

State Loan Repayment Programs and You

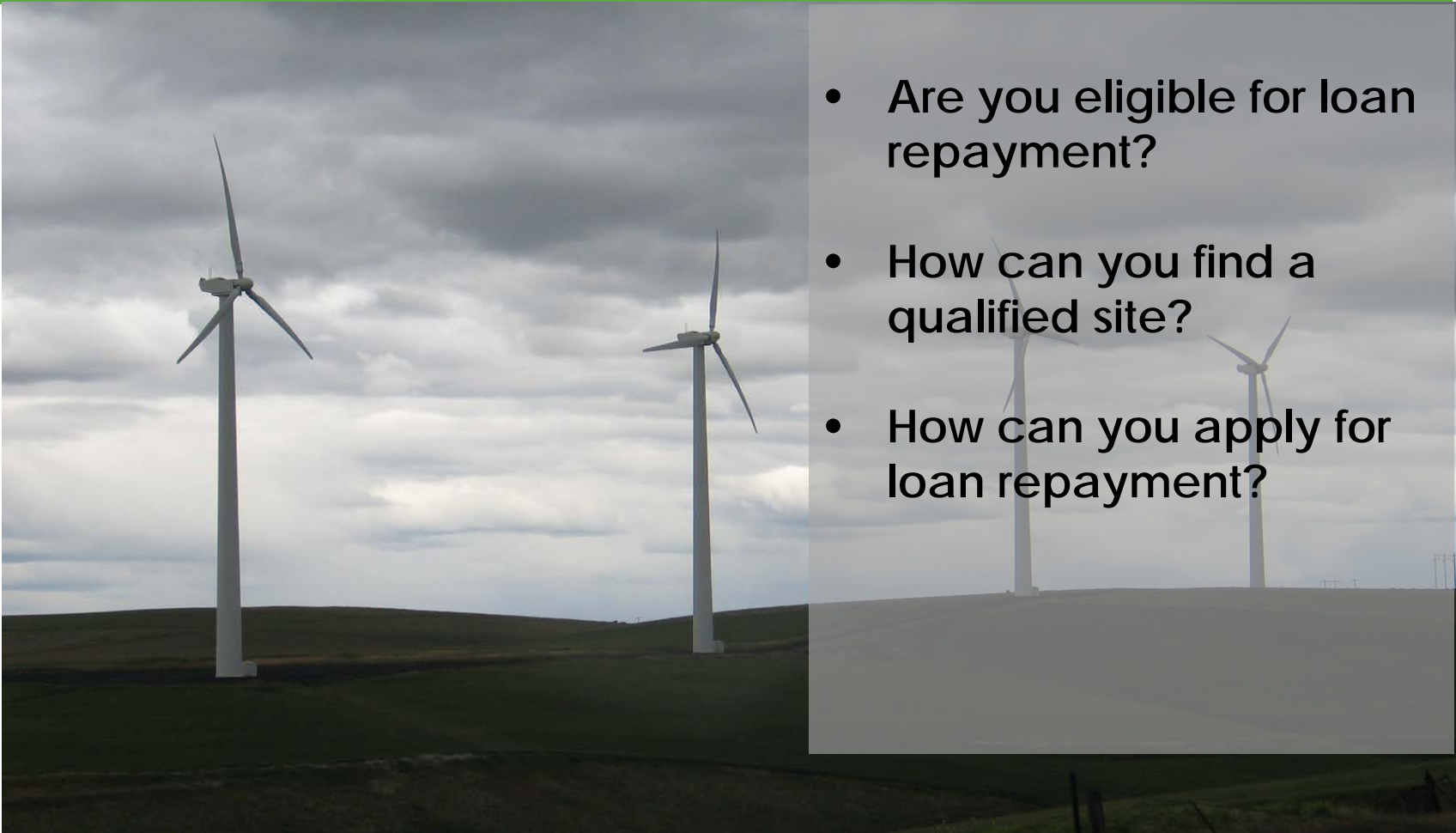
The Oregon Partnership State Loan Repayment Program (SLRP) and
The **new** Medicaid Primary Care Loan Repayment Program (MPCLRP)

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Today's Webinar Will Discuss:

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- A photograph of a wind farm is the background for the right side of the slide. It shows several white wind turbines on a grassy hill under a cloudy sky. The image is partially obscured by a semi-transparent grey box containing the text.
- Are you eligible for loan repayment?
 - How can you find a qualified site?
 - How can you apply for loan repayment?



Loan Repayment Programs

Administered by the Office of Rural Health:

- The Oregon Partnership State Loan Repayment Program (SLRP)
- The Medicaid Primary Care Loan Repayment Program (MPCLRP)



The Oregon Partnership State Loan Repayment Program (SLRP): Overview

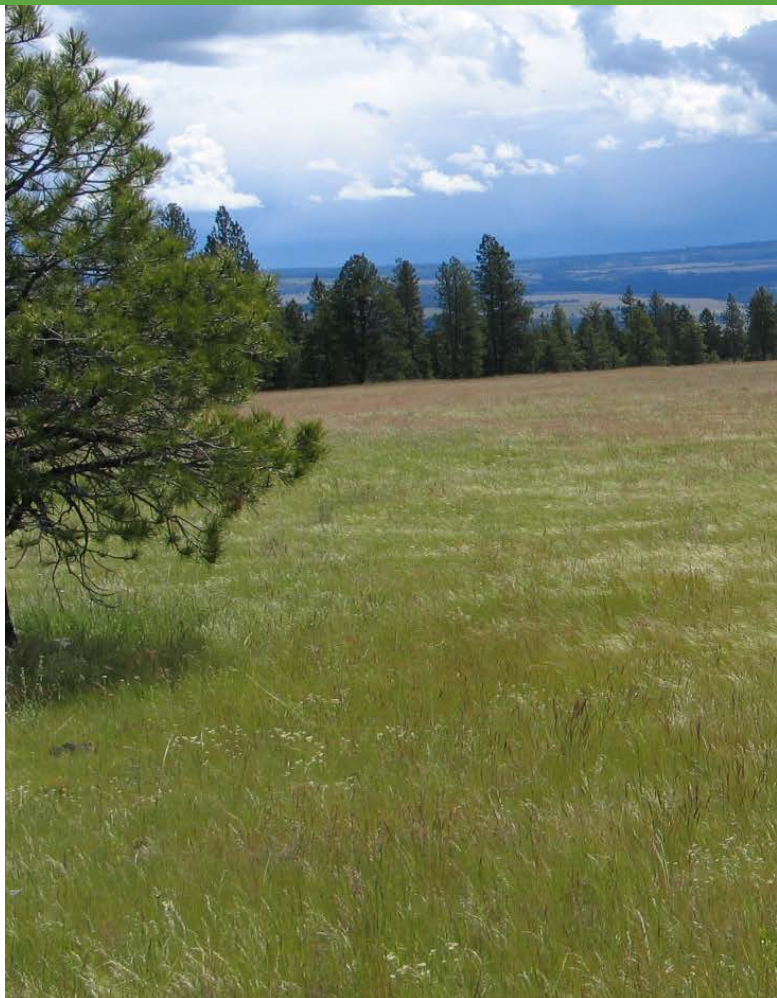


An incentive program for licensed clinicians practicing in HPSA designated areas of Oregon:

- Two-year commitment (Full-time or part-time service)
- All HPSA scores considered
- Less competitive program because of fewer applications
- Applications accepted any time
- Additional provider types such as Pharmacists & RN
- No restrictions on length of time at your service site
- Award depends on matching funds



The Oregon Partnership State Loan Repayment Program: Site Eligibility



- ✓ **Non-profit**
- ✓ **Located in HPSA**
- ✓ **Contribute 50% of your loan repayment**

Sites are responsible for a 50% matching fee plus 10% administrative fee

The Oregon Partnership State Loan Repayment Program: Matching Funds



- **Requires 1:1 match from a non-federal source**
- **Matching funds can come from any non-federal source:**
 - Facility
 - Community organizations
 - Donors
 - Individuals
 - Clinicians



The Oregon Partnership State Loan Repayment Program: Maximum Award



Participants can receive up to 25% of total loan debt with a maximum award of \$35,000 per year (whichever is the smaller amount)

A minimum two year commitment is required, with the option to extend that commitment up to five years



SLRP: Candidate Eligibility

Candidates must be US citizens, working in a HPSA designated service site, providing primary care as:

- Physicians specializing in Family Medicine, General Pediatrics, General Internal Medicine, Gerontology, General Psychiatry or Obstetrics/Gynecology
- Primary Care Nurse Practitioners
- Primary Care Physician Assistant
- Certified Nurse-Midwives
- Dentists (DMD/DDS)
- Dental Hygienists
- Licensed Mental Health or Behavioral Health Professionals: Clinical or Counseling Psychologists, Clinical Social Workers, Professional Counselors, Marriage and Family Therapists, or Psychiatric Nurse Specialists
- Registered Nurses
- Pharmacists

Medicaid Primary Care Loan Repayment Program (MPCLRP): Overview



Established with the Oregon Health Authority and administered by the Oregon Office of Rural Health:

Provides loan repayment support to primary care providers who commit to serving Medicaid patients in underserved areas of the State.

Supports the Affordable Care Act & Oregon healthcare transformation



Medicaid Primary Care Loan Repayment Program (MPCLRP): Program Features



Ongoing application cycle:

- Applications for candidates are available now
- The application cycle for the first quarter will close February 1, 2014
- Awards will be made quarterly beginning on March 1, 2014

Providers who have worked at their site for 24 months or less or are contracted to begin working at a qualified site in 4 months or less are eligible to apply

Three year service commitment

More sites are eligible with an emphasis on serving the Medicaid patient population

Medicaid Primary Care Loan Repayment Program (MPCLRP): Maximum Awards



Full Time (at least 40 hours per week, with a minimum of 32 hours spent on providing direct patient care):

20% of the balance owed on qualifying loans upon program entry, up to an annual maximum of \$35,000 for each year

Part Time (at least 20 hours per week, with a minimum of 16 hours spent on providing direct patient care):

10% of the balance owed on qualifying loans upon program entry, up to an annual maximum of \$17,500 for each year

Medicaid Primary Care Loan Repayment Program (MPCLRP): Site Eligibility



To apply and be approved as a qualifying practice site with the Oregon Office of Rural Health, sites must be:

- A rural hospital as defined in ORS 442.470
- A federally certified Rural Health Clinic
- A Federally Qualified Community Health Center
- A site providing primary care services in an area approved as a medical, dental or mental Health Professional Shortage Area (HPSA) as defined by the federal Health Resources and Services Administration

or

- Another site providing primary care services to an underserved population, as determined by the Authority

Medicaid Primary Care Loan Repayment Program (MPCLRP): Candidate Eligibility



Candidate must be a clinician in Oregon who delivers primary care services to Oregon patients:

- Physician, MD or DO (Family medicine, general practice, general internal medicine, geriatrics, pediatrics, or ob/gyn)
- Nurse Practitioner (Adult health, women's health care, geriatrics, pediatrics, psychiatric mental health, family practice, or nurse midwifery)
- Physician Assistant (Family medicine, general practice, general internal medicine, geriatrics, pediatrics or ob/gyn)
- Dentist in general or pediatric practice
- Expanded Practice Dental Hygienist
- Psychiatrist (General, child and adolescent, or geriatric)
- Licensed Clinical Psychologist
- Licensed Clinical Social Worker
- Marriage or Family Therapist

Meets requirements of OAR 409-037-0030

OFFICE OF RURAL HEALTH

Medicaid Primary Care Loan Repayment Program (MPCLRP): Award Prioritization



Applications will be reviewed by an advisory committee each quarter, priority may be given to:

- **Provider type:**
Providers counted as primary care medical, dental or mental health providers for federal HPSA designations.
- **Determined need of area:**
Providers practicing in an area with a HPSA score of 10 or greater. Priority may also be given based on the number of new Medicaid eligibles in the area served by the practice site as of January 1, 2014.
- **PCPCH Status:**
Providers practicing at sites that are a recognized PCPCH.
- **Duration of time in practice site, or in Oregon:**
No more than 20% of the awards will be given to providers already practicing at a qualified site.



Am I an Eligible Provider?

	SLRP	Medicaid LRP
Service	2-5 years	3 years
Eligible Clinicians	Physician (Family medicine, general pediatrics, general internal medicine, geriatrics or Ob/Gyn) Nurse Practitioner Physician Assistant Dentist Registered Dental Hygienist Certified Nurse Midwife RN Pharmacist	Physician (Family medicine, general practice, general internal medicine, geriatrics, pediatrics, or Ob/Gyn) Nurse Practitioner Physician Assistant Dentist Expanded Practice Dental Hygienist



Am I an Eligible Provider?

	SLRP	Medicaid LRP
Eligible Clinicians	<p>General Psychiatrist</p> <p>Clinical or Counseling Psychologist</p> <p>Licensed Clinical Social Worker</p> <p>Professional Counselors</p> <p>Marriage and Family Therapist</p> <p>Psychiatric Nurse Specialist</p> <p>Licensed Mental Health or Behavioral Health Professional</p>	<p>Psychiatrist :General, child/adolescent, or geriatric</p> <p>Clinical Psychologist</p> <p>Licensed Clinical Social Worker</p> <p>Marriage and Family Therapist</p>



Is My Site Eligible?

	SLRP	Medicaid LRP
Eligible Sites	<ul style="list-style-type: none"> • All non-profit sites • Located in a HPSA • Secure 50% of the award in addition to a 10% administrative fee 	<ul style="list-style-type: none"> • Rural hospitals • Federally Certified Rural Health Clinics (RHCs) • Sites providing primary care services in an approved medical, dental or mental Health Professional Shortage Area (HPSA) • Other sites providing primary care to an underserved population as determined by the Oregon Health Authority.



Frequently Asked Questions:

Q: I've been at my site for longer than 24 months. Can I still apply for loan repayment?

A: If you've been at your site for longer than 24 months at the time of application, you are not eligible for the new Medicaid loan repayment program. However, you may be able to negotiate matching funds with your site to participate in the SLRP program.

Q: Why does the new program (MPCLRP) mandate that 80% of the awards go to new providers rather than those already working for a site?

A: The new program was part of an agreement with CMS designed with Oregon's healthcare transformation in mind to meet the needs of newly covered Medicaid recipients.



Frequently Asked Questions:

Q: I own my own practice. Can I still participate in this program?

A: To be eligible for the new program, you must have a sole proprietorship, LLC, LLP, or Professional Corporation for the purpose of providing health care that meets the definition of a qualifying practice site and that was established within the previous 24 months or will be established with 120 days from the date of application.

Practice owners would not be eligible for the SLRP program.

Q: Can clinicians apply for more than one scholarship or loan repayment program at a time?

A: They can apply for more than one program but they cannot accept more than one award.

Q: What loans are eligible for loan repayment through this program?

A: Qualified loans are government or commercial loans received solely to cover the cost of post-baccalaureate health professional training, or, in the case of an Expanded Practice Dental Hygienist, undergraduate educational training. This does not include credit card loans, lines of credit and personal loans.



Frequently Asked Questions:

Q: When can clinicians apply for the MPCLRP?

A: Clinicians can only apply if they've been working at their service site for 24 months or less, or are contracted to begin working at a qualified site within 4 months or less. Applications are accepted on an ongoing basis and can be found on the Office of Rural Health [website](#).

Q: Do all applicants receive a loan repayment award? How many awards will be given?

A: Applications will be reviewed and evaluated according to the factors listed above and availability of funding at the time the application is received. Applicants will be notified of the status of their completed applications within 60 days of application submission.

Q: When will awards be made for MPCLRP?

A: Awards will be made on a quarterly basis, beginning March 1, 2014.



Frequently Asked Questions:

How can I find a job in Oregon with loan repayment?

Check posted opportunities	Explore qualifying sites	Check HPSA scores	Check NHSC job center
www.3Rnet.org	Rural Health Clinics: http://www.ohsu.edu/xd/outreach/oregon-rural-health/clinics/clinics-directory/index.cfm	www.hpsafind.hrsa.gov	http://nhscjobs.hrsa.gov/external/search/index.seam
	FQHCS: www.orpca.org/learn-about-opca/oregons-community-health-centers		

If you have questions, call the Oregon Office of Rural Health:
503-494-4450

Some of the Eligible Sites for Oregon Loan Repayment Programs



- Cascades East Family Practice
- Good Shepherd Health Care System
- Grants Pass Family Medicine
- Harney District Hospital Family Care Clinic
- Klamath Open Door
- Lancaster Family Health Center
- Mid Valley Medical Plaza - Samaritan Health Services
- One Community Health
- Providence Medical Group- Phoenix Family Practice
- Providence Seaside Hospital
- Rosewood Family Health Center
- Salud Medical Center
- Samaritan North Lincoln Hospital
- Siskiyou Community Health Center
- Sky Lakes Family Medicine Clinic
- St. Alphonsus Medical Center
- St. Charles Madras
- Strawberry Wilderness Community Clinic
- Umpqua Community Health Center



Job Search Tools & 3RNet

www.3RNet.org is a national recruitment and retention network




We work with candidates and sites to make matches using
www.3RNet.org

3RNet allows you to search for sites that are eligible for loan
repayment programs

Contact Julie for more information about posting opportunities
on 3RNet: **hoffer@ohsu.edu**

CLINICIANS RECRUITED USING LOAN REPAYMENT PROGRAMS



 Counties
 Active Service MHC Clinicians
 Active Service SLP Clinicians



10/31/2013



Questions and Assistance

For questions about these loan repayment programs, or for information about practice opportunities in Oregon please contact us:

Julie Hoffer: hoffer@ohsu.edu

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www.ohsu.edu/orh

(503) 494-4450