What is the Oregon Partnership State Loan Repayment Program? (SLRP)
The Oregon Partnership State Loan Repayment Program (SLRP) offers loan repayment to primary care providers working at non-profit sites located in a Health Professional Shortage Areas (HPSAs) for a minimum of two years. Sites must provide 50% of the total repayment award plus a 10% administrative fee.

Do clinicians have to be a U.S. citizen to apply for the SLRP?
Yes. They must be a U.S. citizen at the time they complete and submit an application to the SLRP program.

Can clinicians still apply for the SLRP if they currently owe an existing service obligation?
No. If they owe an existing service obligation to another entity, they cannot apply for the State Loan Repayment Program until they have completed their existing obligation. This includes, but is not limited to, the NHSC Loan Repayment Program (LRP), NHSC Scholarship Program (NHSC SP), Nursing Education Loan Repayment Program (NELRP), Faculty Loan Repayment Program (FLRP) and the Health Professions Education Foundation programs as well as funds received from an employer with a service obligation.

Do all applicants of the SLRP receive a loan repayment award?
No, the State Loan Repayment Program is a competitive program. The number of awards will depend on the amount of funding available and number of applications received by each individual state program. Contact your SLRP Program Administrator to determine the current amount of funding available for the upcoming cycle. Grant year cycles begin in September and run thru August.

What types of loans are eligible for the SLRP?
Government and commercial loans incurred to obtain a health profession education qualify for the program. Qualifying commercial lending institutions are those that are subject to examination and supervision, in their capacity as lenders, by an agency of the United States or of the State in which the institutions have their place of business. The State Loan Repayment Program does not include interest accrued on an educational loan as an eligible source for loan repayment nor do they accept private party loans. Loans that have been consolidated must include proof of what loans were consolidated.

What types of loans are NOT eligible for the SLRP?
The following loans do not qualify for the State Loan Repayment Program:
• Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education.
• Loans not obtained from a Government entity or commercial lending institution. Most loans made by private foundations to individuals are not eligible for repayment
• Loans that have been repaid in full.
• PLUS Loans (made to parents).
• Personal lines of credit.
• Loans currently in active student status, in Forbearance or Deferment.
• Residency relocation loans.
• Credit Cards

**How many grantees are awarded each cycle for the SLRP?**
Each State Loan Repayment Program applications cycle is unique, and the number of applicants awarded depends on the number of applications received as well as the availability of funding. Applications are reviewed on a first come first serve basis.

**Do clinicians have to be licensed in order to apply for our state SLRP?**
Yes. You must have a valid, unrestricted health care license or certificate to apply for this Program and be currently working in your field of licensure.

**What health professions qualify for the SLRP?**
Qualified professions for the SLRP include the following:
• Allopathic or Osteopathic Physicians specializing in Family Medicine, General Pediatrics, General Internal Medicine, Gerontology, General Psychiatry or Obstetrics/Gynecology
• Primary Care Nurse Practitioners
• Primary Care Physician Assistants
• 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

**What requirements must clinicians meet in order to apply for our state SLRP?**
To qualify for the Oregon Partnership State Loan Repayment Program, clinicians must meet the following criteria:
• Be a U.S. citizen at time of application submission with a valid, unrestricted health care license or certificate for the state in which they practice
• Have no other existing service commitment
• Be free of judgments arising from federal debt
• Be current on all child support payments
• Be currently employed or have accepted employment at a ORH approved site located in designated Health Professional Shortage Area (HPSA)
• Commit to providing full-time (40 hours per week) or part-time (20 hours per week) direct patient care in a nonprofit practice site located in a designated Health Professional Shortage Area.
When is the annual application filing period for the SLRP?
Applications are beginning September 1st on an ongoing basis. Application cycle will close when all funds have been allocated.

What documents must a clinician submit in order to make their SLRP application complete?

*If any of the required documents listed are either incomplete or missing, the application packet will not be reviewed.*

- Current year’s application, signed and dated
- Personal statements
- Site support attestation
- Two letters of recommendation
- Educational Debt Reporting Form
- Copy of current lender statements dated within one month of application submission with current total owed. Debt reporting supporting documentation must clearly list dates of original loan disbursement and/or School loan was associated. If loans were consolidated applicant must obtain proof of what loans were consolidated prior to submitting application.
- Copy of current license or certification.

SLRP Program Administrator may contact the clinician if required documentation is missing.

What are the terms of a SLRP contractual obligation?
SLRP award recipients are required to serve in a non-profit practice site located in a designated Health Professional Shortage Area (HPSA) site for two years at 40 hours a week for full time and 4 years at 20hrs per week for part time. Awardees must also provide proof of continued employment at site as well as proof of payment on qualifying loans in the full disbursement amount awarded every 6 months.

Is the clinician’s employer required to sign a contract with them or the state office where the program resides?
Yes. The contract will be an agreement between the site, the provider and the Oregon Office of Rural Health. The contract specifies the duration of the clinician’s commitment and outlines the loan repayment payment schedule.

How is the SLRP funded?
The Oregon Partnership State Loan Repayment Program is funded by a grant received from the U.S. Health Resources and Services Administration. Participating Oregon Practice Sites match these federal funds, 1:1, with an additional 10% administrative fee based on the total award.
These funds support the loan repayment awards distributed by the program. Historically, the SLRP awards have been funded by each fiscal year appropriation.

What happens if a clinician is unable to fulfill the terms of their contractual obligation and complete their service obligation?
If they breach the Oregon Partnership State Loan Repayment Program obligation, they will be responsible for repaying an amount equal to the sum of the following:
• All loan repayments received
• $7,500 for each month of service not completed according to the contract
• Interest on the above amounts to be determined by current interest rates at the time
• Learn more about state SLRP contract requirements and the Contract Breach and Default Provision (PDF-52 KB) http://nhsc.hrsa.gov/currentmembers/stateloanrepaymentprogram/contractadmin/slrpcontract_requirements_default_provision508.pdf

How does a facility qualify for the SLRP?
To be qualified to participate as an approved service site, a site must:
• Be located in a “Designated” HPSA; https://datawarehouse.hrsa.gov/tools/analyzers/hpsafind.aspx
• Be non-profit (public or private)
• Provide outpatient, ambulatory, primary medical, mental and behavioral, and/or dental services;
• Ensure access to ancillary, inpatient, and specialty referrals;
• Provide services on a free or reduced fee schedule basis to individuals at or below 200% of the federal poverty level and post signage advertising this statement (in the waiting room and online if applicable);
• Accept patients covered by Medicare, Medicaid, and the Children's Health Insurance Program (CHIP);
• Agree not to discriminate in the provision of services to individuals based on their ability to pay, race, color, sex, national origin, disability, religion, or sexual orientation. The site must prominently post signage, provided to sites by the NHSC, advertising the previous statement (in the waiting room and online if applicable) and the statement should be translated into the appropriate language and/or dialect for the service area;
• Use a clinician credentialing process including reference review, licensure verification, and a query of the National Practitioner Data Bank (NPDB).
• Agree not to reduce a clinician’s salary due to SLRP support;
• Provide a supportive environment for SLRP clinicians, facilitating mentorship, professional development and training opportunities for clinicians;
• Have general community support for the assignment of SLRP awardees; and
• Provide sound fiscal management.

How does a facility get a Health Professional Shortage Area designation and does the facility need to submit an application?
To be designated as a HPSA, communities or facilities must apply to the HRSA Office of Shortage Designation and provide data indicating that a shortage exists in the area or for the population or facility. These applications are submitted through the State Primary Care Offices
An area or site interested in a HPSA designation should contact their PCO directly. State PCO contacts can be found at [http://bhpr.hrsa.gov/shortage/hpsas/primarycareoffices.html](http://bhpr.hrsa.gov/shortage/hpsas/primarycareoffices.html). Applicants may also search for this information using the following links:

- By Site Address
- By State and County

Federally Qualified Health Centers (FQHCs), FQHC Look-Alikes, and Indian Health Service (IHS) sites are automatically designated as being a facility HPSA, and some Rural Health Clinics that meet additional criteria may be automatically designated as a facility HPSA. There are three HPSA categories—primary, dental, and mental health. To recruit a SLRP clinician, SLRP-approved sites must have a “Designated” HPSA for the specific category under which a SLRP clinician would serve. For example, to recruit for an internal medicine physician, a SLRP-approved site must have a designated “Primary Care” HPSA. To recruit a psychiatrist, the site must be in a designated “Mental Health” HPSA.

**Are consolidated and/or refinanced loans eligible for SLRP loan repayment?**
Yes. Consolidated Loans may also be eligible within the following guidelines.
If loans are consolidated, the consolidated/refinanced loan must be from a Government (Federal, State, or local) or commercial lender and must include only your qualifying educational loans. If an eligible educational loan is consolidated/refinanced with ineligible (non-qualifying) debt, no portion of the consolidated/refinanced loan will be eligible for loan repayment. For loans to remain eligible for SLRP loan repayment, eligible educational loans must be kept segregated from all other debts. Eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment. All consolidated debt included in your debt reporting worksheet must include a full breakdown of dates of original loans disbursed and/or school associated with said debt.

**What if loans are in forbearance?**
Loans in Forbearance or Deferment are not accepted. Loans must be in Repayment status and in current good standing to be eligible.

**What if loans are in default?**
Loans which are currently in default are not eligible for the Oregon Partnership

**What is a “service obligation?”**
A “service obligation” or the contractual commitment in which the clinician agrees to practice for a specified period of time in or through a designated facility.

**How many hours are considered “full-time & half-time” for the Oregon Partnership SLRP?**

**Full-time service** for Physicians, Dentists, Mental Health Providers, Nurse Practitioners, and Physician Assistants is defined as a minimum of 40 hours per week, of which 32 hours is spent providing direct patient care and up to eight hours in practice-related activities (e.g., precepting,
chart review, meetings, Continuing Medical Education, etc.) Full-time service for Obstetricians/Gynecologists and Certified Nurse-Midwives is defined as a minimum of 21 hours per week providing direct patient care, with the remaining hours providing inpatient care to patients, and/or in practice-related activities. Other practice-related activities (e.g., precepting, chart review, meetings, Continuing Medical Education, etc.) cannot exceed eight hours per week. Time spent “on-call” cannot be counted toward the 40-hour week.

**Half-time service**’s defined, for the purposes of the Oregon Partnership State Loan Repayment Program, as a minimum of 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks per service year. The 20 hours per week may be compressed into no less than 2 work days per week, with no more than 12 hours of work to be performed in any 24-hour period. Participants do not receive service credit for hours worked over the required 20 hours per week, and excess hours cannot be applied to any other work week. Full-time work done by a half-time participant will not change the participant’s half-time status (and will not entitle the clinician to full-time service credit). Also, time spent “on call” will not count towards the service requirement.

**What if I don’t have all my documents but my application is filled out?**
Any application received that does not have all required documentation including all reference letters and loan debt statements will be held until complete, only complete applications will be reviewed. Please send all applications and supporting documentation together in one packet via email or fax.

**How will I know if I have been awarded?**
All applicants who have been awarded will be contacted via email with an official award letter and Service agreement for completion.