

Medical Courier Start Up

PHASE 0: BUSINESS FOUNDATION (WEEK 1)

Goal: Build a legitimate business entity that banks, insurers, platforms, clinics, labs, and government clients trust.

Legal & Administrative Setup

1. **Register DBA in Texas** (\$15–25, same day–3 days)
2. **Obtain EIN from the IRS** (free, same day)
3. **Confirm exact name match** across:
 - DBA
 - EIN
 - Business bank account
4. **Set a physical business address** (home address is acceptable; NO PO boxes)
5. **Set up business phone number** (Google Voice – free)
6. **Create professional business email** (name@company.com via Google or Zoho – \$0–6/month)

Vehicle Compliance (AVOID DENIALS & MISCLASSIFICATION)

7. **Vehicle documentation ready:**
 - Registration (business name or authorized driver)

- Proof of ownership or lease
 - Texas inspection current (\$0–25)
8. **TDLR compliance check** (10 minutes, free)
- Medical courier work = **NO TDLR permit required**

9. **CRITICAL HAZMAT CLARIFICATION**

- You transport **UN3373 Category B Biological Substances**
- UN3373 Category B is **DOT-EXEMPT**
- No hazmat certification
- No hazmat CDL endorsement
- No placards
- No hazmat shipping papers
- No special routing restrictions

UN3373 is a box classification, not a driver license.

Financial Foundation

10. **Open business checking account**
- Priority: Local Texas credit unions (RBFCU, CUTX, Texas Security Bank)
 - Alternatives: Chase Business, U.S. Bank
11. **Enable ACH + online banking**
12. **Route ALL income and expenses through this account**
- No personal mingling under any circumstances
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PHASE 0.5: MARKET VALIDATION (OPTIONAL – WEEK 1)

Goal: Learn demand and workflows before committing to recurring insurance costs.

13. Sign up for Roadie or GoShare

- Personal auto insurance acceptable at this stage

14. Complete 3–7 test deliveries

15. Evaluate your ZIP codes:

- Average payout per mile
- Deadhead miles
- Door-to-door time per job

16. DECISION POINT

-  Proceed if you see consistent medical or urgent deliveries
 -  Do NOT anchor your pricing expectations to Roadie/GoShare (training tools only)
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PHASE 1: INSURANCE & VEHICLE READY (WEEK 1–2)

CRITICAL INSURANCE SETUP

17. Commercial Auto Insurance → Target: \$190–380/month

• EXACT SCRIPT (DO NOT DEVIATE):

“Business errand running. Medical specimens classified as **UN3373 Category B**, no hazmat, under 10k miles per year.”

• Call order:

1. Progressive Commercial
 2. Founders Insurance
 3. Amwins / CourierInsurance.com
- **Get written quotes emailed to yourself**

18. Cargo Insurance (\$100k minimum – medical goods)

- \$39–65/month
- Providers: Rope & Marine or Trisura (via courierinsure.com)

19. Certificate of Insurance (COI)

- Save PDF copies for platforms, clinics, labs, dialysis centers, and government bids

 Saying “hazmat” incorrectly inflates insurance to \$600–1,200/month

 UN3373 Category B is legally **NOT hazmat**

 **SUV Preparation (\$220–1,300)**

20. Lockable cargo area (free if existing)
 21. Temperature-controlled coolers (\$150–400)
 22. Lockboxes / tamper-evident seals (\$50–200)
 23. GPS tracking (\$20–50/month)
24. Backup vehicle plan:

- Turo / Enterprise business accounts
 - Identify 24-hour rental locations near routes
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PHASE 2: PLATFORM ACTIVATION (WEEK 2–3)

Goal: Immediate cash flow and early past performance.

⌚ TIER 1 PLATFORMS

25. Dropoff (\$2.00–3.50/mile, >95% on-time)
26. Dispatch / Curri (\$1.80–2.80/mile)
27. MedSpeed (1099 overflow – credibility, not core income)

⌚ TIER 2 PLATFORMS

28. Roadie (Healthcare / Pharmacy)
29. Diligent Delivery
30. GoShare (medical devices)
31. Bungii (pharmacy / devices)

⚡ PERFORMANCE RULES

32. Arrive 5–10 minutes early whenever possible
33. Track on-time percentage weekly (target **>97%**)
34. Communicate delays immediately (app + phone)
35. One bad week can trigger **30–90 day platform pause**

Timeline

- Platform approval: 3–14 days
- Background/MVR: 3–7 days
- **First cash:** Week 4–6 (weekly or Net-14/30)

PHASE 2.5: DIRECT CLIENT ACQUISITION (MONTH 1–3)

CLINICS (HIGHEST CONVERSION)

36. Target:

- Urgent care
- Imaging centers (MRI/CT)
- Specialty clinics
- Independent practices

37. Ask for: Office Manager / Administrator

38. Script:

“I’m a local medical courier providing STAT and overflow deliveries. I’m not replacing anyone — just looking to provide backup coverage when needed.”

PHARMACIES

39. Target: Independent retail, compounding, LTC pharmacies

40. Ask for: Pharmacy Manager

41. Script:

“We assist pharmacies with same-day and urgent deliveries when routes back up or after hours.”

42. Avoid chains early (CVS / Walgreens)

Benefits

- Faster approval

- Direct payment
 - Recurring routes
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PHASE 3: LABS & DIALYSIS (MONTH 2–4)



LAB NETWORKS

43. LabCorp (7–14 days – apply online, call next day)
 44. CPAL
 45. PathGroup
 46. Quest Diagnostics (4–8 weeks – slower)
 47. Avoid BioReference / OPKO (not indie-friendly 2025)
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DIALYSIS CENTERS

48. Target: DaVita, Fresenius, independent clinics
49. Ask for: Administrator
50. Script:

“I provide STAT overflow courier coverage locally — who should I email my info to?”

51. Send: Company name, EIN, services, contact info, COI
 52. Timeline: 2–6 weeks
 53. Value: **\$3k–10k/month per route** (counts as VA past performance)
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PHASE 3.5: MICRO-ROUTE PRODUCT (OPTIONAL BUT POWERFUL)

54. Fixed AM and PM windows (same times daily)

55. Flat weekly pricing

56. Easier budgeting for clients

57. Script:

“Since I’m already here at these times, we can lock this in as a fixed weekly route so you never worry about coverage.”

PHASE 4: GOVERNMENT REGISTRATION (WEEK 2–3)

STATE & LOCAL

58. Register on:

- Texas SmartBuy
- City of Dallas
- Dallas County
- Tarrant County
- Collin County
- BuyBoard
- TxDOT

FEDERAL (SAM.GOV)

CODES — CLEARLY EXPLAINED

59. NAICS Codes (Business classification)

- **492110 – Couriers (PRIMARY)**
- 561320 – Temp Help (hidden VA RFQs)
- 484121 – General Freight
- 484220 – Dump (future)

NAICS codes are NOT licenses or certifications.

60. UEI (Unique Entity Identifier)

- Assigned in SAM.gov
- Government identification number only

61. CAGE Code

- Assigned automatically
- Required for federal contracts

 NAICS ≠ hazmat
 UEI ≠ license
 CAGE ≠ certification

PHASE 5: GOVERNMENT BIDDING (MONTH 2–4)

62. Focus on \$5k–25k RFQs

63. Attach capability statement every time

64. Submit 3–5 RFQs/week

65. NEVER stop private work — government pays slow

PHASE 6: SPRINTER ACQUISITION (MONTH 5–8)

✓ ALL CONDITIONS REQUIRED

- 66. \$8k–12k saved
- 67. 2–3 recurring contracts
- 68. Financing pre-approved
- 69. SUV utilization 80%+

Specs

- 2019–2022
 - \$42k–58k
 - \$600–900/month
 - +\$150–250 insurance
 - 1.5–3 month payback
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PHASE 7: SCALING OPERATIONS

- 70. 60–70% fixed routes
 - 71. Time-block everything
 - 72. Geographic clustering rules
 - 73. Hiring triggers strictly enforced
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PHASE 8: COLD CALLING SYSTEM

74. Dialysis & labs first

75. Call Tue–Thu only

76. Scripts used verbatim

77. Track follow-ups

CERTIFICATIONS YOU ACTUALLY NEED

- Bloodborne pathogen training (\$20–50)
 - HIPAA awareness
 - Basic safety equipment
 - NO hazmat certification
 - NO CDL hazmat endorsement
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BOTTOM LINE

You transport **UN3373 Category B materials**, which are **DOT-EXEMPT**.

UN3373 = box

NAICS = business type

UEI/CAGE = government ID

None of these make you hazmat.