



VALOR HEALTHCARE RECRUITING, LLC

HONORING SERVICE. BUILDING FUTURES.

VETERAN-FRIENDLY STATES 2026

Top States for Healthcare Jobs, License Reciprocity & Quality of Life

— A COMPLETE GUIDE FOR TRANSITIONING MILITARY HEALTHCARE PROFESSIONALS —

68W · 68C · 66-Series Nurses · Medical Corps · NPs · PAs · All Healthcare MOS

Top 10 State Profiles · Salary Data · Licensing Compact Guide · Side-by-Side Rankings

Research-backed · Updated 2026 · All Valor support is 100% free to candidates

1 HOW TO USE THIS GUIDE

Choosing where to build your post-military healthcare career is one of the most important decisions you will make during your transition. The right state can mean faster licensure, a higher real wage after cost of living, stronger VA support, and a community that understands and values your military service. The wrong choice can mean months of licensing delays, high taxes that erode your income, or a healthcare job market that does not match your specialty.

This guide evaluates all 50 states across six weighted criteria and presents the **Top 10 states for transitioning military healthcare professionals in 2026**, followed by a complete side-by-side comparison table, salary data by role, and licensing compact status for every state.

The Six Evaluation Criteria

- **1. Veteran License Reciprocity & Speed:** Does the state participate in the NLC, IMLC, or EMS Compact? Does it offer expedited or automatic licensure for military veterans and spouses?
- **2. Healthcare Job Market:** Volume of open positions, nursing/EMS shortage severity, projected job growth through 2030, and demand for military-trained healthcare professionals.
- **3. Salary vs. Cost of Living:** Raw salary data matters less than purchasing power. We adjust healthcare wages against each state's cost of living index to show real earning potential.
- **4. Military Retirement & Tax Benefits:** Full or partial exemption of military retirement pay, state income tax policy, and property tax benefits for veterans.
- **5. VA Healthcare Access:** Number and quality of VA Medical Centers (VAMCs), Community-Based Outpatient Clinics (CBOCs), and wait times — important for veterans who depend on VA care.
- **6. Quality of Life:** Overall veteran population density, veteran-friendly community culture, housing affordability, and general livability metrics.

PRO TIP



Your best state depends heavily on your specific role. A 68W targeting an EMT-Paramedic position has different priorities than a 66-series nurse targeting an ICU charge role. Use Section 7 (Role-by-Role Quick Reference) to find the top states for your specific background.

2 THE LICENSING COMPACT ADVANTAGE

Interstate licensing compacts are the single biggest structural advantage available to transitioning military healthcare professionals. If your target state participates in the relevant compact for your role, your path to a civilian license can be measured in **days, not months**.

Nurse Licensure Compact (NLC) — Registered Nurses & LPNs

- **Members (2026):** 43 jurisdictions including Guam and U.S. Virgin Islands. Recent additions include Connecticut, Pennsylvania, and Rhode Island.
- **How it works:** A single multistate license issued in your home state allows you to practice in all other NLC states without obtaining separate licenses.
- **Non-members:** California, New York, Illinois, Michigan, Minnesota, Oregon, Nevada, Alaska, and Hawaii require separate state licensure.



- **Military advantage:** Active duty nurses living in NLC states can typically get multistate privileges immediately upon meeting home-state requirements.

Interstate Medical Licensure Compact (IMLC) — Physicians & PAs

- **Members (2026):** 43 states plus Washington D.C. and Guam. Alaska pending governor signature as of May 2026.
- **Non-members:** California, Florida, and New York are not IMLC members — physicians and PAs moving to these states must pursue standard state licensure.
- **How it works:** Qualify through your State of Principal Licensure (SPL), then receive expedited licenses in participating states typically within 30 days.
- **Note:** Hawaii and Vermont are members but cannot serve as States of Principal Licensure — you must hold a qualifying SPL elsewhere.

EMS Compact (REPLICA) — EMTs & Paramedics

- **Members (2026):** 25 states with Privilege to Practice extending to all 50 states. Over 450,000 EMS clinicians enrolled nationally.
- **How it works:** A current, unrestricted EMS license in a member state grants automatic Privilege to Practice in all other member states and many non-member states.
- **Military 68W advantage:** States with veteran-expedited EMT licensing (Texas, Virginia, North Carolina, Georgia, Tennessee) allow 68Ws to obtain their base license quickly, then leverage compact privileges nationally.

State	NLC (RN/LPN)	IMLC (MD/PA)	EMS (EMT/PM)	Mil. Retire Tax-Free	No State Income Tax
South Carolina	✓	✓	✓	✓	✗
Virginia	✓	✓	✓	✓	✗
Texas	✓	✓	✓	✓	✓
Tennessee	✓	✓	✓	✓	✓
Florida	✓	✗	✓	✓	✓
North Carolina	✓	✓	✓	✓	✗
Georgia	✓	✓	✓	✓	✗
Wyoming	✓	✓	✗	✓	✓
Arizona	✓	✓	✓	✓	✗
Nevada	✗	✓	✓	✓	✓
Colorado	✓	✓	✓	✓	✗
Alabama	✓	✓	✓	✓	✗
Indiana	✓	✓	✓	✓	✗
Montana	✓	✓	✓	✓	✗
California	✗	✗	✗	✗	✗



New York	×	×	×	×	×
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PRO TIP



Florida is a notable exception — it is NOT a member of the IMLC, meaning physicians and PAs moving to Florida must go through the standard Florida state licensure process. Budget 60–120 days and plan accordingly.

3

TOP 10 STATE PROFILES FOR 2026

Each profile below reflects 2026 data on licensing compacts, salary, cost of living, veteran tax policy, VA access, and healthcare job market. Rankings are based on overall composite score across all six criteria, weighted equally.

#1
RANK

SOUTH CAROLINA

WalletHub's #1 State for Military Retirees — 3rd Consecutive Year (2026)

✓ Full Mil. Retirement Tax Exemption	NLC ✓ Nursing Compact	IMLC ✓ Physician/PA Compact	EMS ✓ EMT/Paramedic Compact	~\$72K Avg RN Salary	88 COL Index (100 = Avg)
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South Carolina earned the top spot on WalletHub's 2026 Best States for Military Retirees ranking for the third consecutive year — and for healthcare professionals, it delivers on multiple fronts simultaneously. Military retirement pay has been **fully exempt from state income tax since 2022** with no age threshold or income cap. The state is a member of all three major healthcare licensing compacts (NLC, IMLC, EMS Compact), meaning most transitioning military clinicians can be licensed and practicing within days to weeks of arriving. South Carolina's healthcare job market benefits from a rapidly growing retiree population along the coast and in the Upstate region, creating sustained demand for nurses, EMTs, and allied health professionals. The Palmetto State also allows businesses to give **preferential hiring to veterans** by law, has veteran treatment courts, and awards academic credit for military service — making it one of the most comprehensively veteran-supportive states in the country. Housing affordability is well above average with a cost of living index of 88 (below the national average of 100), meaning your healthcare salary stretches further here than in most states.



✓ STRENGTHS

- ✓ Full military retirement pay exemption — no age or income limit
- ✓ Member of NLC, IMLC, and EMS Compact — fastest path to licensure
- ✓ Preferential veteran hiring laws in private sector
- ✓ Cost of living 12% below national average
- ✓ Strong coastal and Upstate healthcare job markets (Greenville, Columbia, Charleston)
- ✓ No property tax on primary residence for 100% disabled veterans
- ✓ WalletHub #1 overall for military retirees — third consecutive year

✗ CONSIDERATIONS

- ✗ Average RN salary (~\$72K) is below national average of \$98K — offset by low COL
- ✗ Rural healthcare gaps in some Lowcountry and Pee Dee regions
- ✗ State income tax still applies to non-military income (top rate 6.5%)
- ✗ Summer heat and humidity is extreme — quality of life consideration

BEST FOR:

All healthcare roles, especially RNs/LPNs (NLC), Combat Medics (EMS Compact), Physicians/PAs (IMLC) — and military retirees of any age

#2
RANK

VIRGINIA

Home of the Military Medics & Corpsmen (MMAC) Program — Best Path for 68Ws

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ✓

EMT/Paramedic
Compact

~\$83K

Avg RN Salary

103

COL Index (100 = Avg)

Virginia is one of the most strategically positioned states for transitioning Army healthcare professionals — particularly for those separating from installations at Fort Belvoir, Fort Gregg-Adams, Fort Story, and Joint Base Langley-Eustis. The state's crown jewel for 68W Combat Medics is the **Military Medics and Corpsmen (MMAC) Program**, which allows transitioning medics and corpsmen within 12 months of separation to practice clinical skills without civilian credentials while pursuing licensure — an unmatched bridge program found nowhere else. Virginia fully exempts military retirement pay from state income tax and is a member of all three major compacts. The Northern Virginia/DC corridor offers some of the highest healthcare salaries in the non-California United States, while the Hampton Roads and Richmond areas offer strong markets with more affordable housing. Virginia also boasts one of the largest veteran populations in the country and has a robust network of VA facilities including the Central Virginia VA Health Care System, which received a top CMS rating in 2026.



✓ STRENGTHS

- ✓ MMAC Program: unique bridge for 68Ws — practice before licensure is complete
- ✓ Full military retirement pay exemption from state income tax
- ✓ All three major compacts (NLC, IMLC, EMS) — streamlined multi-state practice
- ✓ High RN salaries in Northern Virginia/DC corridor (\$90K–\$110K+)
- ✓ Top-rated VA facilities — Central Virginia VA earned 5-star CMS rating in 2026
- ✓ Largest veteran population per capita on the East Coast
- ✓ Strong demand across all healthcare specialties, especially Northern VA and Hampton Roads

✗ CONSIDERATIONS

- ✗ Cost of living is at or above national average (103 index) — especially Northern VA
- ✗ Northern Virginia housing costs are high — comparable to major metro areas
- ✗ State income tax applies to non-military income (top rate 5.75%)
- ✗ Traffic in Northern Virginia / DC corridor is among the worst in the nation

BEST FOR:

68W Combat Medics (MMAC Program), RNs, Physicians, PAs — especially those separating from DC-area or Hampton Roads installations

#3
RANK

TEXAS

No State Income Tax · Massive Healthcare Market · 1.7M+ Veterans

No Tax

State Income Tax

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ✓

EMT Compact

~\$79K

Avg RN Salary

Texas is the largest healthcare job market in the country outside of California, and it is actively experiencing one of the **most severe nursing shortages** in the nation — which translates directly into exceptional hiring leverage and sign-on bonuses for credentialed military healthcare professionals. With **no state income tax**, full military retirement pay exemption, and membership in the NLC, IMLC, and EMS Compact, Texas offers a financially powerful combination. The state is home to over 1.7 million veterans — the largest veteran population in the country — with major military medical hubs at Fort Sam Houston (home of the Army Medical Center of Excellence), Fort Cavazos, and Joint Base San Antonio. Major metro markets (Houston, Dallas-Fort Worth, San Antonio, Austin) each offer distinct healthcare opportunities across hospital systems, trauma centers, and VA facilities. Texas also offers a 100% property tax exemption for veterans with a 100% disability rating, and expedited EMT and nursing licensure for qualifying military personnel. Note: Texas ranked 20th overall on WalletHub's 2026 list — below several smaller states — primarily due to high property taxes in major metros.



✓ STRENGTHS

- ✓ No state income tax — full military retirement pay is completely untaxed
- ✓ 100% property tax exemption for veterans with 100% VA disability rating
- ✓ Largest veteran population in the US — 1.7M+ — strong community and hiring preference
- ✓ Critical nursing shortage = exceptional demand, bonuses, and hiring leverage
- ✓ NLC, IMLC, and EMS Compact member — fast multi-state licensing
- ✓ Fort Sam Houston / JBSA — largest military medical training installation in the world
- ✓ Multiple major metropolitan healthcare markets (Houston, DFW, San Antonio, Austin)

✗ CONSIDERATIONS

- ✗ Property taxes in Dallas, Austin, Houston are very high — partially offsets income tax advantage
- ✗ Texas is not EMS Compact member in all regions — verify county-level EMS requirements
- ✗ Cost of living varies wildly — Austin is expensive; San Antonio and smaller cities are affordable
- ✗ Summer heat is extreme across most of the state
- ✗ Hurricane risk along the Gulf Coast

BEST FOR:

All healthcare roles — especially RNs, LPNs, Physicians, PAs, EMTs/Paramedics. Highest demand in Houston, San Antonio, and DFW metro areas.

#4
RANK

TENNESSEE

No Income Tax · Low COL · Top VA Ratings · Fastest Growing Healthcare Markets

No Tax

State Income Tax

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ✓

EMT Compact

90

COL Index (100 = Avg)

Tennessee is one of the most underrated states for transitioning military healthcare professionals, combining **no state income tax**, a cost of living 10% below the national average, and a healthcare job market that is growing faster than the national rate. Nashville is one of the largest healthcare industry hubs in the United States — home to HCA Healthcare (one of the nation's largest hospital systems), Vanderbilt University Medical Center, and dozens of healthcare companies employing thousands of clinicians. Tennessee's James H. Quillen VA Medical Center in Mountain Home earned **top marks in the 2026 CMS quality report** — among the highest-rated VA facilities in the nation. The state is a member of the NLC, IMLC, and EMS Compact, and offers expedited licensing processes for veterans. The combination of no income tax, low property taxes (effective rate ~0.66%), and affordable housing makes Tennessee one of the highest-purchasing-power states for healthcare workers when adjusted for cost of living.



✓ STRENGTHS

- ✓ No state income tax — one of only 9 states with this benefit
- ✓ Cost of living 10% below national average — salary stretches further
- ✓ Low effective property tax rate (~0.66%) — among the lowest in the nation
- ✓ Nashville is a national healthcare industry headquarters (HCA Healthcare, etc.)
- ✓ James H. Quillen VAMC earned top 2026 CMS quality rating
- ✓ NLC, IMLC, and EMS Compact — full compact coverage for all major healthcare roles
- ✓ Rapidly growing healthcare market — Knoxville, Nashville, Memphis all expanding

✗ CONSIDERATIONS

- ✗ Average RN salary (~\$70K) is below national average — offset by low cost of living
- ✗ Nashville cost of living has risen significantly — rural Tennessee is much more affordable
- ✗ Some rural areas have significant healthcare access gaps
- ✗ Relatively smaller veteran population than Texas or Florida

BEST FOR:

RNs, LPNs, EMTs/Paramedics, Surgical Techs — excellent value state; physicians and PAs in Nashville hospital system and HCA network

#5
RANK

FLORIDA

No Income Tax · 1.5M Veterans · Top 3 Nursing Shortage State — High Demand

No Tax

State Income Tax

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✗

NOT IMLC Member

EMS ✓

EMT Compact

~\$73K

Avg RN Salary

Florida has no state income tax, fully exempts military retirement pay, and is home to 1.5+ million veterans — the second-largest veteran population in the US. The state's combination of a massive retiree population, rapid in-migration, and significant nursing turnover has produced one of the **top three most severe nursing shortages** in the country, creating exceptional demand for credentialed nurses and allied health professionals across Central and South Florida. **Critical exception for physicians and PAs:** Florida is NOT a member of the IMLC — meaning MD/DO and PA-C licensure requires the full standard Florida state process, which typically takes 60–120 days. Plan accordingly and apply well before your separation date. Florida IS a member of the NLC and EMS Compact, so RNs, LPNs, and EMTs/Paramedics benefit from compact privileges. Major VA facilities include the James A. Haley Veterans' Hospital in Tampa and the Bruce W. Carter VAMC in Miami. The state offers 100% property tax exemption for veterans with a 100% VA disability rating and provides expedited nursing licensure for qualifying military personnel.



✓ STRENGTHS

- ✓ No state income tax — full military retirement pay is 100% untaxed
- ✓ 100% property tax exemption for veterans with 100% disability rating
- ✓ Top 3 nursing shortage state — exceptional hiring demand and sign-on bonuses for RNs
- ✓ NLC and EMS Compact member — fast licensure for nurses, LPNs, and EMTs
- ✓ 1.5M+ veteran population — strong community and veteran-friendly employers
- ✓ Year-round warm weather and no state income tax attract retirees = growing healthcare demand

✗ CONSIDERATIONS

- ✗ NOT an IMLC member — physicians and PAs face standard 60–120 day Florida licensing process
- ✗ Hurricane risk and flood insurance costs are significant in coastal areas
- ✗ Cost of living rising sharply in Miami, Tampa, Orlando, and Jacksonville
- ✗ RN salary (~\$73K avg) is below national average — though no income tax helps
- ✗ Traffic in South Florida metro areas is among the worst in the nation

BEST FOR:

RNs, LPNs, EMTs/Paramedics — high demand across all Florida markets. Physicians and PAs: plan for 60–120 day licensure timeline. Best markets: Tampa, Jacksonville, Orlando, Southwest Florida.

#6
RANK

NORTH CAROLINA

Veteran-Expedited Licensing · Strong Military Community · 12,500+ Nursing Vacancies by 2033

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ✓

EMT Compact

~\$74K

Avg RN Salary

96

COL Index (100 = Avg)

North Carolina is one of the most veteran-saturated states in the Southeast, anchored by Fort Liberty (formerly Bragg — the largest U.S. military installation in the world), Camp Lejeune, Fort Cavazos, and Seymour Johnson AFB. This dense military presence has shaped a civilian healthcare ecosystem that actively recruits and values military-trained medical personnel. The state fully exempts military retirement pay from state income tax and is a member of the NLC, IMLC, and EMS Compact. NC has projected **nearly 12,500 nursing vacancies by 2033** — one of the largest state-level shortages in the Southeast — creating strong and durable demand for credentialed nurses. The Raleigh-Durham Research Triangle is one of the fastest-growing healthcare and biotech markets in the country, with major employers including UNC Health, Duke Health, WakeMed, and Novant Health. Cost of living is slightly below the national average outside of the Raleigh-Durham metro, making it a strong value proposition for transitioning clinicians.



✓ STRENGTHS

- ✓ Full military retirement pay exemption from state income tax
- ✓ Fort Liberty (largest US installation) — strong veteran hiring culture across the state
- ✓ NLC, IMLC, EMS Compact member — full compact coverage for all major roles
- ✓ Research Triangle (Raleigh-Durham) is a top-10 national healthcare employer market
- ✓ Projected 12,500+ nursing vacancies by 2033 — long-term demand is strong
- ✓ Cost of living below national average outside major metros
- ✓ Strong VA network including Durham VA and Fayetteville (Fort Liberty area) VA

✗ CONSIDERATIONS

- ✗ State income tax on non-military income (top rate 4.75%, phasing down)
- ✗ Raleigh-Durham cost of living rising sharply — approaching metro norms
- ✗ Rural Eastern NC has significant healthcare access gaps
- ✗ RN average salary (~\$74K) below national average

BEST FOR:

All healthcare roles — especially RNs, Combat Medics, and allied health. Best markets: Raleigh-Durham, Charlotte, Fayetteville (Fort Liberty corridor), Wilmington.

#7
RANK

GEORGIA

Expanded 2026 Tax Exemption · 12% Nursing Shortage · Atlanta Healthcare Hub

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ✓

EMT Compact

~\$73K

Avg RN Salary

93

COL Index (100 = Avg)

Georgia made a significant policy expansion in 2026: the state's military retirement income exemption (up to \$65,000) is now available to retirees of **any age** — no longer restricted to those 65 and older. This is a major benefit for the many military retirees in their 40s and early 50s who are simultaneously entering civilian healthcare careers. Georgia is projected to have a **12% nursing shortage in 2026**, driven by rapid population growth in the Atlanta metro and surrounding communities, creating strong demand across hospital systems, urgent care networks, and EMS agencies. Fort Stewart, Fort Eisenhower, and Dobbins ARB anchor a substantial military community in the state. Grady Memorial Hospital in Atlanta is one of the busiest Level I trauma centers in the Southeast, and the Atlanta metro is home to major systems including Piedmont Healthcare, Wellstar, and Emory Healthcare — all actively recruiting veteran healthcare professionals. Cost of living averages 7% below the national average, with strong affordability outside the Atlanta metro.



✓ STRENGTHS

- ✓ Military retirement pay exempt up to \$65,000 — now available at ANY age (2026 expansion)
- ✓ NLC, IMLC, EMS Compact member — full compact coverage
- ✓ 12% projected nursing shortage — high demand for credentialed nurses
- ✓ Atlanta is a major national healthcare employer hub (Emory, Piedmont, Wellstar, Grady)
- ✓ Cost of living 7% below national average — strong value outside Atlanta
- ✓ Fort Stewart and Fort Eisenhower — large veteran community and hiring culture

✗ CONSIDERATIONS

- ✗ State income tax applies to non-retirement income and retirement pay over \$65K
- ✗ Atlanta traffic and cost of living have risen significantly
- ✗ RN salary (~\$73K) below national average
- ✗ Some rural areas — particularly South Georgia — have severe healthcare access gaps

BEST FOR:

RNs, LPNs, Combat Medics/EMTs, Surgical Techs — especially those separating from Fort Stewart or Fort Eisenhower. Strong Atlanta metro market for all healthcare roles.

#8
RANK

WYOMING

#3 WalletHub 2026 · No Income Tax · Lowest Property Taxes · Best Overall Value

No Tax

State Income Tax

✓ Full

Mil. Retirement Tax
Exemption

NLC ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ~

EMS Compact
Pending

92

COL Index (100 = Avg)

Wyoming ranked #3 on WalletHub's 2026 Best States for Military Retirees list, and its financial profile for veteran healthcare professionals is exceptional. With **no state income tax**, fully exempt military retirement pay, some of the lowest property taxes in the country, and a cost of living 8% below the national average, Wyoming offers the strongest pure financial package of any state in the Mountain West region. Wyoming is a member of the NLC and IMLC, giving nurses, physicians, and PAs compact licensing advantages. The state is not a full EMS Compact member as of mid-2026, so 68W-to-EMT candidates should verify current REPLICA status. The caveat is scale: Wyoming is the least populous state in the nation. Healthcare job openings are concentrated in Cheyenne, Casper, and Laramie, and there are fewer total positions than in larger states. However, for the right candidate — particularly a physician, PA, or NP willing to practice in a rural or frontier setting — Wyoming offers extraordinary financial benefits and an unmatched quality of life for those who embrace wide open spaces.



✓ STRENGTHS

- ✓ No state income tax — military retirement pay is 100% untaxed
- ✓ Among the lowest property tax rates in the nation
- ✓ Cost of living 8% below national average
- ✓ #3 WalletHub 2026 for military retirees — top financial and quality-of-life score
- ✓ NLC and IMLC member — fast nursing, physician, and PA licensure
- ✓ Rural/frontier healthcare incentives — federal loan repayment programs available
- ✓ Exceptional outdoor quality of life — Yellowstone, Grand Teton proximity

✗ CONSIDERATIONS

- ✗ Very small total healthcare job market — fewer openings than major metro states
- ✗ EMS Compact membership not confirmed as of mid-2026 — verify for 68W candidates
- ✗ Very low population density — may not suit candidates seeking urban/suburban lifestyle
- ✗ Harsh winters in much of the state
- ✗ Limited subspecialty healthcare — most specialist roles concentrated in Cheyenne/Casper

BEST FOR:

Physicians, NPs, PAs willing to practice in rural/frontier settings. RNs seeking maximum financial efficiency. Strong federal loan repayment incentives for rural providers.

#9
RANK

ARIZONA

*Fast-Growing Market · IMLC Member · Strong Veteran Community · Low Income Tax***2.5% Flat**

State Income Tax Rate

✓ **Full**Mil. Retirement Tax
Exemption**NLC** ✓

Nursing Compact

IMLC ✓

Physician/PA Compact

EMS ✓

EMT Compact

~\$79K

Avg RN Salary

Arizona has quietly become one of the top destination states for transitioning military healthcare professionals, driven by rapid population growth in Phoenix, Tucson, and the East Valley communities that have created significant and sustained demand for healthcare workers at all levels. Arizona fully exempts military retirement pay from state income tax and has reduced its flat income tax rate to **2.5%** — the lowest flat rate of any state with an income tax. The state is a member of the NLC, IMLC, and EMS Compact, providing broad licensing flexibility. Fort Huachuca and Luke AFB anchor strong veteran communities in the Tucson and Phoenix corridors respectively. The Phoenix VA Health Care System (Carl T. Hayden VAMC) is a major VA facility serving one of the largest veteran populations in the Southwest. Banner Health, Honor Health, and Dignity Health are among the major healthcare systems actively recruiting military-trained clinicians across the Phoenix metro.

✓ STRENGTHS

- ✓ Full military retirement pay exemption from state income tax
- ✓ Lowest flat income tax rate of any income-tax state (2.5%)
- ✓ NLC, IMLC, and EMS Compact — full compact coverage
- ✓ Rapidly growing Phoenix and Tucson healthcare markets
- ✓ Strong veteran community — Fort Huachuca, Luke AFB, Davis-Monthan AFB
- ✓ Carl T. Hayden VAMC (Phoenix) — large, well-resourced VA system
- ✓ Warm year-round climate — no winter weather

✗ CONSIDERATIONS

- ✗ Phoenix summer heat is extreme (regularly 110°F+) — significant quality of life factor
- ✗ Phoenix cost of living rising rapidly — housing prices have increased significantly
- ✗ Water scarcity concerns are a long-term livability risk
- ✗ Rural Arizona has significant healthcare access gaps
- ✗ State income tax still applies (2.5% flat) unlike true no-income-tax states

BEST FOR:

RNs, Physicians, PAs — especially in Phoenix metro (Banner, Honor, Dignity Health systems). Combat Medics/EMTs in EMS-deficit Tucson and surrounding rural areas. Strong growth market for all roles.

#10
RANK

NEVADA

No Income Tax · Growing Las Vegas Healthcare Market · VA Southern Nevada 5-Star Rated

No Tax State Income Tax	✓ Full Mil. Retirement Tax Exemption	NLC ✗ NOT NLC Member	IMLC ✓ Physician/PA Compact	EMS ✓ EMT Compact	~\$88K Avg RN Salary
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Nevada's combination of **no state income tax**, fully exempt military retirement pay, and one of the highest average RN salaries in the country (~\$88K) makes it a financially compelling destination for transitioning nurses and allied health professionals — despite a higher than average cost of living in the Las Vegas and Reno metros. **Critical note for nurses:** Nevada is NOT a member of the Nurse Licensure Compact (NLC), meaning RNs and LPNs moving to Nevada must obtain a Nevada-specific license through the standard state process. However, Nevada's nursing board offers expedited processing for veterans and military spouses, typically completing endorsement applications within 30–60 days. VA Southern Nevada Health Care System earned **top marks in the 2026 CMS quality report**, making it one of the highest-rated VA facilities in the Mountain West. The Las Vegas metro is one of the fastest-growing healthcare markets in the country, with significant hospital construction and expansion underway through 2028 creating sustained long-term hiring demand.



✓ STRENGTHS

- ✓ No state income tax — military retirement pay is 100% untaxed
- ✓ High average RN salary (~\$88K) — above national average
- ✓ IMLC and EMS Compact member — physicians, PAs, and EMTs benefit from compact
- ✓ VA Southern Nevada earned top CMS quality marks in 2026
- ✓ Las Vegas is one of the fastest-growing healthcare markets in the US
- ✓ Warm, dry climate — no winter weather, low humidity
- ✓ Expedited veteran nursing endorsement available (30–60 days typical)

✗ CONSIDERATIONS

- ✗ NOT an NLC member — RNs and LPNs must obtain separate Nevada license (30–60 days)
- ✗ Las Vegas and Reno cost of living is above average — partially offsets no-income-tax benefit
- ✗ Extreme summer heat — 115°F+ in Las Vegas
- ✗ Limited rural healthcare infrastructure outside of major metros
- ✗ Nevada has historically been near the bottom in per-capita healthcare spending

BEST FOR:

Physicians, PAs (IMLC), EMTs/Paramedics (EMS Compact), and RNs willing to obtain separate Nevada license. High demand in Las Vegas and Reno healthcare markets. Best financial profile for high earners.

4

HONORABLE MENTIONS

These states did not rank in the top 10 overall but earn strong marks in specific categories that make them worth considering for certain roles or life situations.

Colorado

#11 Overall

Full military retirement pay exemption, NLC/IMLC/EMS Compact member, strong Denver healthcare market (UCHealth, SCL Health, Children's Hospital Colorado), and access to federal healthcare employers. Cost of living in Denver is above average and rising, but the Springs and Pueblo offer more affordable alternatives near Fort Carson.

BEST FOR:

Alabama

#12 Overall

Full military retirement pay exemption, NLC/IMLC/EMS Compact, low cost of living (COL index ~87), and Huntsville is one of the fastest-growing tech and healthcare markets in the Southeast. Redstone Arsenal and Maxwell AFB anchor strong veteran communities. Average RN salaries are below national average but purchasing power is excellent.

BEST FOR:

Indiana

#13 Overall

Full military retirement pay exemption, NLC/IMLC/EMS Compact, and Indianapolis is a major national healthcare hub (IU Health, Eskenazi Health, Community Health Network). Indiana offers one of the highest cost-of-living-adjusted PA salaries in the country, and the state has historically strong veteran hiring programs.

BEST FOR:

Montana

#14 Overall

Full military retirement pay exemption, NLC/IMLC member, and significant rural healthcare incentives including federal NHSC loan repayment for qualifying providers. Exceptional outdoor quality of life. Small total job market but very high demand for rural providers willing to practice outside major cities.

BEST FOR:

South Dakota

#15 Overall

No state income tax, full military retirement exemption, NLC/IMLC member, and one of the lowest veteran homelessness rates in the country. The Sioux Falls metro is a surprisingly robust healthcare market (Sanford Health, Avera Health). WalletHub top-10 overall for military retirees.

BEST FOR:

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SIDE-BY-SIDE STATE COMPARISON TABLE

Use this table to quickly compare the top 15 states across all key criteria. Sorted by overall rank.

State	Rank	No Inc. Tax	Mil. Retire	COL Index	Avg RN Salary	NLC	IMLC	EMS Cmpct
South Carolina	1	✗	✓	88	\$72K	✓	✓	✓
Virginia	2	✗	✓	103	\$83K	✓	✓	✓
Texas	3	✓	✓	95	\$79K	✓	✓	✓
Tennessee	4	✓	✓	90	\$70K	✓	✓	✓
Florida	5	✓	✓	100	\$73K	✓	✗	✓
N. Carolina	6	✗	✓	96	\$74K	✓	✓	✓
Georgia	7	✗	—	93	\$73K	✓	✓	✓
Wyoming	8	✓	✓	92	\$76K	✓	✓	—
Arizona	9	—	✓	103	\$79K	✓	✓	✓
Nevada	10	✓	✓	105	\$88K	✗	✓	✓
Colorado	11	✗	✓	105	\$80K	✓	✓	✓
Alabama	12	✗	✓	87	\$65K	✓	✓	✓
Indiana	13	✗	✓	91	\$71K	✓	✓	✓
Montana	14	✗	✓	98	\$73K	✓	✓	✗
S. Dakota	15	✓	✓	91	\$72K	✓	✓	✗

✓ = Full benefit / member · ✗ = Not available / not a member · — = Partial / pending / flat rate applies · COL Index: 100 = national average

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HEALTHCARE SALARY DATA BY ROLE (2025–2026)

Salary data is sourced from BLS (May 2024), ZipRecruiter, AAPA Salary Report 2026, and state-level survey data. Use the cost-of-living adjusted column to compare real purchasing power across states. A \$79K salary in Texas (COL 95) equals approximately \$83K in purchasing power compared to the national average.

National Average Salaries by Role

Role / Credential	Nat'l Avg Salary	Entry Level	Experienced	Top 10%	Highest-Paying States
EMT-Basic (NREMT)	\$41,340	\$31K	\$45K	\$60K+	Washington, DC, Hawaii, Maryland, Alaska
Paramedic (NREMT-P)	\$58,410	\$42K	\$65K	\$85K+	Washington, NJ, Hawaii, DC, Maryland
LPN / LVN	\$59,730	\$45K	\$65K	\$80K+	California, Hawaii, Alaska, DC, Massachusetts
Registered Nurse (RN)	\$98,430	\$65K	\$98K	\$135K+	California (\$125K), Hawaii, Oregon, DC, Nevada (\$88K)
Surgical Technologist	\$61,580	\$46K	\$64K	\$85K+	California, Washington, Oregon, Nevada, Alaska
Radiologic Technologist	\$68,870	\$52K	\$72K	\$95K+	California, Hawaii, Oregon, Washington, Nevada
Physician Assistant (PA-C)	\$140,000	\$110K	\$140K	\$175K+	California, Connecticut, DC, Massachusetts, NY — best COL-adjusted: Indiana, Tennessee
Nurse Practitioner (NP)	\$132,050	\$105K	\$130K	\$165K+	California, Oregon, Hawaii, New Jersey, Nevada
Attending Physician (MD/DO)	\$250K–\$350K +	\$200K	\$280K	\$500K+	California, New York, Minnesota — best no-income-tax: Texas, Tennessee, Florida

PRO TIP



California has the highest raw RN salary (\$125K) but a cost of living index of 143. An RN earning \$75K in South Carolina (COL 88) has roughly equivalent real purchasing power — and pays no military retirement tax. Always compare COL-adjusted income, not raw salary.

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ROLE-BY-ROLE QUICK REFERENCE: TOP STATES FOR YOUR BACKGROUND

68W Combat Medic → EMT/Paramedic

1. Virginia — MMAC Program (practice before full licensure)
2. Texas — no income tax, EMS Compact, critical shortage in rural areas
3. North Carolina — Fort Liberty corridor, EMS Compact, expedited veteran licensing
4. Tennessee — no income tax, EMS Compact, growing demand in Nashville/Knoxville
5. South Carolina — all compacts, low COL, preferential veteran hiring

68C Practical Nursing Specialist → LPN/LVN

1. South Carolina — NLC, low COL, full mil. retirement exemption
2. Tennessee — NLC, no income tax, HCA Healthcare network
3. Texas — NLC, no income tax, critical nursing shortage = demand
4. Georgia — NLC, expanded tax exemption, Atlanta hospital systems
5. North Carolina — NLC, Research Triangle, strong LPN demand

66-Series Nurse Corps → RN / Charge Nurse

1. Nevada — highest avg RN salary on this list (\$88K), no income tax (but not NLC)
2. Virginia — strong RN salaries in DC corridor, NLC, MMAC support
3. Texas — NLC, no income tax, Houston/Dallas/San Antonio hospital systems
4. Arizona — NLC, 2.5% flat tax, growing Phoenix/Tucson markets
5. Colorado — NLC, Denver healthcare hub, full mil. retirement exemption

65D Physician Assistant → PA-C

1. Tennessee — no income tax, IMLC, HCA/Vanderbilt PA demand, top COL-adjusted value
2. Texas — no income tax, IMLC, large market, high PA demand
3. Virginia — IMLC, strong northern VA/DC market, full mil. retirement exemption
4. Arizona — IMLC, 2.5% flat tax, Banner/Honor Health PA openings
5. Wyoming — IMLC, no income tax, rural PA shortage incentives (loan repayment)

60/61/62 Medical Corps → Attending Physician

1. Tennessee — no income tax, IMLC, Nashville is national healthcare hub
2. Texas — no income tax, IMLC, largest physician market outside CA
3. South Carolina — IMLC, full mil. retirement exemption, #1 WalletHub
4. Wyoming — no income tax, IMLC, rural physician shortage (loan repayment eligible)
5. Arizona — IMLC, 2.5% flat tax, Phoenix/Tucson physician market

68D Surgical Tech / 68P Radiology / 68K Lab

1. Texas — no income tax, large hospital system demand, EMS/nursing compacts
2. Tennessee — no income tax, Nashville hospital cluster (HCA network)
3. Virginia — strong DC-area hospital systems, MMAC allied health support
4. North Carolina — UNC/Duke Health, WakeMed, Novant Health all hiring
5. Arizona — Banner Health system, growing Phoenix surgical and imaging demand

8**HOW VALOR HEALTHCARE RECRUITING CAN HELP**

Choosing your target state is just the beginning. Valor Healthcare Recruiting provides **free, expert transition support** that takes you from state selection through licensure, resume optimization, and placement — at zero cost to candidates,



every step of the way.

State-Specific Licensing Roadmap We build a custom, step-by-step licensure plan for your specific role and target state — accounting for compact membership, veteran expedited pathways, timeline, fees, and required documents.	License Application Tracking Guadalupe Fajardo-Davalos, our Credentialing lead, actively tracks your application, follows up with state boards, and alerts you at every milestone so your license arrives as fast as possible.
Resume Translation & Optimization We translate your military experience into a civilian-ready resume with the exact keywords and language that ATS systems and civilian healthcare employers recognize and value.	Salary Negotiation Support We know what healthcare employers are paying in each market and coach you on how to negotiate effectively — ensuring you capture the full market value of your military training and experience.
Direct Employer Matching Once licensed, we connect you directly with clinics, hospital systems, and EMS agencies in your target state who are actively seeking veteran healthcare professionals.	Relocation Guidance We help you evaluate neighborhoods, cost of living tradeoffs, VA facility access, and school options in your target area — giving you the full picture before you commit to a move.

Meet Your Transition Team

Joshua P. Huchingson

CEO / Recruiting Team Lead

Founder of Valor and prior active-duty Army healthcare recruiter. Joshua has firsthand knowledge of every major Army medical installation and the local civilian healthcare markets that surround them — helping candidates match their role, lifestyle, and financial goals to the right state from day one.

Nathaniel Dutton

COO / Outreach & Employer Relations

Nathaniel manages relationships with civilian clinics, hospital systems, and rural health networks across all 50 states — matching candidates to positions that fit their experience, geography, and long-term career goals.



Guadalupe Fajardo-Davalos

Compliance, Credentialing & Licensing

Guadalupe manages multi-state licensing pipelines for all Valor candidates, tracking applications, coordinating with state boards, and ensuring every candidate is fully licensed and interview-ready in their target state as quickly as possible.



Ready to Choose Your State and Start Your Transition?

Contact your Valor Transition Specialist today — state selection, licensing, and placement support are always free.

We know the markets. We know the compacts. We know how to get you there fast.

contact@valorhealthcarerecruiting.com

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Honoring Service. Building Futures.

This guide is for informational purposes only and reflects data as of 2026. Licensing requirements, compact membership, tax laws, and salary data are subject to change. Always verify current requirements directly with state licensing boards, the relevant compact commission, and your state's department of revenue. Valor Healthcare Recruiting's transition support services are provided free of charge to all candidates.