

WELCOME

Where are the best places for physicians to live and work in the United States? The answer, as you probably suspect, is highly subjective. After all, everyone appreciates different things—some may want warmer climates while others live for the snow. Some require an urban setting while others are only content with a rural or suburban lifestyle.

However, there are certain characteristics of places to live and work that almost all physicians can agree upon because they directly affect their ability to practice and enjoy a high quality of life.

Here at Physicians Thrive, we started with the data that is compiled every year by Wallethub. com which takes into account things that are important to physicians, including average annual wages, number of hospitals per capita, primary care provider shortage, malpractice premiums and payouts, and current competition, among other factors.

To that, we overlaid livability factors including cost of living, state income taxes, quality of education as well as education level demographics, housing, and local economies.

We then subjectively chose representative cities within the leading physician-friendly states from Livability.com's 2017 Best Places to Live and Niche.com's Places to Live.

If you're just starting your career or are considering a move to greener pastures, here is our 2017 Edition of best places for physicians to live and practice.

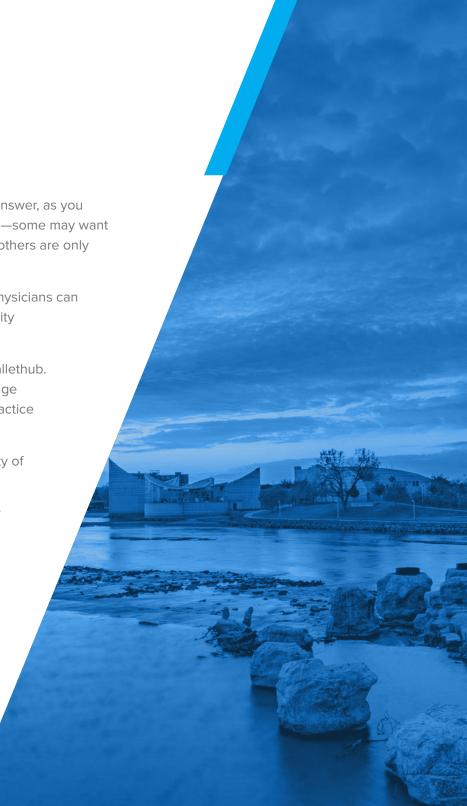


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HONORABLE MENTION

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/ TEXAS

/ ARKANSAS

/ SOUTH CAROLINA

/ NORTH CAROLINA

LET'S START OUR COUNTDOWN OF THE 10 BEST STATES FOR PHYSICIANS TO LIVE AND WORK.





\$369,000 (rounded) Average Annual Physician Salary

\$36,641
Median Household Income

86
(#1 in the country)
Cost-of-Living Index

#5
Opportunity & Competition Rank

Malpractice Premiums
(Representative Rate; Internal Medicine)

WHY MISSISSIPPI?

The Magnolia State conjures up images of paddle wheelers, hound dogs, and some of the best barbecue in the country, all set to a soundtrack of Delta Blues. It was ranked #6 overall for physicians by Wallethub, with an opportunity ranking of fifth in the nation. Its medical environment rating is in the middle of the pack at #23, but Mississippi has a wealth of other charms that put it in our top rankings.

The living is easy in Mississippi; it has the lowest cost of living in the United States which is reflected in its median household income of \$36,640. Its population is growing, up almost 5% since 2000. Its low crime rate and #1 ranking on the Generosity Index (Catalogue of Philanthropy) practically guarantees that you'll find some of the nicest people in the country right here.

Mississippi has a rich heritage in the arts. Jimmy Buffett, William Faulkner, Tennessee Williams, James Earl Jones, Oprah Winfrey, and B.B. King are just a few of the stars that sprang out of the Mississippi mud. Jackson, Mississippi hosts the yearly USA International Ballet Competition which features the top aspiring dancers from all over the world.

Mississippi's location on the Gulf of Mexico is responsible for its temperate climate. If you're into water sports, it doesn't get much better than the Gulf or the Mississippi River. But you also have your choice of 24 state parks for fishing, hiking, camping, and all things outdoors. You can golf year round, though you may want to bundle up at times during the winter.

The state is home to over 50 colleges, universities and technical schools, including the famed Ole Miss, Mississippi State University, and Jackson State University. The state is also actively seeking out retirees; it has a "retirement attraction program" which evaluates and ranks cities to help increase their livability for retirees.

Most importantly, Mississippi needs doctors. Mississippi ranks last in the nation, at roughly 185 doctors per 100,000 residents, as reported in 2015 by the Association of American Medical Colleges. The University of Mississippi has just opened up a school of medicine in Jackson to help increase the number of physicians but they are years away from graduating.

Downside: If you have kids, plan on sending them to private school. Mississippi comes in a solid last in education.

WHERE ARE SOME OF THE BEST PLACES TO LIVE AND WORK IN MISSISSIPPI?



OXFORD

Oxford is the home of the University of Mississippi—Ole Miss—and it is booming! The population is up 85% since 2000. Oxford is a young, active, university community. The Lafayette-Yalobusha Technical Center is also located here and its offerings

include health-care data technology, practical nursing, and surgical technology.

Oxford residents are highly educated, head and shoulders above the rest of Mississippi.

Over 93% have a high school diploma, 50% have a Bachelor's Degree or higher and almost 25% hold a graduate or professional degree. This is the town that brings up the average for the entire state. With a population of just under 22,000 people, it has a small town groove.

Unemployment is significantly below the state average. The median household income is low, just \$33,234, but the median resident age is also low—about 26, so they haven't hit their peak earning years.

Oxford residents are, in general, younger and healthier than the average Mississippian. There are fewer overweight people and less incidence of diabetes.

There's plenty to do in Oxford, whether it's tailgating at The Grove before a Rebels football game, shopping the farmers' market from mid-April through late November, or taking in a show at the Gertrude Ford Center for Performing Arts. If you want to stay in shape, hit the Thacker Mountain Rail Trail, a three mile track for hikers, bikers, and joggers. Every month there is a festival or event to keep you busy, from the Oxford Blues Festival, various races, writers' workshops, art shows, the Annual Shakespeare Festival and a free summer concert series.

MERIDIAN

Meridian is known as the "The Strategic Center of the South" due to its clusters of manufacturing and healthcare industries, plus a strong military presence all supported by an efficient network of highways. The town has a stable population of about 40,000 people with a median resident age of 33. Mississippi State University adds vibrancy to the community.



The median
household income
is right around
\$30,000 and housing
prices are low. Top
employers include
the Jeff Anderson
Regional Medical
Center, the Naval Air
Station Meridian, East
Mississippi Hospital,

the Rush Foundation Hospital, and Peavey Electronics Corporation.

But Meridian is not all work and no play. The city was the first in Mississippi to have a Designated Entertainment District which features the historical Temple Theatre, the Mississippi State University Riley Center, the Meridian Little Theatre, and is home to the Meridian Symphony Orchestra.

The city has over half a dozen parks with everything from duck ponds and swimming pools, picnic pavilions, tennis courts, and soccer fields. Bonita Lakes Park is situated on three lakes, and features a jogging and walking path, horseback riding, boat ramps, and fishing.

And, for the beer connoisseurs, don't miss The Brikhaus Brewtique for local craft beer.





\$375,000 (rounded) Average Annual Physician Salary

\$45,088

Median Household Income

100.8

(#30 in the country)
Cost-of-Living Index

#4

Opportunity & Competition Rank

\$15,750

Malpractice Premiums
(Representative Rate; Internal Medicine)

WHY MONTANA?

Montana is more than Big Sky Country—it's big everything. With huge mountain ranges and wide open prairies, the fourth largest state in the country is almost the least populated (48th in the country) which means plenty of elbow room. You'll find some of the nation's most stunning national parks here: Glacier National Park, as well as parts of Yellowstone, and the Little Bighorn Battlefield, along with over three million acres of wilderness spread across 12 sites as part of the National Wilderness Preserve System. Montana is pristine country and means to stay that way.

Montana ranked #7 overall in Wallethub's survey and came in fourth for opportunity and competition. It finished about the middle of the pack for medical environment—probably due to its malpractice premiums and seemingly sparse population. Don't let the density numbers fool you—Montana has plenty of cities and big towns to set up a thriving practice.

The cost of living is on par with the U.S. average, with low property taxes, no sales tax, and home prices well below the national average. Health-care giant Billings Clinic is the largest employer in Montana and the highest number of professionals in the state are in the health care industry.

It's also a great place to raise your kids. The state has an 86% graduation rate and the state universities have some of the lowest tuition costs in the country.

Downside: Winters are cold and you'll need four-wheel drive.

That being said, Montanans revel in their weather. They are outdoor people. Hunting and fishing are top activities, and hiking, camping, skiing, snowboarding and anything outside follow closely behind. Summers are getting warmer but there is little humidity and yes, there is snow on the mountains almost all year round.

If you're ready to live in one of the most scenic, rugged parts of the country, Montana is for you.

WHAT ARE OUR SUGGESTIONS FOR BEST PLACES TO PRACTICE IN MONTANA?



BILLINGS

Billings is the "big city' in Montana with just over 100,000 people, up over 21% since 2000. Billings has hit Livability's top 100 places to live list twice, coming in at #87 in the 2017 survey.

The median household income is \$58,375, almost 20% more than the state average. Cost of living is lower than both the Montana and U.S. average, 88.9 against the U.S. standard of 100. The economy is thriving thanks to its large reserves of coal, natural gas, and oil.

Montana State University and Rocky Mountain College bring in over 5,000 full time students, keeping the city vibrant and full of youthful energy. Billings is home to two state-

of-the-art hospitals – the Billings Clinic and St. Vincent Healthcare.

Unemployment is low, running 2.9%. But getting to and from work is still smooth and easy. Average commute time is about 17 minutes.

You can breathe deep in Billings—the air quality is 15.4, significantly better than the U.S. average of 74.7. You can also drink deep. Billings has the only walkable brewery tour in Montana and is one of the reasons why Billings landed on Livability's top beer cities list. The downtown "brewery district" includes two distilleries and six breweries all within an easy 1.5 mile walk. The brewery tour is just part of the revitalized downtown area which has a diverse collection of shops and restaurants.

Even though you're in the city, the great outdoors is close by. Billings is ranked as one of the top 50 cities for bicycling. Billings even has an indoor water park for the kids. Bighorn Canyon National Recreation Area, which is a quick 90 minute drive from Billings, offers camping, fishing and



over 17 miles of hiking. If the idea of all that wears you out, sit back and take in a Billings Mustangs ball game or Bulls hockey game.

MISSOULA

Missoula is another Montana city that comes up repeatedly in best cities to live and it's on our radar because the #2 ranked hospital in the state, St. Patrick Hospital is located here. St. Patrick is ranked nationally by U.S. News in one adult specialty (#44 nationally in Urology) and rated as high performing in Pulmonology as well as Aortic Valve Surgery, Heart Bypass Surgery, and Hip Replacement. It's also accredited by the Commission on Rehabilitation Facilities. St. Patrick is the only trauma center in western Montana and has 1,500 employees, including 200 physicians. The Community Medical Center is the only facility offering obstetrical and newborn care in Missoula County. The Center employs 1,800 workers.

Missoula sits squarely at the junction of five mountain ranges, on the Clark Fork River, in western Montana. The population has grown by 22% since 2000. It's also one of the top 50 cities in the country with the highest increase in household income since 2000.

The University of Montana, the state's first university, is a driving force of the economy and the reason Missoula has a rich and diverse cultural environment. The university is fifth in the nation among public universities in turning out Rhodes Scholars.

As to be expected in a university town, almost everyone here has at least a high school diploma (98%), while almost half have a Bachelor's Degree and 22% have a graduate or professional degree. Unemployment is under 3%.

There's plenty to keep you busy in Missoula. It has a rich arts scene with theatre, concerts, festivals, and more. Missoula has a symphony and chorale, as well as the Montana Museum of Art and Culture. As with all of Montana, the great outdoors provides hiking, skiing, snowboarding, and water sports of just about every kind. Missoula is known for its trout fishing. This is ground zero for fly fishing ala Norman Maclean's A River Runs Through It. You have your choice of the Clark Fork, Bitterroot, and Big Blackfoot Rivers to practice your skills.





\$360,000 (rounded) Average Annual Physician Salary

\$42,995
Median Household Income

89.8
(#7 in the country)
Cost-of-Living Index

#15

Opportunity & Competition Rank

\$8,500

Malpractice Premiums (Representative Rate; Internal Medicine)

WHY TENNESSEE?

Tennessee is a stealth leader in the medical field. Home of St. Jude's Children's Research Hospital in Memphis and the Oak Ridge National Research Lab, it is often overshadowed by the flashier states. But Tennessee is one of our favorite places for physicians to live and work—actually for anyone to live and work.

Tennessee is a "Steady Eddie." It landed solidly in Wallethub's rankings: 14th in opportunity and competition and 15th in medical environment. We also like it because it has low malpractice claim payouts (9th lowest in the country) and one of the lowest costs of living in the country (ranked #7).

Eight Fortune 500 companies are based in Tennessee and Nashville alone has more than 300 health-related companies. Most Americans don't realize how centrally located Tennessee is. Close to 60% of the country's population is located within a day's drive, which is why companies like FedEx are based there. CNBC ranked it the 9th best state in the country for business.

Tennessee's natural environment shines, too, from the Mississippi River on its western border to the Smoky Mountains in the east. Its year-round mild climate allows Tennesseans to enjoy all four seasons without suffering the extremes of any.

Twenty percent of the population since 2008 was born outside of the south and people are moving there from Florida, California, and several northern states due to the low cost of living and the upswing in the state's economy.

You can't talk about Tennessee without talking about music. Memphis was home to Sun Records, Elvis, Johnny Cash, W.C. Handy, and Roy Orbison among many others. Dolly Parton's Dollywood in Pigeon Forge brings in millions of visitors a year, as do the Grand Ole Opry in Nashville, the Memphis Rock 'N' Soul Museum, the Rockabilly and the Country Music Halls of Fame.

Downside: If you don't like country music, you better like basketball.

WHAT ARE OUR SUGGESTIONS FOR BEST PLACES TO PRACTICE IN TENNESSEE?



NASHVILLE

Nashville ranks #13 in U.S. News Best Places to Live in the U.S. and was named one of the 50 Best Cities for Entrepreneurs by Livability.com.

Business growth is up 11% from 2011-2015 and employment grew by 18% during that time period. The Nashville Entrepreneur Center is one of nine "Google for Entrepreneurs" tech hubs in the country. The Center's mission is to connect entrepreneurs with the resources they need to launch and grow their businesses and one of their main initiatives involves healthcare. There are 20 colleges and universities in the area with innovation programs. This is a progressive city.

Nashville is healthcare central in Tennessee and more than \$1.6 billion in venture capital was invested in Nashville healthcare companies from 2005-2015. The Nashville Healthcare Council has provided a foundation for global collaboration among the industry's leaders for over 20 years.

Vanderbilt University is one of the nation's top research universities and Vanderbilt University

Medical Center is the #1 ranked hospital in Tennessee by U.S. News. St. Thomas and TriStar Centennial Medical Center also ranked in the top 10 in the state.

Nashville's cost of living is lower than the national average (89.6) with a median household income just over \$51,000. The population is up 18% since 2000 and unemployment runs about 4.6%.

Pro sports are big here, whether you like hockey, football, or (minor-league) baseball, Nashville has you covered. If you're a runner, you might want to try the Rock 'n' Roll Nashville Marathon or half marathon. For those who prefer something less rigorous, Nashville has 40 miles of greenways for walking, jogging, and biking with plans to add 170 more miles. Golf is a year-round sport. Hunting and fishing are easily accessible. Davidson County boasts three lakes with camp sites, boat docks and ramps, and swimming areas. There are plenty of youth sport activities, too.

KNOXVILLE

There's a lot going on in Knoxville lately, with hotels, luxury car dealerships, and restaurants under construction seemingly everywhere. Located in the foothills of the Smoky Mountains, Knoxville is home base for the University of Tennessee, which certainly helped it rank in Livability's Top 10 Cities for College Grads. Oak Ridge National Laboratory is nearby, adding to Knoxville's reputation for cutting edge research. Knoxville is focused on progressive development.

Knoxville's low cost of living (86.9) is just one draw for this diverse and growing city. Home prices (and property taxes) are affordable, with the



median home and condo value around \$125,900.

The city itself is nestled in one of the most scenic areas of the country, with the Tennessee River and Star of Knoxville paddle wheeler serving as a picturesque foreground and the ridge tops of the Smokies providing a dramatic backdrop. The city is actively promoting itself as an outdoor wilderness destination and launched the Knoxville Urban Wilderness initiative, approximately 1,000 acres encompassing historic preservation, cultural and recreational sites. It includes 10 city parks, two quarries for swimming and boating, and over 44 miles of hiking and mountain biking trails.

The downtown district is being revitalized with an active schedule of events and festivals, including the Dogwood Arts Festival, Rossini Italian Street Fair (celebrating Italian opera), and the International Biscuit Festival. Market Square hosts farmers' markets twice a week.

Chocoholics are in luck. Knoxville Chocolate Company and Schakolad Chocolate Factory turn out plenty of sweets. Makers Donuts creates all of your favorites plus some unique specialties such as Blueberry Bourbon or Fruity Pebbles. Unexpected finds—including creperies, organic restaurants, and specialty eateries—will keep foodies happy.



\$430,000 (rounded)
Overall Annual Physician Salary

\$55,766

Median Household Income

an nousenoid income

98.9
(#26 in the country)
Cost-of-Living Index

#14

Opportunity & Competition Rank

\$6,600

Malpractice Premiums (Representative Rate; Internal Medicine)

WHY NORTH DAKOTA?

Oh yeah, bring your long underwear! North Dakota is the place to chill. Ranking 11th overall in Wallethub's Best & Worst States for Doctors, North Dakota moves up to #7 on our list. North Dakota is BOOMING due to oil and with that comes growth in the technology, research, and manufacturing sectors. The population has grown 15% since 2000. North Dakota has what other states want: jobs. The population influx has created a need for all sorts of services and professions, not the least of which is physicians.

The state is the second lowest in the country for malpractice payouts, has a top personal income tax bracket of 2.9%, and a very affordable cost of living. It's also a solid place to raise your kids: North Dakota ranks 16th overall in K-12 public education and #6 in higher education according to U.S. News Best States Survey.

Most of the state is flat, making for wide open spaces, but when you hit the buttes and crags of the Badlands, you are in for some awe-inspiring beauty. (And one challenging round of golf at the Bully Pulpit Golf Course.)

The Badlands of North Dakota made Teddy Roosevelt the man he was and it is a rugged testing ground for men and women alike. But North Dakota has achieved a level of sophistication and downright hip-ness that makes it a bit of a sleeper and a cool discovery for people in the know. North Dakotans will tell you they knew it was a great place to live all along.

Downside: Did we mention it's cold?

IF YOU ARE HAPPY IN FLEECE, HERE ARE OUR SUGGESTIONS FOR BEST PLACES TO LIVE AND PRACTICE IN NORTH DAKOTA.

FARGO

Fargo ranked #31 in Livability's best cities listing and #44 for entrepreneurship. It's a city of 115,000 people and growing—there has been a population increase of almost 28% since 2000. Overall unemployment is just under 2%.



The largest employer in Fargo is Sanford Health, which is also the largest, rural, not-for-profit health-care system in the U.S. The Network includes a trauma center, newborn/pediatric intensive care services as well as cancer, orthopedic, and heart centers. Fargo VA Healthcare serves close to 90,000 veterans from North and South Dakota as well as Minnesota.

According to the Greater Fargo
Moorhead Economic Development
Corporation, business operating costs are
23% lower here than the rest of the nation.
Tech is an emerging industry and major employers include Microsoft, Allen Technologies, Fargo
Automation, and Pedigree Technologies.

There are 6 colleges in a 50 mile radius of Fargo. North

Dakota State University leads the pack with an enrollment of
over 14,000 students and an economic impact of \$884 million. The

NDSU Research and Creativity Activity has a budget of over \$100 million
annually and focuses on Food Systems and Security, Healthy Populations
and Vital Communities, and Sustainable Energy, Environmental and
Societal Structure.

Reflecting North Dakota's overall growth, Fargo's population is up almost 28% since 2000. Median household income is just shy of \$46,000 and median house prices have almost doubled since 2000. The cost of living is just a tad over the national average.

The arts scene is well represented by the Plains Art Museum, the Historical and Cultural Society of Clay County, and the breathtakingly restored 1926 Fargo Theatre.

As you probably guessed, winter sports are big here. But North Dakotans have their own style. You like hunting? Add skis and you have hit the Biathlon, North Dakota's signature sport. Like to fish? Add ice and make it a year round sport.

And it does warm up, so you can enjoy Lindenwood Park's trails and campsites, boating on the Red River, and throwing a party at the gazebo in Island Park for 30 of your closest new friends.

GRAND FORKS

Grand Forks is a solid, mid-level city of about 55,000, with one of the best public school systems in the state. It is the coldest city in the continental United States but the warm and friendly citizens make up for it. This is a city where people make the effort to know and look out for each other.

Grand Forks Air Force Base and the University of North Dakota skew Grand Forks to a younger demographic: Median age is 29. The median household income is \$46,000. The cost of living is

just a tad below the national average.

This community puts children first. The Grand Forks Promise is the city's mission statement setting out standards for a safe, affordable, and healthy place to live. Grand Forks has an excellent school system and a Head Start Program. Attendance is over 96 percent and over 65 percent of the teachers have advanced degrees. The Grand Forks Promise also has a component dedicated to health and fitness, and supports a healthy diet (including a Farmers' Market), physical health through a balanced lifestyle, as well as social and mental health initiatives.

As part of that healthy lifestyle, Grand Forks has set aside 2,200 acres of open space, the Grand Forks Greenway, with more than 20 miles of biking and hiking trails, golf courses, a



The University of North Dakota's Burtness Theatre brings you student productions and the Chester Fritz Auditorium presents an array of entertainment, from country music to Broadway performances. For young talents, there's the Fire Hall Theatre and the Summer Performing Arts Company (for students K-11).

The Empire Arts Center, built in 1919 and beautifully restored, is home to the University of North Dakota's permanent art collection and the Empire Theatre Company which performs new and innovative theatre pieces.

Grand Forks City Band, Northern Valley Youth Orchestras, and the Grand Forks Chorale are local sources of beautiful music. Fine artists are well represented and art lovers can drink in their fill at a half a dozen galleries and museums. Grand Forks puts quality of life first and it shows.



\$360,000 (rounded) Average Annual Physician Salary

\$43,464

Median Household Income

91.2

(#12 in the country)
Cost-of-Living Index

#11

Opportunity & Competition Rank

\$7,500

Malpractice Premiums
(Representative Rate; Internal Medicine)

WHY ALABAMA?

Alabama ranked 9th overall in Wallethub's survey, as well as 9th in medical environment. You'll like Alabama for its low malpractice premium payouts (8th lowest in country) and low cost of living (12th in the country).

Mild winters, downright pleasant springs and autumns compensate for the hot, sticky summers. You'll find some of the most beautiful beaches in the country on Alabama's Gulf Coast.

There is a great divide in Alabama which will structure most of your social life: Are you for Auburn or Alabama? Choose carefully. College football is huge here.

If you're a golf enthusiast, you have found nirvana. The Robert Trent Jones Golf Trail stretches from Huntsville in the north all the way down to Mobile. The 11 sites have a total of 468 holes. The Judge Course in Prattville has been named as one of Golf Magazine's top 10 public courses in the country, worthy of hosting the U.S. Open, and Zagat ranked it in its top 50.

Weird fact: Alabama has a ski resort. Sure, it's mostly artificial snow, but it's a great place to learn and keep in form. Cloudmont Ski Resort is close to the mountain town of Mentone, perched on Lookout Mountain, as is Little River Canyon National Preserve which is a great destination for hiking and camping.

Worried about a lack of culture? The Alabama Shakespeare Festival in Montgomery is one of the largest in the world. Writers and artists flock to the Eastern Shore of Mobile Bay to the town of Fairhope, founded as a Utopian community in the 19th century (think Walden Pond South). Residents have included Jimmy Buffett, Fanny Flagg, Winston Groom, and Pulitzer Prize winning journalist Rick Bragg.

Downside: Alabama ranks 47th overall in K-12 public education. If you have kids, you may need to put them in private school.

WHAT ARE OUR SUGGESTIONS FOR BEST PLACES TO LIVE AND PRACTICE IN ALABAMA?



HUNTSVILLE

Huntsville is a major tech hub and is a haven for job-seekers in the STEM fields. It's known as "Rocket City" because the U.S. Space and Rocket Center is based here (NASA's Marshall Space Flight Center) and yes, Space Camp! STEM employees account for 156 out of every 1,000 jobs in Huntsville. Marshall employs 6,500 people. Boeing and Grumman also have large operations there. Cummings Research Park is the second largest research park in the U.S. and fourth largest in the world. University of Alabama-Huntsville is a center for technology research and has an enrollment of 8,500 students.

In sharp contrast to the state's stagnant population growth,
Huntsville has seen a 19% increase in population since
2000 and now has over 188,000 residents. The median
household income is \$46,769, above the state average

but below the national average. But the cost of living is also low—84.5 against the U.S. baseline 100. The education level is above the state's average with over 91% holding high school diplomas and 42% with Bachelor's Degrees.

Huntsville Hospital is rated as high performing in eight adult procedures or conditions. This facility is rated #2 in the state and has just over 900 beds with 1,300 doctors and 2,500 nurses.

There's plenty to see and do in Huntsville. You're definitely NOT in a backwater. The Bridge Street Town Centre has over 70 shops and restaurants along with walking trails and a five acre lake. The Botanical Gardens, the Twickenham Historical District, and Sci-Quest hands-on science center are destinations for residents and visitors alike.

Harmony Park Safari is a federally licensed nature preserve and features exotic and endangered animals. The Madison County Nature Trail is a 72 acre park on Green Mountain that has walking trails, picnic areas, and a covered bridge. The Monte Sano State Park and the Hays Nature Preserve offer up scenic and pristine areas to hike, bike, camp, picnic, or even horseback ride.

The Arts Council is a force in the community. Be entertained by the Huntsville Symphony Orchestra, catch a show at the Merrimack Hall Performing Arts Center, Theatre Huntsville, or the Broadway Theatre League. The three-day, Panoply Arts Festival draws over 90,000 people every April. The Big Spring Jam brings in almost a quarter of a million people and features over 100 acts on six stages. The nationally-accredited Huntsville Museum of Arts has a 2,300 piece permanent collection housed in seven galleries.

Huntsville is a thriving, growing city that has made the transition to the new information and tech economy.

MOUNTAIN BROOK

Looking for a smaller town experience?
Mountain Brook is a small town that made #4 in Niche.com's
Best Places to Live in Alabama. With a population of about 20,000 people, A+ rated schools (four elementary schools



are in the top 20 of the state; Mountain Brook High is the third highest ranked high school in the state), and a ridiculously low crime rate, this is a hidden gem.

Estimated median household income is substantially higher than the rest of the state, or the nation for that matter: \$134,500. Yet housing prices are relatively low and the cost of living index is 91.3, less than the U.S. average.

Unemployment is less than 1%. Almost 100% of the people have a high school diploma, 84.7% have a Bachelor's degree or higher, and almost 42% have a graduate or professional degree. Real estate property taxes are higher than most areas of Alabama, but not outrageous compared to many northern states.

Mountain Brook has three distinctive shopping districts that are linked by well-shaded sidewalks. Crestline Village has a mix of upscale restaurants and shops to please both the foodie and the fashionista.

English Village has coffee houses and restaurants, as well as garden shops. Mountain Brook Village has high end boutiques and home furnishing stores, and some fun, funky art shops.

Walk, run or bike along Mountain Brook Parkway, part

of the 54 acre Jemison Park. Or try
the shorter Nature Trail or Watkins Trace
Trail. Take the little ones to Crestline Tot Lot.
The whole family will enjoy Overton Park with a
playground for the kids, a walking trail for the older
members of the family, and picnic areas that everyone
will enjoy. Recover with cocktails on the rooftop of the
Grand Bohemian Hotel.

A suburb of Birmingham, it's a quick 15-20 minute commute into the city where you have access to nightlife, museums, theatre, the zoo and botanical gardens. University of Alabama at Birmingham Hospital is ranked #1 in the state, nationally ranked in 10 adult specialties and high performing in seven procedures and conditions.



\$381,000 (rounded)
Overall Annual Physician Salary

\$53,079

Median Household Income

96.9

(#24 in the country)
Cost-of-Living Index

#10

Opportunity & Competition Rank

\$5,500

Malpractice Premiums (Representative Rate; Internal Medicine)

WHY WISCONSIN?

If you're thinking cheese, you're on target. The state ranks first in cheese-making, and dairy farming is a major component of the state's industry. Paper and printing make up a large proportion of the state's industrial sector and manufacturing is going strong. Beer-making was one of the state's first industries and by the 1890s, almost every town had at least one functioning brewery. That tradition is kept alive today by small craft brewers.

From a physician's standpoint, Wisconsin tops the list of least expensive medical malpractice insurance premiums, just one of the reasons it came in #4 overall in Wallethub's survey. It ranked #2 in the country for its medical environment and #10 overall in opportunity and competition. Wisconsin ranks #2 in the nation for fostering entrepreneurial growth.

Compared to other states, the cities are relatively small: Milwaukee is the largest city in the state with 600,000 residents. Madison, the state's capital and home of the University of Wisconsin, follows with 250,000 and Green Bay with 105,000. All the other cities have fewer than 100,000 residents. Even the cities have a small town feel.

The state's median household income is close to the national average, with the cost of living and unemployment running just below the national average.

Wisconsinites are fun people—what else would you expect from the state that boasts that it is "home of the Butterburger" and has inhabitants who proudly claim to be Cheeseheads?

More than a quarter of Wisconsin's adults have bachelor's degrees or higher. In addition the University of Wisconsin's 13 campuses, the state is home to basketball powerhouse Marquette University, the Milwaukee School of Engineering, and the Milwaukee Institute of Art and Design. The kids are alright too—bringing in NAEP math and reading scores ranking #6 and #8 in the country.

Downside: The roads are in very poor shape: 71% of Wisconsin roads are in poor or mediocre condition.

WHERE'S THE BEST PLACE TO LIVE AND PRACTICE IN WISCONSIN?

Two Wisconsin cities made it to Livability.com's Top 100 Best Places to Live: Madison and LaCrosse. Let's take a look.



MADISON

With just under a quarter of a million people (and still growing), Madison has all the amenities of a big city with a university town undercurrent.

This is a smart town: 93.6% of the people have a high school diploma and 55% have a bachelor's degree. Another 23.4% have a graduate degree. The educational level is directly reflected in the household median income which is above both state and national levels at \$57,690.

The University sets the social scene and is responsible for Madison's highly educated workforce. The main thoroughfare through town is State Street which links the University to Capital Square.

You have your choice of five lakes to go boating, kayaking, and canoeing or take advantage of the lakeside trails for a great view while hiking or running. The UW-Arboretum has more than 20 miles of footpaths within its 1200 acres and the Lakeshore Nature Preserve has a variety of walking and biking paths, In fact, there are more bikes than cars in Madison and more than 75 miles of bike paths to ride on.

Madison is just 77 miles away from Milwaukee and 125 miles from Chicago. It has plenty of touristy places to go for visiting friends and family, including Frank Lloyd Wright's Talieson and the American Players Theatre, about an hour away. But you don't have to travel outside of Madison for nightlife and culture. You can hit the Barrymore, the Majestic and the Orpheum venues for a wide variety of theatre and musical events as well as a robust network of restaurants and cafes.

Keeping with its young, progressive, and forward thinking community, Madison consistently earns high honors for its push for green and sustainable living.

LACROSSE

If you are looking for a smaller town without feeling like you're in a backwater, take a look at LaCrosse, Wisconsin. With a population just over 52,000 people, LaCrosse is situated on the Mississippi River, the largest city on Wisconsin's western border. In fact, LaCrosse is situated at the junction of three rivers; the Mississippi, the LaCrosse, and the Black.

The medical environment is well supported, with two major health

centers. The
Franciscan Skemp
Medical Center (a Mayo
Clinic affiliate) includes
a fertility clinic, a boardcertified audiology
team, and dementia
care program.
Gunderson Health
System runs a 325
bed teaching hospital
and has received



awards for many of its programs including orthopedics, vascular, gastrointestinal, and critical care.

The University of Wisconsin has a campus here with close to 10,000 enrolled students which may be what skews its median age to a lower than state average of 28 years. Almost 93% of residents have a high school diploma and 31% have a bachelor's degree. Another 11.6% have graduate degrees. With its highly educated population, LaCrosse is becoming a regional leader in the technology and medical fields.

While LaCrosse has a lower than average median household income of \$40,237, housing prices are also low (median price is \$130,100). Commute time is a scant 15 minutes for most residents.

LaCrosse has more than 30 arts organizations, including music, theatre, and fine art. It seems like there is always something to celebrate in LaCrosse. With one-third of the city having German ancestry, the city has one of the nation's premier Oktoberfest celebrations. But there are plenty of festivals throughout the year including Riverfest, the Apple Blossom Tour, Irish Fest, Summer Family Fun Fair, Fall Festival on the Farm, and the LaCrosse Story Telling Festival, just to name a few.

There are plenty of outdoor activities, too, with six golf courses, Hixon Forest for hiking and biking trails, and plenty of waterways for boating. In the winter, the region is ready for downhill and cross-country skiing.

LaCrosse also has three semi-pro sports teams: the LaCrosse Loggers of the Northwoods Baseball League, River City Rough Riders of the Northern Elite Football League and the Coulee Region Chill of the North American Hockey League.



\$355,000 (rounded)
Average Annual Physician Salary

\$50,003

Median Household Income

90.4

(#8 in the country)
Cost-of-Living Index

#6

Opportunity & Competition Rank

\$7,400

Malpractice Premiums (Representative Rate; Internal Medicine)

WHY KANSAS?

Want to feel centered? Try Kansas, it's the geographic center of the United States. Known as America's Breadbasket, Kansas produces one-fifth of all the wheat grown in the country. Kansas scored fifth on Wallethub's rankings both overall and for medical environment. It ranked sixth in opportunity and competition and made it to #4 on our Top Ten List.

If the low cost of living (8th in the country) isn't enough for you, Kansas is also one of the least expensive states for malpractice insurance premiums. Kansas has a shortage of physicians, ranking 40th out of 50 states in the 2015 Physician Workforce Databook (Association of American Medical Colleges).

Kansas is not all farmland. The energy and aerospace industries are growing, and you'll see wind farms alongside the wheat crops. The state expects to hit 5,000 megawatts of wind power this year and is on target to generate half of its electricity from wind by the end of 2018.

If you're looking for hills, you will NOT like Kansas. In fact, it's literally flatter than an IHOP pancake. But it makes hiking through the state's 24 parks that much easier.

Kansas is an interesting mix of old and new, simple pleasures and cutting edge culture. It's steeped in old west history: Both Bat Masterson and Wyatt Earp worked as lawmen in Dodge City and Wild Bill Hickok was a marshal in Hays and Abilene. Authors Langston Hughes, Damon Runyon, Laura Ingalls Wilder, and Sara Paretsky were either born or lived in Kansas, using it as a back drop in some of their books. Kansas also raises leaders and adventurers: Amelia Earhart was born here, as was Dwight D. Eisenhower. It grows musicians, too, from rockers Melissa Etheridge and the band Kansas, to talents as diverse as Burt Bacharach, Charlie Parker, and Martina McBride.

Downside: Tornados, but that's pretty standard for the American Midwest.

WHAT ARE OUR SUGGESTIONS FOR BEST PLACES TO LIVE AND PRACTICE IN KANSAS?

OVERLAND PARK

When you look at best places in Kansas, Overland Park pops up time and again. It ranked #9 on Livability.com's Top 100 Cities to Live, #28 in Top Cities for Entrepreneurship, and #3 in Best Cities for Kids.

Overland Park's population has grown almost 25% since 2000 and now has over 184,000 residents. It's an affluent city, with a median household income (\$81,144) well above the national average. Unemployment and crime are



low with the majority of the population holding white collar positions.

Overland Park Regional Medical Center is one of the area's larger employers. Menorah Medical Center, St. Luke's South, and Children's Mercy South add to the medical network.

Overland Park is a great place for families. The school system is incredibly strong—Overland Park's elementary schools dominate the top 20 best elementary schools in

Kansas (18 out of 20 spots). Blue Valley
North High School ranked #1 in the state
and Overland Park snagged three more of
the top 10 spots. The graduation rate is 97%.
Seventy-seven percent of the teaching staff has
a master's degree or higher. You won't need to think
about paying private school tuition.

But it's not all work for the kids. They'll love the Deanna Rose Children's Farmstead, a 12 acre farm that introduces city kids to rural living. There's also a 96 acre soccer complex (Yes, one of Livability's Top 10 Soccer Cities), more golf courses than you can shake a club at, and there are over 80 parks in the county (including four dog parks for your furry friends). For the more adventurous, there's IFLY Kansas City, an indoor skydiving experience. It's also a town for foodies, with award winning chefs, wineries, distilleries, and microbreweries, and of course, a chocolatier.

MANHATTAN

With a population gain of 25% since 2000, Manhattan Kansas, aka "The Little Apple" is on the upswing. While most of Kansas is flat, Manhattan is situated in the scenic Flint Hills, at the junction of the Kansas River and Big Blue River. Manhattan Regional Airport, the second busiest airport in Kansas, will get you and your guests in and out of town easily.

Kansas State University is based here, which may contribute to the education level of the locals: over 95% have a high school diploma, over 50% have a Bachelor's degree, and 24% have a graduate or professional degree. Unemployment runs low, just 2.7% and commute times average under 15 minutes.

With 24,000 students, Kansas State is not only the largest employer in town, but it brings in plenty of people (students and parents alike) to support the restaurant, retail, and entertainment venues in town. Nearby

Fort Riley employs
5,500 civilians.
Mercy Regional
Health Center is
one of the largest
private employers
in the area. The
Department of
Homeland Security
has scheduled the
opening of its NBAF
Center in 2022, and
it will house a federal
lab to research
biological threats



involving human, zoonotic, and foreign animal diseases.

If you're a golfer, you already know that Manhattan is home to "that really big golf course out in Kansas" —Colbert Hills Golf Course. Spread over 300 acres, the course is a stunning 7,525 yards, with seven sets of tees to make the course manageable for players at all levels. It has a USGA rating of 77.5 and is said to be "Tiger-proof."

While the median age is young—24—Manhattan was rated by CNN Money as one of the top 10 places to retire young. Aggieville is the center of Manhattan nightlife with restaurants, bars and shops. The city's Parks and Recreation Department oversees 20 parks which have something for everyone: picnic shelters, playgrounds, baseball, softball fields, basketball and tennis courts, and a five acre stocked lake for fishing. The 15 mile Manhattan Linear Trail accommodates walkers and joggers and has varying levels of difficulty. For animal and nature lovers, there's the Sunset Zoological Park and Tuttle Creek State Park.

Come to Kansas and discover exactly why Dorothy was spot on when she said, "There's no place like home."



MINNESOTA

\$362,000 (rounded) Overall Annual Physician Salary

\$63,488 Median Household Income

101.1

(#31 in the country) Cost-of-Living Index

#8

Opportunity & Competition Rank

(Representative Rate; Internal Medicine)

WHY MINNESOTA?

Minnesota was ranked #2 overall by Wallethub in Best & Worst States for Doctors and #3 overall by U.S. News Best States survey.

The most northern of the 48 contiguous states, Minnesota is a great place to live for anyone, not just physicians. Minnesota's standard of living index is among the highest in the nation, and the state also ranks well among the wealthiest and highest educated areas in the country. With a higher than national average median income, the cost of living is a bit higher than most areas, but only negligibly so. In addition, it ranks 8th in opportunity and competition for physicians and malpractice premiums are relatively low. Minnesotans are less inclined to sue for malpractice than in most other states. It could be that Midwestern sense of fair play. Minnesotans also believe in taking care of themselves: they rank #4 in the nation for health insurance enrollment and are ranked #3 in the nation overall in health care.

Minnesota's population is increasing and is expected to shift to an older demographic over the next few decades. It has the nation's second highest labor force participation and the health care sector is responsible for the largest percentage of employment.

It's also a great place to raise smart kids. Minnesota ranks #3 and #6 in NAEP math and reading scores respectively. Carleton College ranks nationally in U.S. News' college rankings (#7 National Liberal Arts Colleges) and the state boasts several well-ranked regional colleges and universities.

The land of 10,000 lakes is being modest – there are almost 12,000 lakes in Minnesota. Outside of the cities there are plenty of wide open spaces for the outdoor enthusiast. Not surprisingly, winter sports are big here—with an average of 70 inches of snowfall per year, cross-country skiing, snowmobiling, and ice fishing are big. Don't worry—it warms up in the summer and you can enjoy all your summer sports without overheating.

Downside: Minnesota winters were ranked the worst in the country by Thrillist, beating out neighbor North Dakota.

WHAT ARE OUR SUGGESTIONS FOR BEST PLACES TO LIVE AND PRACTICE IN MINNESOTA?



TWIN CITIES - MINNEAPOLIS/ST. PAUL

Nearly 60% of Minnesota's population lives in the Minneapolis-St. Paul metro area. The two cities, separated by the Mississippi River, each have distinct personalities—Minneapolis has a network of skyscrapers connected with walkways to shelter people from the cold while St. Paul, the state's capital, retains its more historical and traditional feel. It's a huge metro area with over 3,000,000 people, yet it doesn't have the jaded feeling you get in most urban areas.

The Twin Cities area ranks 12th on U.S. News Best Places to Live. It's a young population—the average age in the area is 31 and the over 65 crowd makes up about 12% of the population. The cost of living is below the national

average which makes living here a good value. The Twin Cities are familyfriendly, boasting parks and a range of familycentered activities.

St. Paul is the birthplace of Garrison Keillor's Prairie
Home Companion which had its first performances
at Macalester College before settling into the Fitzgerald
Theatre. Its audience has grown from 12 people to over
2.6 million listeners each week. Across the river, the nationally
acclaimed Guthrie Theatre's three stages present plays from the
classics like Hamlet to new plays by lesser known playwrights.

Professional sports abound throughout the seasons: the Twins for baseball, Vikings football, the Wild hockey, and the Timberwolves basketball – no matter what your sport, the Twin Cities has you covered.

You'll never go hungry in Minneapolis. In addition to restaurants scattered throughout the city, there are more than 50 dining options in the 17 block area known as "Eat Street." The Cathedral Hill area of St. Paul is the hangout for younger professionals. You'll find wineries and microbreweries on both sides of the river.

Minneapolis is also home to University of Minnesota with over 30,000 undergraduates and 16,000 in graduate and professional programs. The University's medical school trains over 70% of the state's physicians and it has the only pharmacy, dental, and veterinary colleges in the state.

ROCHESTER

Rochester was named in Livability.com's top 100 Places to Live 2017 and even without that honor it would still rank in our Physician's Best Places to Live and Work Guide. The Mayo Clinic is headquartered in Rochester and it is the largest employer in the state of Minnesota as of 2016.



With a current population of 111,000, Rochester is a growing city: It has had a 29.8% increase in population since 2000. It is young (median age is 35), affluent (median household income is \$66,340) and educated (45.2% of the over 25 population has a Bachelor's Degree and 22.5% have a graduate or professional degree).

Unemployment and crime are low and the quality of life is high. Rochester boasts a thriving arts community with a range of resources from the Rochester Symphony Orchestra and Chorale, Theatre Du Jour featuring sketch comedy and scripted plays, the Rochester Dance Company, and Rochester Art Center. In the months of July and August, there is a weekly series of free outdoor concerts featuring local, national and international performers in every music genre.

Rochester has over 85 miles of hiking and biking trails, and yes, in the winter you can snowshoe and cross-country ski. Silver Lake Park and Quarry Hill Nature Center are two popular areas to hit the trails.



\$376,000 (rounded) Average Annual Physician Salary

\$47,922

Median Household Income

89.6

(#6 in the country)
Cost-of-Living Index

#3

Opportunity & Competition Rank

\$6,000

Malpractice Premiums
(Representative Rate; Internal Medicine)

WHY IDAHO?

Idaho ranked #3 overall in Wallethub's 2017 survey, coming in third in the opportunity and competition rankings and eleventh in medical environment. We like it because it has a growing population, up over 300,000 people since 2000, possibly spurred by its low cost of living, coming in at the sixth lowest state COLA in the nation. Idaho ranks 50th nationwide in terms of family doctors per capita, so physicians are needed and welcome here.

Idaho itself is an outdoor enthusiast's dream. The Gem State has a wide range of climates that result in something for everyone: mountain ranges and canyons, fertile lowlands, and actual desert. The state lies to the west of the Continental Divide and its weather is influenced by the Pacific Ocean and prevailing westerly winds, which contributes to a slightly warmer winter than other states at the same latitude.

A countless number of lakes and rivers enhance the outdoor experience. Larger recreational lakes are scattered throughout the state: lakes Pend Oreille, Couer d'Alene, and Priest in the Panhandle, as well as Payette, Henry and Bear Lakes to name a few. They provide plenty of opportunities for all water sports and some of the best trout fishing in the country. And, to many people's surprise, Idaho even has a seaport, Lewiston, on the Snake River.

Downside: Out of our top ten places, Idaho has the highest malpractice claim payouts, but they are still less than half the amount paid out by the most expensive states.



WHAT TOWNS SHOULD YOU CHECK OUT IN IDAHO?

BOISE

Boise has never missed a ranking in Livability.com's 100 Best Places to Live in the U.S. and this year it came in at #84. Boise also garners extra credit for coming up 27th in the country for Best Places for Entrepreneurs and made the 2015 "99 Best Beer Cities."

Boise State University is a main driver of the local economy along with St. Luke's Health System, Micron Technology, and Simplot. And, in nearby Meridian, Idaho's first medical school is opening for entering students in the fall of 2018: Idaho College of Osteopathic Medicine (ICOM). Located at the Idaho State University –Meridian Health Science Center, it has a projected first class of 150 students.

With a population of over 200,000 people and a median age of 36, the city is vibrant, forward thinking, and fun.

Along with live theatre, museums, and all the nightlife you'd associate with a city, Boise is home to the third largest Basque population in the world. Every five years, the community holds a huge Basque Festival called a Jaialdi. And, Idaho's wine country is just a short drive away.

Situated in the Northern Rockies, you're minutes from world class skiing in the winter and fishing, kayaking, rafting, and tubing in the summer. If you're more spectator than participant, Boise has a variety of professional and college sports including hockey, baseball, and tennis.

In 2014, Boise ranked #1 in Livability.com's Best Cities for Kids. Its low crime rate and excellent school system makes it a great place to raise a family.

MOSCOW

Situated on the Idaho-Washington border, the town is small (24,767 people), young (median age 25), and educated: over 97% have a high school diploma, 57% have a Bachelor's and almost a quarter of the population has a graduate or professional degree. The University of Idaho is the main employer in town, followed by the Moscow School District and the Gritman Medical Center. The University of Idaho is part



of a regional partnership with the University of Washington School of Medicine (WWAMI).

Moscow is entrepreneur-friendly, one of the top cities in the country for entrepreneurs. The University has an active entrepreneur training program, fostering an entrepreneurial mindset in students and helping them to network with members of the business community.

The 11-mile Latah Trail runs from the University of Idaho to Troy, Idaho. It's open year round for walking, running, and biking. The Hamilton-Lowe Aquatic Center features water slides, a pool, and splash pads. The University of Idaho Golf Club is a par 72, 18-hole course, with a driving range, pro shop and café. The University is also home to a 65 acre arboretum that provides unpaved trails for jogging or long walks. If you're into hiking or mountain biking, head to Moscow Mountain or the Spring Valley Reservoir.

For shopping, you can hit the Palouse Mall or go local at the Saturday morning Farmers' Market. The arts are well represented, from the Idaho Repertory Theatre to the Palouse Country Cowboy Poetry Association.





\$356,000 (rounded)
Overall Annual Physician Salary

\$53,442
Median Household Income

91.7
(#15 in the country)
Cost-of-Living Index

#2
Opportunity & Competition Rank

*6,500

Malpractice Premiums
(Representative Rate; Internal Medicine)

WHY IOWA?

lowa had an overall ranking of #1 in WalletHub.com's 2017 Best & Worst States for Doctors survey, but there are several more reasons why lowa made it to the top of our list.

While WalletHub's research took malpractice premiums and payouts into consideration, it should be noted that lowa is one of the five top states for least expensive malpractice premiums. It also has one of the lowest per capita malpractice payouts in the nation at \$6.71 per capita. It came in second to South Dakota in physicians' opportunity and compensation but scored sixth out of 50 states in medical environment. (South Dakota came in 42nd in this category which knocked it out of the running for our Top 10.)

lowa also made the Top 10 Best States to Live in U.S. News annual survey of states at #6. It ranks 15th in the nation on cost of living, making your dollars go further. It's ranked as one of the safest places to live and has a diverse economy led by agriculture, construction, and manufacturing. Over 90% of lowans are high school graduates or above, which may be one reason for their low unemployment rate: only 3.8%. The median household income is \$53,000 and over 70% of lowans own rather than rent their homes. All this adds up to a stable, dependable foundation where you can grow your business and enjoy your life.

Downside: Personal income tax rates that range from 0.6% to 8.98%.

WHAT ARE OUR SUGGESTIONS FOR BEST PLACES TO LIVE AND PRACTICE IN IOWA?

DES MOINES - IOWA'S CAPITAL

Over 200,000 people live in Des Moines, a city that has experienced a rise in population of about 5% since 2000.

Along with a median income of just over \$49,000 and a 3.7% unemployment rate, Des Moines residents enjoy a cost of living that ranks 91.1 with the U.S. baseline being 100. It's an affordable city.



Almost 87% of the population has a high school diploma. Over 26% have a Bachelor's degree and 7.6% have a graduate or professional degree.

It has a healthy number of colleges and universities, including the Des Moines University-Osteopathic Medical Center, Mercy College of Health Sciences, and Unity Health Point-Des Moines School of Radiologic Technology.

Speaking of health, Des Moines is the go-to spot for central lowa medicine, with over a dozen hospitals, medical centers and walk-in clinics. Blank Children's Hospital is the only hospital in lowa dedicated to children's medical health. Adjacent to Blank is the lowa Methodist Hospital which has one of the state's few level one trauma centers and air ambulance capabilities. Broadlawns Medical Center has over 300 physicians on staff.

There's plenty to keep you busy in your downtime, too. Des Moines has an extensive system of trails for walking, jogging, and biking. The 770 acre Lake Ahquabi State Park has a 115 acre man-made lake and offers boats, canoes, kayaks, and paddleboats for rent. Or bring your own—there are a couple of boat ramps. It's a great spot for fishing, picnicking, or a swim. Golfers have their choice of a dozen courses. Nature lovers can enjoy the Neil Smith National Wildlife Refuge or take one of many nature trails. Other sports activities include aquatic centers, an ice arena, and an equestrian center.

And the town doesn't roll up the sidewalks when night falls. Des Moines is home to an active nightlife with award-winning restaurants, live music venues, theatre and comedy, even a casino and racetrack.

IOWA CITY

lowa City is the hub of the medical community in lowa. The city consistently pops up in Livability.com's "best" lists: #2 in Best Cities to Live, #2 in Best Cities for Entrepreneurs, one of the Top 10 College Towns, one of the Top 10 Cities for Book Lovers (it's home to the internationally renowned lowa Writers' Workshop), Top 10 Tailgate Cities, and one of the nation's best cities for affordable healthcare. In fact, UNESCO named lowa City a "City of Literature," one of only seven in the world and the only one in North America.

This is a progressive city. The city is building out co-working spaces to foster entrepreneurship and actively courting venture capitalists. The University of lowa is home to 31,000 students and a member of the Big 10 Conference. It's



one of the country's top public research universities and home to the Carver College of Medicine.

Median household income is \$47,500 and the cost of living is low, checking in at 93 against the U.S. baseline of 100. Unemployment runs a low 2.4%.

lowa City hosts the Landlocked Film Festival, featuring independent films as well as workshops and panels for a behind-the-scenes look into filmmaking. The nearby Coralville Mall provides plenty of shopping.

Coralville Lake recreational area has over 500 campsites, hiking and biking trails, picnic areas, great fishing and boating. Hickory Hill Park is another popular destination, with trails spread across its 190 acres and a diverse array of prairie, wetlands, forest and fields. In the winter, the park is open for sledding and cross-country skiing. Or head a bit out of town and hit Lake McBride State Park, Iowa's largest state park. It has a 5 mile crushed limestone trail that circles the lake and six permanent Volkssport trails to keep you in shape.

If that's not enough to entice you to move here, Iowa City is also home of the world's largest Wooden Nickel.

AMES, IA

Not too big and not too small, Ames is home to 63,000 people. The population has grown over 24% since 2000 and it skews younger than most of lowa—the median age is 23—probably thanks to lowa State University. The University brings with it an educated population: over 60% have bachelor's degrees and over 26% have a graduate or professional degree.

The average commute time is quick, around 15 minutes, and almost three-quarters of Ames residents work in town. Because of the university, there's a comprehensive public transportation system.



The town boasts five golf courses, an aquatic center, and a racquet and fitness club, ice arena, a youth sports complex, and over 22 miles of bike trails. The arts have full representation with theatre, museums, dance, and music festivals.

Best of all, Ames is a city you can breathe deeply in. The air quality index is 10.2 which is significantly better than the national average of 74.7.

BOTTOM LINE:

Large city or small town, lowa has a Midwestern sensibility with a progressive attitude and is our choice for most physician-friendly state in the union.

CONCLUSION

When you are considering a transition...

In light of the variables discussed here, there's a compelling reason to consider these states for your next opportunity.

To get further assistance in how to prepare for transitions—the job search, game plan for compensation data to help you in your negotiations—reach out to one of our many advisors to help you make the best possible decision.

Physicians Thrive has put together a comprehensive team to ensure that all the factors that will affect your future are taken into account. Our professionals can help you with your job search, prepare you for interviews, and manage compensation expectations. We have all the data and materials you need to help you prep for interviews as well as the resources to guide you to the best possible career choice.

When evaluating opportunities, you need to have an attorney on your side that specializes in employment law and knows the laws of the state as they pertain to physicians and their practices. Our legal team specializes in employment law and is familiar with state-specific laws that have a direct effect on you and your ability to practice. In addition, they have experience with your specialty and the type of practice environment you're going to be working in – hospital, medical group practice, or opening your own practice.

Mistakes in these areas can be significant—costing you hundreds of thousands of dollars if not your career. Our legal team has over 10 years of experience each and they review hundreds of physicians' contracts per year. We know what to look for and what should be avoided. We have legal counsel available to review and if you wish, negotiate your contract offers.

Our goal is to make transitioning from one workplace to another smooth and seamless while ensuring you walk into your next position with the best possible probability of success.

Please contact us at: info@physiciansthrive.com.

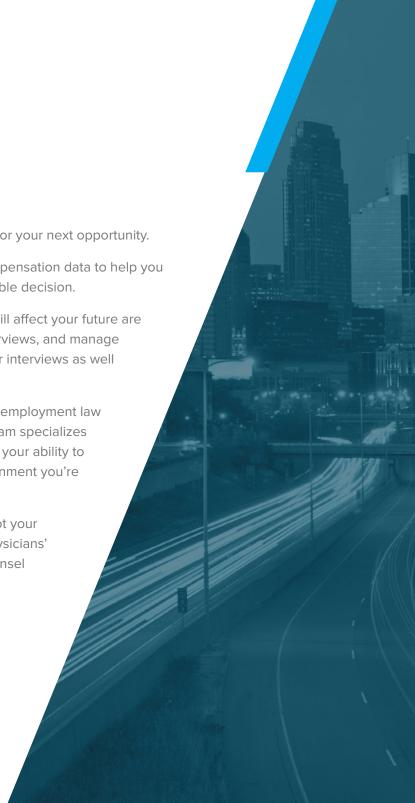


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