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## Mgma cardiologist salary

Electrophysiologists (\$678,495) and interventional physicians (\$674,910) are the highest-paid cardiologists, according to a new report from MedAxiom. When surgery is also included, integrated cardiac surgeons come out at top with an annual salary of \$877,748. The report also covered compensation for invasive cardiologists (\$634,908), general non-invasive cardiologists (\$599,718) and advanced heart failure physicians (\$551,054). Across the board, compensation is up for cardiologists in 2019 in every part of the United States. MedAxiom developed its 2020 Cardiovascular Provider Compensation and Production Survey using data from nearly 4,000 U.S. cardiovascular care providers, including full-time physicians, part-time physicians and advanced practice providers (APPs) such as physician assistants and registered nurses. Data was collected before the COVID-19 pandemic began. Other key findings include: Cardiologists between the ages of 41 and 50 years old produce the most wRVUs per full-time equivalent (FTE), though cardiologists between the ages of 51 and 60 actually earn more per FTE. Practices reported that three out of every 10 office visits represent a new patient. Surgical compensation is up across the board in the last five years, highlighting "the very tight supply of these deeply subspecialized physicians." Cardiologists in integrated ownership models earn more than private physicians. Discharge volumes are down, which the report's authors believe may be due to elective PCI procedures moving to the ambulatory setting The full report is available here as a download. Design by Adaptivethemes.com Take just three simple steps below to generate your own personalized salary report Step 1 of 3 Understand the total compensation opportunity for a Physician - Cardiology - Non-Invasive, base salary plus other pay elements Includes base and annual incentives These charts show the average base salary (core compensation), as well as the average total cash compensation for the job of Physician - Cardiology - Non-Invasive in the United States. The base salary for Physician - Cardiology - Non-Invasive ranges from \$330,059 to \$492,964 with the average base salary of \$407,172. The total cash compensation, which includes base, and annual incentives, can vary anywhere from \$338,900 to \$505,605 with the average total cash compensation of \$419,499. In the past, every cardiovascular health issue required surgery to diagnose and heal. However, that's no longer the case. Interventional cardiology uses transradial catheterization to access the heart to treat patients. This method reduces the possibility of complications and results in a much quicker recovery period. Specializing in this form of cardiology can increase your demand in the medical field. According to MedAxiom, interventional cardiologists are among the highest-paid cardiologists, earning much more than non-invasive cardiologists. But when it comes to subspecialization, it can be difficult to know the fair salary range for doctors. This article will help clear up the going rate for interventional cardiologists. It also lays out the best way to deal with many of the financial issues an interventional cardiologist may face in their career. We will discuss topics such as: Average interventional cardiologist salaries Factors that affect the fair market value of an interventional cardiologist How to pay off student loan debt as quickly as possible Additional ways that interventional cardiologists can increase their annual income How to negotiate with a potential employer to gain the best possible contract Protecting income through effective tax planning, disability insurance, and smart retirement investing Average Interventional Cardiology Salary According to MedAxiom, interventional cardiology is one of the top-earning cardiology medical specialties, second only to electrophysiology. This survey claims that their national average salary is \$674,910 per year. Medscape has a much smaller annual salary for cardiologists as a whole, with \$438,000 as the average. Even so, the numbers reported by other sources back up MedAxiom's claims. CardioSolution lists interventional cardiologist salary ranges between \$431,000 to \$674,000. Comparably claims the median base salary for an interventional cardiologist is \$425,000 but has the top 80% earning up to \$750,000. Salary.com confirms these numbers, with their data showing the median salary for interventional cardiologists at \$431,792. According to Medscape, 61% of all cardiologists feel fairly compensated, and since interventional specialists are the highest earners among them, we can assume that many feel fairly compensated. That said, any cardiologist can improve their income potential by making strategic career moves based on a few contributing factors. Factors That Affect Interventional Cardiology Salaries Below are some factors that affect a cardiologist's earning potential. Understanding them can help heart doctors earn more. Years of Experience As with any profession, an interventional cardiologist's income rises as they gain experience and wisdom with each year of practice. As a resident, a cardiologist can earn an annual salary of \$65,400, according to Medscape. This same report states that this amount will increase each year of cardiology residency. As interventional cardiologists enter the workforce, they can expect their pay to increase with gained experience. However, their salary is still greatly dependent on the type of medical center they work for. Location In regions with a high cost of living, employers tend to pay more for interventional cardiologist jobs. According to ZipRecruiter's state-by-state salary map, the top-paying states for interventional cardiologists include Massachusetts, New Jersey, and Hawaii. The lowest-paying state, according to this map, is Florida. ZipRecruiter also lists the top-paying cities for interventional cardiologist positions. Of the top five, three are in California (Sunnyvale, Santa Cruz, and Santa Rosa); one is in North Dakota (Williston); and one is in New York (Manhattan). Related: The 10 Best States to Practice Medicine Type of Practice Going into private practice is usually considered the best option since you have the freedom to set your own pricing. However, MedAxiom's survey shows that, although private doctors usually have the highest earning potential, the integrated ownership model is taking the lead. Working for a hospital is shown to offer around the national average of \$427,000 in annual salary, according to a Merritt Hawkins survey. These positions can vary widely in salary, however, as many medical groups use different compensation models to pay their physicians. In any healthcare organization, you have the ability to negotiate a locum tenens position. These generally are in high demand, and because they are temporary positions, they offer higher pay. Any interventional cardiology position that is academic in nature will earn the lowest salary but is much less demanding on a physician. This is often the route that physicians close to retirement take to continue earning money without the stressful schedule. Subspecialties in Interventional Cardiology Interventional cardiology is a subspecialty of cardiology. You have the option to specialize even further in this field of medicine. These two options are examples of this: Pediatric Interventional Cardiologist Medicine is practiced differently on the young. Their organs haven't completely matured yet, and there is often a different treatment method for their little bodies. This is also true of interventional cardiology. The procedures and surgeries expected from a pediatric interventional cardiologist will vary greatly from those who work on adults. ZipRecruiter has the average annual salary of a pediatric interventional cardiologist at only \$259,557, with the top 90th percentile earning \$400,000. Due to the lack of demand for this position, these numbers are much lower than that of a traditional interventional cardiologist. Children have fewer heart problems than older adults. Medical Director of Interventional Cardiology If you possess strong leadership skills, you may be able to earn the job title of "Medical Director of Interventional Cardiology" in your medical institution. Payscale estimates \$425,000 a year as a starting salary for this position. Interventional Cardiologists and Their Student Loan Debt Whether you are specializing in radiology, internal medicine, or anything in between, one thing many physicians share is student loan debt. Interventional cardiologists are no different. This heavy burden can take years to pay off, especially if you are trying to do it alone. There are multiple different repayment plans that you can use. Pay-as-you-earn plans, income-based repayment plans, and income-contingent repayment plans are all available to physicians. Additional Ways to Increase Your Income as an Interventional Cardiologist Interventional cardiologists already earn a high income, but that doesn't mean that they can't make smart moves to earn even more. Most of these methods don't require any extra work, just a more strategic approach to business. According to MedAxiom's 2020 Cardiovascular Provider Compensation and Production Survey, those who took advantage of an integrated ownership model earned more than private physicians. If you are in private practice, instead of paying rent for office space, you can own a building and make money from other physicians' rent. It is also wise to take advantage of PAs and NPs to see more patients. According to Medscape's compensation report, half of all cardiologists who work with these employees see an increase in profits. That's not to say that the other half saw a deficit. Only 8% reported a loss from hiring these medical professionals. The other 42% reported no effect on profitability. Another way to ensure that you are reaching your income potential is to earn all the incentive bonuses you can. Incentive bonuses add up to a pretty hefty sum of money. According to Medscape, cardiologists can earn an extra \$63,000 on average from yearly incentive bonuses. How to Negotiate Your Interventional Cardiology Employment Contract Since you now understand the varying factors that affect how much an interventional cardiologist should earn, you will want to negotiate your contract with that information in mind. Unfortunately, many physicians enter negotiations feeling uneasy and risk losing out on the opportunity to improve their financial situation. Some physicians aren't even aware that they have the option to negotiate a proposed physician contract, let alone what to negotiate. Our team of compensation specialists has helped thousands of physicians get the salary they deserve by analyzing their employment contract prior to an agreement. Our contract review process will ensure that all the major points are included, such as: Physician compensation and benefits Duties and responsibilities Partnership and ownership agreements Call schedule Restrictive covenants Termination details Insurance requirements It is wise to have your contract reviewed whenever an adjustment is made. This includes when you are entering, exiting, or renewing a contract and when you are changing the benefits or compensation of an existing contract. You will also want to have a contract review when you are transitioning from an employment contract into a partnership agreement. Disability Insurance to Protect Your Salary The idea of becoming disabled isn't one that many like to consider, but you should always prepare for the worst. The most effective way that a physician can protect their income from disaster is by purchasing disability insurance. If you become disabled and unable to work for months or even years, how will you pay your bills or care for your family? If you've bought a reliable disability insurance policy, you'd be covered. There are plenty of different disability insurance companies out there, but not all policies are worth the money. There are some important clauses and definitions that a good insurance policy will contain. We've been helping physicians for over a decade find the right disability insurance that meets their needs, and we'd be glad to do the same for you. Just give us a call for a free disability insurance quote. Building a Retirement From Your Annual Salary Retirement is a day most physicians are building towards, so it's important to start planning this process as early as you can. An interventional cardiologist has a variety of options for how to save for retirement depending on their employment model. Cardiologists employed by a healthcare institution have the option to invest in a 401k if they work for a profitable organization or a 403B if they work for a non-profit organization. Those in private practice can invest in a 401k plan, but they can also take the opportunity to set up additional or alternative retirement plans, such as profit-sharing or money purchase plans. You can hedge these tax-deductible retirement plans with additional retirement funds that are not tax-deductible if you want to speed up your retirement process. Both employed and private physicians can take advantage of setting up a Roth IRA plan. According to Medscape, 70% of cardiologists put over \$1000 in a tax-deferred retirement savings account. This seems to be a popular and viable option. Effective Tax Planning For high-earning physicians, your tax obligations are of considerable size. In fact, according to Comparably, interventional cardiologists paid 35% of their salary to taxes on average. No doubt you would like to pay less than a third of your income to the IRS. There may be some deductions, credits, and exemptions that you are qualified to receive. Let us help you make the best of your tax return this year with a free tax return review. As time goes on, the salary and net value of an interventional cardiologist will steadily increase. However, even if you feel like you are not reaching your financial potential, the high annual salary available to you makes it easier to steer your future in the right direction and reach your retirement goals. According to Medscape, only 17% of all cardiologists had a formal budgeting plan in 2019, and a little over half had a savings goal. If you feel like you fall into this category, it's not too late to take action. The earlier you create a financial plan, the better. If you are just starting out as an interventional cardiologist, you will want to start this path right away. Contact our team of professional financial planners to help you maximize your net worth and retire at the earliest possible date. And find more salary breakdowns in our Salary and Compensation Library! Subscribe to our email newsletter for expert tips about finances, insurance, employment contracts, and more!



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