



***PATH TO
PHYSICAL
THERAPY SIDE
BUSINESS***

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Seven Steps To Physical Therapy Side Business

STEP 1: Learn what side jobs are

STEP 2: Decide if they are right for you

STEP 3: Become familiar with direct access in your state

STEP 4: Talk to your current employer if you have one

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Learn what side jobs are

First let's highlight and understand common physical therapy job terminology

Sometimes job terminology can be confusing because it is used interchangeably and can mean different things in different health organizations. Every job can be unique by combining various elements. Below you can read about common terminologies you may encounter.

Employment duration:

Permanent

- no defined contractual end point
- usually pays less given the job security it provides

Temporary

- defined on a contractual basis that usually last weeks to months
- pays more given the risk of having to find a new job afterwards

Flexible

- can start, stop, or start again at any time without consequence

Employment location:

Fixed

- Constant location
- Pays less given the stability it provides

Travel

- Changing locations which requires you to move your home every several weeks to months
- Pays more and offers stipends given the lack of stability it provides

Dynamic

- Travel within a small geographical area while living from the same home

Work hours:

Full-time

- Full caseload of 40 hours per week
- Includes benefits

Part-time

- Partial caseload of less than 32 hours per week
- Usually does not include benefits

Flexible

- Increase or decrease hours at any moment without consequences

Employer-employee relationship:

Standard

- Work under an employer
- Permanent schedule
- Lower pay given the stability

PRN/Casual/Per-diem

- Work under an employer
- Flexible or unpredictable schedule
- Usually on-call to cover sick days or absences
- Higher pay given the uncertainty

Independent contractor/freelancer

- No relationship with an employer
- PT is responsible for their own insurance and benefits
- Pay is significantly higher

Practice Setting

Hospital

- Acute care

Transitional

- TCU
- Inpatient rehab
- Nursing homes

Home health

- Home visits for medically complex homebound patients

Outpatient

- Clinic setting

Mobile

- Outpatient work in the community
- PT travels to patient home, gym, workplace, etc.

This guide will discuss a specific type of side work which we will define below as ***MOBILE PT SIDE GIGS***.

MOBILE PT SIDE GIGS

Employment duration: Flexible

Employment location: Dynamic

Work hours: Flexible

Employer-employee relationship: Independent contractor/freelancer

Practice setting: Mobile

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Decide if it's right for you

Let's take a look at a common scenario:

Bob and Sue are both Physical Therapists.

They each see 15+ patients per day and are salaried at \$36 an hour.

They feel overwhelmed trying to meet insurance requirements.

They sometimes feel too busy to provide skilled care.

They stay late in the clinic to finish notes.

They are worried because they both still have another \$70k in student loan debt.

Below are the main reasons why someone like Bob or Sue would take on Mobile PT Side Gigs

- Achieve financial freedom
- Earn more income per hour worked
- Flexibility and control over their schedule
- Focus on patients not on insurance requirements
- Enjoyable side work with less pressure, demand, and burnout
- Get out of the clinic and see clients in the home, workplace, or community

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Become familiar with direct access in your state

Mobile PT Side Gigs usually (not always) means seeing patients/clients for cash without a physician referral or insurance involvement. The nature of the visit could be preventive wellness or traditional outpatient Physical Therapy. You should be familiar with how direct access relates to each type of visit in your state.

Let's take a look at an example using the state of Minnesota:

[Minnesota Direct Access Guidelines](#)

If we take a look at their practice act as of Nov 3rd, 2019 you will see the following:

SUMMARY OF 2008 STATUTE REVISION

- Moves the definition of a licensed health care professional or provider from rule to statute;
- Changes the time frame from 30 days to 90 days during which a patient may be treated by a physical therapist without an order or referral from a physician, chiropractor, dentist, podiatrist, or advanced practice nurse;
- Allows a physical therapist, who has been licensed for less than one year, to provide physical therapy without referral:
 - when working in collaboration with a physical therapist who has more than one year of experience or
 - under a physician's orders or referrals;
- Expands the requirement that a physical therapist refer a patient to a licensed health care professional at any time during the care if the patient's medical condition is beyond the scope of a physical therapist;
- Allows direct access without a time limitation for patients being treated by a physical therapist for prevention, wellness, education, or exercise; and
- Requires the Board of Physical Therapy to provide a report to the legislature regarding any disciplinary actions taken against physical therapists whose conduct resulted in physical harm to a patient, if that conduct was the result of the 2008 statutory changes.

State practice acts such as the previous example in Minnesota are the best place to find information about direct access. If you are going to be practicing in a different state, you should instead check out their state practice act.

Below are additional resources you may find useful:

- [General APTA Direct Access Resources](#)

(The APTA has an abundance of information that can help answer other questions you may have)

- [APTA Direct Access Per State](#)

(This is helpful if you are looking for a quick summary of all states guidelines)

Subscribe to the detailed guide to understanding direct access

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Make a small equipment investment

Start with the essentials for Mobile PT Side Gigs

- Portable exam table (\$75-100)

(Make sure to inspect your table periodically to be sure it is sturdy and safe. You should also be aware of the weight limits on portable tables. If you do manipulations, make sure your table is designed for it.)

Gather other tools as you become aware of your clientele

- Stethoscope
- Blood pressure cuff
- Pulse oximeter
- Gait belt
- Tape measure
- Goniometer
- Inclinator
- Reflex hammer
- Resistance bands
- Light dumbbells
- Cones
- Agility ladder
- Tape
- Dowel rod

This is not a complete list of all possible tools you may need

Subscribe to the detailed mobile PT equipment guide

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Protect yourself from liability

Decide if professional liability insurance is appropriate for your situation.

If you have liability insurance through your employer, it probably doesn't cover you for patient care done outside of your work place as Mobile PT Side Gigs.

HPSO is one example that offers affordable professional liability insurance for Physical Therapists who need their own insurance:

[View HPSO insurance](#)

Decide if filing for a Limited Liability Company (LLC) is appropriate for your situation.

Physical Therapists who see a high volume of patients as Mobile PT Side Gigs may sometimes file for a LLC. A LLC is a business entity that separates your personal assets from your business assets. If you were involved in litigation a LLC would further shield your personal assets if your professional liability insurance didn't cover the full cost.

A LLC can also offer small business owners tax advantages.

None of the above is actual legal advice. You should consult with a licensed legal professional if you have any further questions.

Subscribe to the detailed guide
to purchasing professional
liability insurance

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Start your own side practice on Tagojo

What is Tagojo?

Tagojo.com is a physical therapy marketplace similar to Uber or AirBnb where patients can find physical therapists and book appointments with them for community visits. Tagojo markets physical therapist profiles to patients to allow them to easily start Mobile PT Side Gigs.

How does it work?

1. Create a free profile

Sign up > Complete your info > Set your schedule

2. Profile approval

Tagojo will approve your profile before it goes live

3. See patients

Receive and accept appointment requests



Meet your patient in the community



Close the note



Get paid instantly

How much does Tagojo cost?

Tagojo is free and asks for nothing up front. Tagojo only gets paid if you get paid. Tagojo automatically take a 20% service fee for each visit completed. This covers costs of patient acquisition, keeping the platform running, and building new features that you request!

Tips for using Tagojo

- Get started with only the basics. Don't invest too much into equipment up front. Once you get in the swing of things you will find out what works for you and what's needed.
- Try to offer more availability on your schedule. The more available you are the more likely a patient will schedule with you.
- When setting your schedule, make sure you are considering travel time that will be needed between visits.
- Complete your full profile. A completed profile distinguishes you and makes you unique and appealing to patients.
- Sign up for the Tagojo newsletter. The newsletter includes free insights on how physical therapists can reach their professional and financial goals and utilize the full power of Tagojo.
- Give any feedback you have on Tagojo. They are always adding new features and are committed to improving the profession of physical therapy.

Subscribe to more free tips on
**starting a physical therapy side
business**