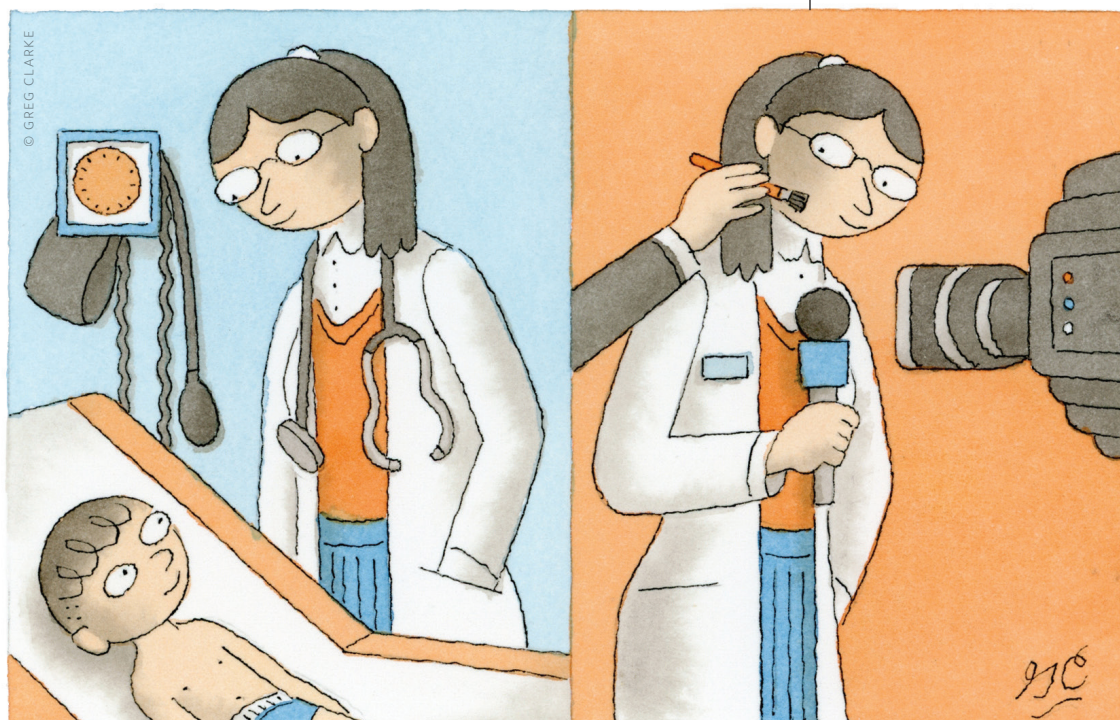


Find Your Side Gig: Extra Income Opportunities for Family Physicians

Traditional offerings still abound,
but advances in technology have also
opened up new possibilities.



Physicians have worked secondary jobs in medicine for decades. Known as “moonlighting” in years past,¹ having a second (or third) job is now even more common — and easier — due to technology and the “gig economy.” In addition to earning extra money, the benefits include honing your skills and networking. Family physicians are uniquely positioned to pursue secondary jobs, given our breadth and depth of knowledge. This article is an overview of some of the most common opportunities for extra income, as well as what you should consider before pursuing them. ►

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BEFORE YOU BEGIN

It may be tempting to jump right in when you see an opportunity that appeals to you, but there are several things to think about before taking on another job.

Understand external limitations. Many employed physicians (and residents) are subject to contracts or policies that may limit their outside work activities. For example, the Accreditation Council for

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Graduate Medical Education (ACGME) caps the number of hours a resident can work per week, and moonlighting jobs are included in its 80-hour weekly limit on duty hours. Review your contract and your institution's rules carefully, be transparent with your current employer, and consult with an attorney if you have questions.

Define your goals. Why are you taking on a second job, and what do you hope to achieve? Are you looking to earn a certain amount of money or pay off debt? Are you trying to maintain a skill set or learn new skills? Do you want to eventually make this second job your primary employment? There are many opportunities for family physicians, but they vary a lot in terms of pay, time commitment, and difficulty. Knowing your limits and outlining your goals will help you choose the right opportunity and save time chasing dead ends.

Review the costs. There may be both direct and indirect costs in pursuing an external opportunity. These could include

cross-licensing in multiple states, acquiring additional malpractice coverage, setting up proper infrastructure, and skill-building time. Review the scope of your current employer's medical liability coverage, which is unlikely to cover an external opportunity. To gain additional coverage, consult with the credentialing team of the external organization for which you're looking to work. Purchasing coverage on your own, while an option, may be complicated or expensive, so it's often best to negotiate this as a term of your engagement.

Get organized. Collect any relevant documents, including medical licenses, Drug Enforcement Administration licenses, your medical school diploma, residency certificate, board certification, Basic Life Support/Advanced Cardiovascular Life Support certification, curriculum vitae, letters of recommendation, and proof of malpractice coverage.

TRADITIONAL OPTIONS

Family physicians are well-suited for a large number of moonlighting gigs. Here are some they've been doing for decades.

Case reviews. Various organizations, including state medical boards, second opinion consulting services, hospitals, or independent peer review contractors pay family physicians to do chart or case reviews.

Pros: Hours are flexible, and the work is intellectually stimulating.² Second opinion consulting usually involves challenging cases, while medical board chart reviews are often standard-of-care cases.

Cons: Case reviews pay less than clinical care, and the work is often inconsistent. Some organizations pay per chart, and the time required for each chart may vary. Others may allow a negotiated hourly rate or a flat hourly rate. Physicians who do case reviews often say the toughest aspect is being critical of other physicians.

Expert witness. Expert witnesses share their opinions, informed by evidence-based medicine and standards of care, in medical disputes. The American Academy of Family Physicians has policies regarding physicians serving as expert witnesses in medical liability suits.³

Pros: Compensation ranges from

KEY POINTS

- Family physicians are uniquely suited for many secondary job opportunities due to their broad knowledge base and scope of practice.
- Traditional gigs such as expert witness work and case reviews still abound, but technology has also opened up new opportunities in fields such as telehealth and health care startups.
- Physicians should understand licensure, liability, and other issues before pursuing jobs outside their primary employment.

\$200-\$1,000 per hour, depending on experience, the state, and the type of work (file review, deposition, or courtroom testimony). The Expert Institute has a fee calculator on its website to compare average rates across all 50 states.⁴ For physicians who enjoy teaching and public speaking, this is a chance to explain medicine in terms the general public can digest and to play an important role in the justice system.

Cons: Qualifying as an expert physician in the legal field depends on prior publication, speaking experience, and a track record in the field (not only patient care). Deadlines can be unpredictable. The role may require travel. Physicians will be cross-examined under oath, either at deposition or trial, which can be stressful, and comments in legal proceedings are often open to public scrutiny.

Utilization review. Often funded by payers or companies that serve payers, utilization reviewers help assess the appropriateness of medical treatments in order for insurers to determine whether they should cover them.

Pros: The work can often be done remotely, and the hours are flexible. The scope may be broad, but claims are usually based on guidelines determined by a review board. This is also an opportunity to examine complex cases, sharpen your clinical skills, and promote high-value medical care.

Cons: While the ultimate goal is to contain costs, utilization management physicians often report they aren't incentivized to discourage care. Physician reviewers may have to interact with peer physicians who are unhappy with their decisions, and the compensation range is broad, from \$84 per hour on the low end up to \$140 per hour or more.⁵

Public speaking. Family physicians are qualified to speak on a range of topics at conferences, professional society meetings, educational seminars, or even commencements. Having a prominent online presence can increase your potential to land paid speaking opportunities.

Pros: Preparing for speeches can sharpen your knowledge on specific topics and help you network with a broader audience, which facilitates future speaking gigs.

ONLINE RESOURCES

Physician Side Gigs (<https://www.physiciansidegigs.com>): Online clearinghouse of resources for a variety of moonlighting jobs.

Physician Side Gigs Facebook page (<https://www.facebook.com/groups/PhysicianSideGigs>): Online forum where physicians can share tips and experiences.

Supplemental Income for Physicians (<https://www.supplementalincomeforphysicians.com>): Training seminars and videos from SEAK, an education, consulting, and business development firm that specializes in helping physicians supplement clinical income.

The List of Physician Side Hustles (<https://passiveincomemd.com/list-physician-side-hustles>): Continuously updated, crowdsourced list of opportunities.

14 Physician Side Gigs to Accelerate Your Income (<https://www.shemmassianconsulting.com/blog/physician-side-gigs>): List of opportunities such as tutoring medical students and preparing them for tests.

10 Best Physician Side Gigs (<https://www.studentloanplanner.com/10-best-physician-side-gigs>): List of jobs with tips for breaking into them.

Many organizations will also pay for associated costs, such as travel and lodging.

Cons: Honoraria for speaking are often modest. Some of the highest-paying gigs are funded by pharmaceutical companies or other sources that need to be disclosed on conflict-of-interest forms.

Shift coverage. Traditional moonlighting consists of picking up shifts in an emergency department, urgent care clinic, or locums setting. This could also include

Review the scope of your current employer's medical liability coverage, which is unlikely to cover an external opportunity.

rotating through a hospice, inpatient facility, dialysis unit, rehab center, and more.

Pros: Physicians build acute care procedural skills and knowledge through these gigs. These opportunities continue to be bountiful, especially for family physicians with a broad scope of practice.

Cons: Coverage shifts are often longer than other side opportunities, ranging from eight to 12 hours. ➤

Supervising advanced practice providers. Nurse practitioners (NPs) and physician assistants (PAs) may have supervision requirements, depending on the state. A physician supervisor/partner can support multiple NPs or PAs by reviewing cases and providing clinical guidance when needed.

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Many organizations, such as retail health centers, hire physicians specifically for supervisory roles.

Pros: Supervising advanced practice providers allows family physicians to partner with colleagues and foster a culture of collaborative learning. Some institutions compensate for supervision, either financially or with protected time.

Cons: Some institutions don't compensate for these efforts or provide protected time, especially if this is considered part of core responsibilities. Compensation at external organizations varies. There is a degree of liability risk when supervising another clinician. Licensure and supervision requirements vary by state, and it's critical to adhere to them.

Coaching medical students or residents. There are several ways to support students who are applying to medical school or residency. They include reviewing their personal statements and curricula vitae, and even coaching them through mock interviews.⁶

Pros: Guiding students in their medical journey is professionally gratifying for many physicians and can lead to larger mentorship opportunities and connections.

Cons: Organizations that pay for coaching often want physicians who boast a certain pedigree, such as an Ivy League degree. Some also charge students high fees, which may be perceived as predatory.

NEWER OPPORTUNITIES

The digital age has created a slate of new ways for physicians to expand their careers and earn extra money.

Telehealth. Accelerated by the COVID-19

pandemic, telehealth opportunities for family physicians include both synchronous and asynchronous care. Examples include video consults for primary care issues, reviewing photos of skin conditions, or writing prescriptions based on an intake. Consults can range from three minutes to 15 minutes each.

Pros: Although some third-party companies expect fixed shift commitments, many allow schedule flexibility.⁷ Telehealth also allows physicians to work from anywhere that has a secure, reliable internet connection.

Cons: Reimbursement is generally based on volume, averaging \$15-\$30 per consult. However, a physician will not be able to control for the inflow, which depends on the region, time of day, and complexity of consults. While these opportunities are increasing, so is the competition. Physicians can set themselves apart by demonstrating expertise and comfort with video platforms and a willingness to work odd hours. This opportunity often requires licensing in multiple states, which is usually paid for by the telehealth organization, but potentially increases the risk of liability.

Media. Family physicians are uniquely qualified to serve as medical experts on a range of clinical topics for media companies, including online organizations. Opportunities include freelance medical writing, podcasting, acting as a social media influencer, or serving as an on-air medical expert.

Pros: Working in the media helps establish doctors as thought leaders, and it allows them to share health messages with a wider audience, reaching communities, businesses, legislators, and other health care professionals. It also allows them to advertise themselves or their practice to attract patients and other clientele.

Cons: Media can be a challenging field to break in to without support, which means opportunities often go to physicians who work at larger health systems that have public relations or marketing liaisons. Media appearances are frequently not reimbursed outside of formal medical correspondent jobs, which are rare. (With a little bit of tech savvy, you can generate income through advertisements or sponsored posts on personal social media

platforms, if you gain enough followers. But, depending on your advertisers, this can also create credibility issues.) Media requests sometimes come on short notice and can be challenging to fit into clinical and administrative responsibilities. All media opportunities run the risk of a message being misinterpreted or misconstrued, so it's important to have your employer's support and choose media outlets and topics wisely.

Consulting. Consulting opportunities for family physicians have similarly expanded thanks to technology. They now include supporting digital startups, EHR platforms, or medical device and technology companies, as well as more traditional work with pharmaceutical, aesthetics, or global management consulting companies.

Pros: Consulting is a diverse job that will challenge you to solve problems and work with a team on potentially innovative projects.

Cons: The time commitment is highly variable, and clients may expect on-demand services or accessibility. Consulting can pose business risks, so many physicians who consult suggest setting up a limited liability company (LLC) or S corporation (S-corp) for asset protection. Consult with an attorney for business liability insurance coverage as well. Some startups might pay in equity rather than cash.

Launching a health care startup.

Particularly tech-savvy physicians may want to launch their own health care company. Technology is driving continuous and widespread change across the industry, including in care delivery, insurance innovation, biotechnology, medical devices, and more. Many physician-led ventures have been developed and scaled quickly to improve patient care. These can range from digital platforms, apps that guide clinical care, devices, or new primary care organizations.

Pros: A health care startup could potentially impact millions of patients. It also fosters and develops a diverse range of skills including leadership, business acumen, networking, fundraising, and more. There are resources to support physician-led startups, including business accelerators, venture funds, and health care systems and large companies that are

looking for innovative approaches to care.

Cons: Developing a concept, gaining traction, and proving a business model that scales is a difficult road to pursue — one that requires time and patience. For many, it takes years before a concept becomes a successful enterprise with a steady income stream.

HELP IS AVAILABLE

Given our broad skill set and reach, family physicians are qualified to pursue a variety of secondary job opportunities even beyond those listed here. Physicians who are looking for support can find forums and lists

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online to help each other build and develop side opportunities (see "Online resources," page 27). The authors of this article are also happy to serve as resources. **FPM**

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