

## **Healthcare Provider Incentive Loan Repayment FAQs**

### **What is Healthcare Provider Incentive Loan Repayment?**

Healthcare Provider Incentive Loan Repayment was established within the Oregon Health Authority and is administered by the Oregon Office of Rural Health. This subsidy supports Oregon's health system transformation efforts to ensure an adequate supply of primary care clinicians providing medical and dental care in every Oregon community. To that end, this subsidy provides loan repayment assistance to primary care providers who commit to serving Medicaid and/or Medicare patients in rural and urban underserved areas of Oregon.

### **When should I submit my Loan Repayment application?**

First, ensure that you qualify for the program and that the Oregon Office of Rural Health (ORH) has approved your site for participation in the program. Once you have established your eligibility, you are encouraged to apply as soon as possible. Most initial applications received by ORH lack the required documentation. If this is such, a team member will reach out with details on what to obtain. An application cannot be deemed complete until all required documentation has been obtained. Applications deemed incomplete at the close of the review cycle will be moved into the next review cycle.

### **How should I submit my application?**

The best practice for application submission is to scan your complete application packet and send it as a PDF attachment to [ruralworkforce@ohsu.edu](mailto:ruralworkforce@ohsu.edu). Once ORH has received your application packet, you will be sent an email confirming receipt of your submission.

### **May I have someone submit my application on my behalf?**

No, an applicant must submit their own fully complete application and any required follow-up supporting documentation. ORH will only communicate directly with the applicant regarding their submission. ORH tracks and archives all communications based on the email address listed on the application; please ensure the email address from which you submit your application is the same one that is listed on your application.

### **Do all applicants receive a loan repayment award? How many awards will be given?**

No, not all applicants will be awarded. No two cycles are the same, and the number of awards cannot be predicted. Applicants will be notified of the status of their completed applications within 90 days of application submission via email or telephone.

**I was not chosen for an award in this cycle. Can anyone give me advice on how to increase my chances of getting an award in a future cycle?**

Applications are scored based on a variety of factors. The makeup of an applicant pool cannot be predicted and vary from cycle to cycle. An applicant who was not chosen for an award in one cycle may find their application to be more competitive in a future cycle. You may wish to review your essay question answers and ensure they articulate your experiences and thoughts. You may submit updated essay questions if you are not chosen for an award.

**I was not chosen for an award. Will my application be automatically reviewed in the next cycle?**

If you are not chosen for an award, you will receive an email with information on how to roll your application over to the next cycle. Please review the email carefully, as it will contain instructions and deadlines. At that time, you may submit updated essay questions.

**Can clinicians participate in any other loan repayment programs while serving in Healthcare Provider Incentive Loan Repayment?**

No, clinicians can only be under one service obligation (program) at a time. Participating in two programs at once, also known as “double-dipping, will put you in violation of your Healthcare Provider Incentive Loan Repayment contract. Other programs include, but are not limited to, the Oregon Behavioral Health Loan Repayment Program, the National Health Service Corps (NHSC), Nurse Corps, Oregon Partnership State Loan Repayment (SLRP), and employer-sponsored funds and programs.

**Are healthcare providers working in urgent care, same daycare, emergency care, or crisis care eligible for this program?**

No. Providers working in these capacities are not eligible for this program.

**I provide full-time care in two or more different roles at my practice site. Am I eligible to apply to this program?**

It depends. If you provide at least 16 hours per week of direct patient care in a primary care outpatient capacity at an approved practice site, you may be eligible to apply.

**What happens if a participating clinician wants to transfer to a different site while fulfilling their obligation?**

A participating clinician may, with prior approval, transfer their service obligation to another qualifying site. A written transfer request must be submitted documenting the need or reason for the transfer, the proposed new qualifying site, and the director's name at the proposed new site. Other documentation related to the transfer may be required.

### **What happens if a participating clinician breaches their service obligation?**

If a clinician willfully breaches the terms of their Healthcare Provider Incentive Loan Repayment contract, a penalty may be imposed on the clinician in an amount up to the sum of:

- The total paid on behalf of the participant for loan repayments for any periods of obligated service not served; **AND**
- \$7,500 for each month of the minimum service period not completed according to the terms of the obligation; **AND**
- Interest on the above amounts at the maximum prevailing rate, as determined by the Oregon Department of Revenue, is calculated from the date of the breach until full repayment has been made.

### **How does a practice site qualify?**

To become a qualified practice site, a representative from the practice site must submit a Site Application to the Oregon Office of Rural Health. Applications can be found on the Oregon Office of Rural Health's website [here](#).

To qualify, a practice site must:

- Be located in a Health Professional Shortage Area (HPSA) or have a Facility HSPA; **OR**
- Be serving Medicaid and Medicare patients in no less than the same proportion of such patients in the county; **OR**
- Provide essential health care services to an underserved population, as determined by the Authority; **AND**
- Have a Site Application on file with the Oregon Office of Rural Health and have received confirmation of site qualification.

Please note: Site Applications are valid for **one year** after our office processes them.

### **What if my practice site only accepts Medicare or Medicaid, but not both?**

If a majority of providers at your practice site are not eligible for reimbursement from both programs, your practice site may qualify if your practice site serves either Medicaid or Medicare patients in no less than the same proportion of such patients in the county.

### **If my practice site qualifies, does that mean that all providers working at my practice site will be eligible?**

Not necessarily. Providers at qualified practice sites must meet all other eligibility requirements.

**I provide care to patients in their homes or a group home setting. Am I eligible to apply for this program?**

Providers who see patients in their homes or a group home setting are not eligible for this program.

**How does a practice site get a Health Professional Shortage Area (HPSA) designation?**

To be designated as an HPSA, communities or facilities must apply to the Health Resources & Service Administration (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 [Oregon Primary Care Office](#) (PCO). An area or site interested in an HPSA designation should contact the Oregon PCO directly.

**What is considered “full-time” and “part-time”?**

**Full time** means providing a minimum of 32 hours per week of direct patient care for a minimum of 45 weeks per service year.

**Part-time** means providing a minimum of 16 hours per week of direct patient care for a minimum of 45 weeks per service year.

Please note: Patient charting is a component of offering direct patient care, but many other clinical administrative activities are not.

**If chosen for an award, how much will I receive?**

Awards are calculated based on the balance owed on qualifying loans upon program entry.

**Full-time** service providers must commit to a 3-year minimum service obligation in exchange for a tax-free award of 70% of their qualifying educational loan debt balance, up to \$50,000 per obligation year. Full time providers with less than \$29,000 in qualifying loan debt are eligible to receive up to 100% of qualifying loan debt, not to exceed the lesser of their total qualifying loan amount or \$20,000, in exchange for a 3-year service obligation.

**Part-time** service providers must commit to a 3-year minimum service obligation in exchange for a tax-free award of 35% of their qualifying educational loan debt balance, up to \$25,000 per obligation year. Part time providers with less than \$15,000 in qualifying loan debt are eligible to receive up to 100% of qualifying loan debt, not to exceed the lesser of their total qualifying loan amount or \$10,000, in exchange for a 3-year service obligation.

**My employer considers me “full time,” but I provide less than 32 hours of direct patient care per week. Do I qualify for a full-time award?**

Your employer may define “full time” or “part-time” differently than the program does (see above). You must meet the required hours specified by the program to be awarded either full or part-time.

**The CARES act placed my federal student loans into Forbearance. Will these loans still be eligible for repayment programs?**

In March of 2020, the CARES act automatically placed federal student loans in Forbearance. Federal student loans in CARES act forbearance that meet all other program requirements are eligible for submission. Federal Loans placed in Forbearance due to COVID-19 must be marked as such by the loan provider, and the loan documentation that you submit reflects the CARES act status. In addition, loans must have been in good standing/current at the time when the CARES act took effect. Loans that are not in good standing, regardless of their CARES act status, will not be program eligible.

**I have been impacted by COVID-19 and have placed my nonfederal student loans in Forbearance. Are these loans eligible for repayment programs?**

If COVID-19 has impacted you, the Oregon Health Care Provider Incentive Program will allow you to apply to the program with nonfederal student loans that are in Forbearance as long as the CARES act forbearance clause remains in effect. Regardless of the CARES act status, loans that are not in good standing will not be program eligible.

**What are the eligible provider types?**

- Dentists in general or pediatric practice;
- Expanded Practice Dental Hygienists;
- Pharmacists;
- Physicians (MD, DO, or ND) who practice in the specialties of family medicine or general practice, general internal medicine, geriatrics, pediatrics, or obstetrics and gynecology;
- Nurse Practitioners who practice in the specialties of adult primary care, women's health care, geriatrics, pediatrics, family practice, or nurse-midwifery;
- Physician Assistants who practice in the specialties of family medicine or general practice, general internal medicine, geriatrics, pediatrics or obstetrics, and gynecology.

**I split my time between sites. Am I eligible to apply?**

Yes, as long as the sites you're splitting your time at qualify. However, travel time between locations does not count towards your required direct patient care hours.

**I am finding it challenging to obtain the required documentation for my application. What should I do?**

You may find it necessary to work with your loan servicer or agencies such as your licensing board to obtain all required documentation. The Oregon Office of Rural Health (ORH) is unable to move forward with incomplete applications. Providers are encouraged to submit their applications well before the deadline, allowing ORH to work with applicants on missing documentation. Applications deemed incomplete at the close of the review cycle will be moved into the next review cycle.

**Will funds be paid directly to my loan provider if chosen for an award?**

No, funds will be disbursed to you directly. Your first disbursement will be in the form of a check, then direct deposits to your bank account after that. You will be required to provide documentation that the full amount of that disbursement was applied to your qualified educational loans before your next disbursement is issued.

**If funds are paid to me directly, will I be liable for taxes?**

No. Loan repayment and forgiveness programs administered by the Oregon Office of Rural Health are tax-free.

**Can I still take advantage of the Rural Practitioner Tax Credit if awarded?**

Yes, you may take advantage of [the Rural Practitioner Tax Credit](#) as it is not considered a service commitment.

**Can I still take advantage of the Rural Medical Practitioners Insurance Subsidy Program if awarded?**

You may take advantage of the [Rural Medical Practitioners Insurance Subsidy Program](#) as it is not considered a service commitment.

**If awarded, can I still take advantage of the Public Service Loan Forgiveness Program (PSLF)?**

Yes, you may take advantage of the [Public Service Loan Forgiveness Program](#) as it is not considered a service commitment. However, ORH is unable to adjust loan repayment program disbursements, requirements, or deadlines to accommodate participation in PSLF. Loan repayment program requirements and deadlines are not flexible and do not take into account PSLF participation requirements.

**I work in an inpatient setting. Am I eligible to apply?**

Clinicians who are employed in an inpatient setting in a full-time capacity are not eligible for an award. Hospitalists do not qualify for an award unless they can consistently meet the required minimum number of direct patient care hours per week in an approved outpatient setting.

**I am currently working at a qualified practice site. If awarded, will I get “credit” for the time spent at my site before my Healthcare Provider Incentive Loan Repayment contract effective date?**

No. Your Healthcare Provider Incentive Loan Repayment obligation beginning and end dates will be clearly listed on the contract. You will not receive “credit” for time served outside of those dates.

**I am in the Reserves. Am I eligible to apply?**

Reservists and National Guard members are eligible to apply for funding. Awardees with a Reserve or National Guard obligation who are called to active duty while under their service obligation will not receive program service credit for the period of active duty.

**I am in a management role. Am I eligible to apply?**

Time spent on management activities, including the duties of a Medical Director, is considered to be an administrative activity. Therefore, applicants serving in such a capacity should keep in mind that they cannot exceed more than 8 hours per week of administrative and/or management time (4 hours in the case of half-time participants).

**Who should I contact if I have questions about Healthcare Provider Incentive Loan Repayment?**

For additional information on Healthcare Provider Incentive Loan Repayment, please contact the Oregon Office of Rural Health at [ruralworkforce@ohsu.edu](mailto:ruralworkforce@ohsu.edu) or 503-494-4450.