



Since 2018, the Oregon Health Authority (OHA) has collaborated with the Oregon Office of Rural Health (ORH) to manage the Healthcare Provider Incentive Loan Repayment Program. Over the years, ORH has created a comprehensive set of Frequently Asked Questions (FAQs) to help applicants better navigate the program. Both OHA and ORH are committed to supporting students throughout the application process. We encourage all applicants and recipients to stay informed by connecting with ORH for updates on eligible practice sites, participating in recommended ORH presentations, and actively reaching out with questions.

For more information about program requirements, please contact ORH at ruralworkforce@ohsu.edu or 503-494-4450.

For contract-related questions, please contact the OHA at providerincentives@dhsaha.oregon.gov or 541-671-9239.

Loan Repayment Application Process

Q1: What is a qualified Loan Repayment practice site?

A: To confirm a practice site's eligibility, awardees must request the site to complete a [Qualified Site Application](#), unless it has already been approved by ORH. Before submitting an application, we strongly encourage contacting ORH with any questions about site eligibility.

To be approved for the Loan Repayment program, a practice site must:

- Be located in a rural area, as designated by ORH; and
- Be situated in a federally designated Health Professional Shortage Area (HPSA), Medically Underserved Area (MUA), or Area of Unmet Need; or
- Serve at least the county average percentage of Medicare and/or Medicaid patients (site must be rural); and
- Have a current [Qualified Site Application](#) on file with ORH, dated within the past 12 months.

Q2: Can awardees participate in other loan repayment programs while in the Healthcare Provider Incentive Loan Repayment Program?

A: No. You must complete your service obligation under the Oregon Health Care Provider Incentive Loan Repayment Program before applying to any other service-based loan repayment programs, including:

- Oregon Partnership State Loan Repayment Program (SLRP)
- Oregon Behavioral Health Loan Repayment Program
- National Health Service Corps (NHSC)
- NURSE Corps
- Any other state, federal, or local service-obligation loan repayment program

Loan Repayment Award and Disbursement Process

Q3: What is considered “full-time” and “part-time”?

A: Direct patient care includes activities such as charting, medication management, follow-ups, and consultations. Most administrative duties do not count toward your required hours. Additionally, the following are not counted toward weekly service hours:

- Inpatient care
- On-call time
- Travel time (even if related to patient care)

Service hour requirements:

- Full-time: Minimum of 32 hours per week of direct patient care
- Part-time: Minimum of 16 hours per week of direct patient care

Q4: Can awardees change direct patient care hours (from full time to part time)?

A: Yes, awardees may request to change their service level from full time to part time, but not from part time to full time. Prior approval from OHA is required before making any adjustments to direct patient care hours. If you expect to fall below your required service hours, please contact ORH as soon as possible at ruralworkforce@ohsu.edu.

Q5: If awarded, what loans are considered as approved loans?

A: Only the student loans listed in your award letter are eligible for repayment. If you're unsure which loans are covered, please contact ORH at ruralworkforce@ohsu.edu.

Q6: When should awardees expect to receive program payment?

A: ORH collects invoices on a quarterly basis during a designated month (e.g., December), and then submits them to OHA for processing the following month (e.g., January). Once received by OHA, payment processing may take up to 60 days. Payments are issued either by direct deposit (if an EFT form has been submitted) or by check.

Q7: What do awardees do once they receive program payment?

A: Awardees are required to make payments towards approved student loans in an amount equal to or greater than your award within the same quarter the funds are disbursed.

Example: If your first payment is issued in January, you must apply that amount to your approved loans by the end of March.

Q8: What if awardees personal information (e.g. last name, email address, banking information) changes?

A: To update your name, home address, phone number, personal email, or bank account information for award disbursements, please contact ORH at ruralworkforce@ohsu.edu. Depending on the type of update, additional documentation may be required.

Q9: Are Loan Repayment awards taxable?

A: No. Loan Repayment awards are tax-free.

Q10: When are award funds distributed, and which service year(s) do they apply to?

A: Applications and awards are processed on a rolling basis. For current application deadlines, please refer to the ORH website: <https://www.ohsu.edu/oregon-office-of-rural-health/oregon-health-care-provider-loan-repayment-program>.

Once selected, awardees will be contacted by OHA to sign the Loan Repayment contract. Funds are disbursed quarterly throughout the duration of the service commitment. For specific disbursement details, refer to the table in Section 2 of your Loan Repayment Agreement.

Loan Repayment Service Commitment

Q11: What happens if awardees do not fulfill the service commitment?

A: If an awardee willfully breach your contract, penalties may include:

- Repayment of all loan repayment funds provided for unserved periods; **and**
- \$7,500 for each month of the minimum service period not completed; **and**
- Interest on these amounts at the maximum prevailing rate (as determined by the Oregon Department of Revenue), accruing from the date of breach until full repayment.

Q12: Can awardees work in an inpatient setting?

A: No. Only outpatient primary care qualifies as a qualified practice site.

Q13: Can the awardees employer allowed to offer additional incentives while the awardee is participating in the Loan Repayment Program??

A: Incentives offered directly by the awardee's employer that require a service obligation are not permitted. However, incentives that do not include a service commitment—such as pro-rated signing or relocation bonuses—are generally allowed. To avoid any potential conflicts with your loan repayment award, it's important to consult with ORH before accepting any additional funds or benefits.

Q14: What if the awardee needs to transfer to another qualified practice site?

A: If an awardee's site closes or they encounter extenuating circumstances, they may request approval to transfer to another qualifying site. To initiate a transfer request:

1. Email ORH at ruralworkforce@ohsu.edu at least 30 days in advance.
2. Complete and submit a **Site Transfer Form**, which will be reviewed by ORH and must be approved by OHA. All transfer requests must receive OHA approval at least 30 days prior to the proposed change.
3. Wait for written approval from OHA before making any changes—including transfers within the same health system.

Note: Site transfers are intended to be rare and will not be granted without prior written approval.

Q15: What happens if awardee loses their job at a qualified site?

A: Awardees are still responsible for securing employment. Awardees may request a temporary suspension of your obligation, valid for up to six months at a time. During a suspension, no payments will be disbursed, and the awardees service commitment period may be extended.

Q16: How does vacation, sick leave, or other time away from work affect the awardees service commitment?

A: Awardees may take up to seven weeks (224 hours) of leave per contract year, either consecutively or spread out. A service week is defined as any 7-day period in which a participant provides at least 32 hours of direct patient care. The number of days worked to reach those hours is not important. This approach ensures that individuals working three days a week and those working five days a week are treated the same

Leave includes:

- Holidays
- CME days
- Vacation time
- Any other time not spent providing direct patient care at your approved site

If awardees expect to exceed seven weeks, depending on the circumstance (e.g., military leave, medical and/or parental leave), awardees will need to submit a **Temporary Suspension of Service Form** (TSSF) for review by ORH and approval by OHA. TSSF requests will need to be approved by OHA at least 30 days in advance.

Note: Approved temporary suspensions will extend the awardees end date for completion of the service commitment.

Q17: What if the awardee experiences harassment or a hostile work environment?

A: If you're feeling uncomfortable in your work environment or community, please reach out to ORH at ruralworkforce@ohsu.edu for guidance and support. We're here to help you navigate any challenges you may be facing.

Q18: Who should I contact with questions?

A: For more information about the Health Care Provider Incentive Loan Repayment Program, contact ORH at ruralworkforce@ohsu.edu.

