

Frequently Asked Questions: Health Care Provider Incentive Loan Repayment Program

Since 2018, the Oregon Health Authority (OHA) has partnered with the Oregon Office of Rural Health (ORH) to administer the Health Care Provider Incentive Loan Repayment Program. Over time, OHA and ORH has developed a series of Frequently Asked Questions (FAQs) to help interested applicants better understand the program. We encourage all applicants and awardees to stay connected with ORH by attending recommended presentations and actively engage by asking 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@dhsoba.oregon.gov or 541-671-9239.

Loan Repayment Application Process

1. Who can apply for the Health Care Provider Incentive Loan Repayment Program?

To be eligible, the following providers must be providing clinic-based, outpatient services at a qualified Oregon practice site (see question 3):

- Dentists in general or pediatric practice;
- Expanded Practice Dental Hygienists;
- Dental Assistants;
- Dental Therapists;
- 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 Associates who practice in the specialties of family medicine or general practice, general internal medicine, geriatrics, pediatrics or obstetrics and gynecology;
- Licensed Clinical Social Workers;
- Licensed Marriage and Family Therapists;
- Licensed Professional Counselors;
- Psychiatrists;
- Psychologists;
- Psychiatric Mental Health Nurse Practitioners;
- Certified Alcohol and Drug Counselor IIIs.

Licensed Clinical Social Workers, Licensed Marriage and Family Therapists, Licensed Professional Counselors, Psychiatrists (General, Child and Adolescent, or Geriatric), Psychologists, and Psychiatric Nurse Practitioners are also eligible for the [Oregon Behavioral Health Loan Repayment Program](#).

2. When are applications due?

Applications and awards are processed on a rolling basis. For current application deadlines and application materials, please visit the [ORH website](#).

3. What is a qualified Loan Repayment practice site?

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 Health Professional Shortage Area (HPSA), have a Facility HPSA designation, serve in an underserved area or area of unmet need; **OR**
- Serve Medicaid and/or Medicare patients in a proportion equal to or greater than the county average; **OR**
- Provide essential health care services to an underserved population, as determined by OHA; **AND**
- Have a current [Qualified Site Application](#) on file with ORH, dated within the past 12 months and have received confirmation of site qualification.

4. Can I participate in other loan repayment programs?

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

Exception: The **Public Service Loan Forgiveness (PSLF)** Program is not considered a conflicting obligation. If you intend to apply for PSLF, please notify ORH [at ruralworkforce@ohsu.edu](mailto:ruralworkforce@ohsu.edu).

See question 13 for information regarding employer-sponsored incentives.

Loan Repayment Award and Disbursement Process

3. What is considered “full-time” and “part-time?”

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

4. Can I change my direct patient care hours from full-time to part-time or part-time to full-time?

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.

5. If awarded, what loans are considered approved loans?

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.

6. When should I expect to receive program payment?

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 Electronic Funds Transfer [EFT] form has been submitted) or by check.

7. What do I do once I receive program payment?

Awardees must make quarterly payments toward their approved student loans in an amount equal to or greater than the quarterly disbursement. Proof of payment must be submitted with the next quarter's invoice to receive the following payment. **Example:** If your first payment is issued in January, you must apply that amount to your approved loans and provide proof of payment by the end of March, along with your new invoice, to receive your second payment by April.

8. What if my personal information (e.g. last name, email address, banking information) changes?

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.

9. Are Loan Repayment awards taxable?

No. Loan Repayment awards are tax-free.

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

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 (minimum of three years). For specific disbursement details, refer to the table in Section 2 of your Loan Repayment Agreement.

Loan Repayment Service Commitment

11. What happens if I do not fulfill the service commitment?

If an awardee does not fulfill their service obligation, 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.

12. Can I work in an inpatient setting?

No. Only sites providing outpatient services qualifies as a qualified practice site.

13. Can I accept employer-sponsored incentives?

Incentives or benefits offered directly by the awardee's employer – such as 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.

14. What if I need to transfer to another qualified practice site?

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:

- Email ORH at ruralworkforce@ohsu.edu at least 30 days in advance.
- 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.
- 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.

15. What happens if I lose my job at a qualified site?

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. Email ORH at ruralworkforce@ohsu.edu if you experience or expect any changes to your employment.

16. How does vacation, sick leave, or other time away from work affect my service commitment?

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

Note: Approved temporary suspensions will extend an awardee's end date for completion of the service commitment.

17. What if I experience harassment or a hostile work environment?

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.

18. Who should I contact 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@dhsosha.oregon.gov or 541-671-9239.