

Frequently Asked Questions: Primary Care Loan Forgiveness (PCLF) Program

Since 2018, the Oregon Health Authority (OHA) has partnered with the Oregon Office of Rural Health (ORH) to administer the Oregon Primary Care Loan Forgiveness Program (PCLF). 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@dhsoha.oregon.gov or 541-671-9239.

PCLF Application Process

1. Who can apply for PCLF?

To be eligible, students must:

- Be enrolled in an academic institution that does not and will not discriminate based on age, ancestry, disability, race, color, citizenship, national origin, creed, political or religious affiliation, sex (including pregnancy-related conditions), marital or familial status, sexual orientation, gender identity or expression, military status, discharge status, protected veteran status, or any other category protected by law; **AND**
- Be in good academic standing; **AND**

- Be actively participating in the Oregon Area Health Education Center (AHEC) Scholars Program or accepted into an approved Oregon rural training track (e.g., COMP-NW Doctor of Osteopathic Medicine Program); **AND**
- Be prepared to begin primary care practice at an approved rural site within 90 days of graduation or completion of residency/fellowship, if applicable.

2. When are applications due?

Unless otherwise noted, applications open in November and are due in January of the following year. For the most current deadlines and application materials, please visit the [ORH website](#).

3. What is a qualified PCLF practice site?

To confirm a practice site's eligibility, awardees must ask the site to complete a [Qualified Site Application](#) — unless it has already been approved by ORH. Before accepting a job offer, we strongly recommend contacting ORH with any questions about site eligibility.

To qualify for the Primary Care Loan Forgiveness (PCLF) 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 (site must be rural); **OR**
- Provide essential health care services to an underserved population, as determined by the Oregon Health Authority (OHA); **AND**
- Be located in a rural area, as defined by ORH; **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. Which Oregon communities are considered rural?

ORH defines rural areas 10 or more miles from a population center of 40,000 inhabitants or more. A list of Oregon's rural and frontier areas by zip code can be found on the [ORH website](#).

5. How is “primary care” defined for PCLF?

Primary care disciplines eligible for PCLF are the following:

- Physicians: Family Medicine, General Internal Medicine, General Pediatrics, General Surgery, Community Psychiatry, Geriatrics, OB/GYN
- Physician Associates: Same as physicians
- Nurse Practitioners: Family, Adult, Nurse Midwife, Geriatric, Pediatric, Psychiatric Mental Health
- Dentists: General Adult, General Pediatric
- Pharmacists: General Pharmacy, Psychiatric Pharmacy

6. Can I participate in other loan forgiveness programs?

No, awardees may not receive funds from other loan forgiveness or repayment programs during their service commitment period. This includes programs such as:

- National Health Service Corps (NHSC)
- NURSE Corps
- Oregon Health Care Provider Incentive Loan Repayment Program
- Oregon Behavioral Health Loan Repayment Program
- Oregon State Partnership Loan Repayment Program (SLRP)

Note: Scholarships received during an awardee's academic career that do not involve a service commitment are permitted.

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.

[See question 18 for information regarding employer-sponsored incentives.](#)

PCLF Award and Disbursement Process

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

Awardees who do not fulfill their service obligation will be required to repay the full award amount, along with a 25% penalty and any applicable interest. It is essential to carefully review the PCLF contract provided by OHA before signing. If you have any questions, please contact ORH at ruralworkforce@ohsu.edu.

8. If awarded, are PCLF funds paid directly to me?

No. Award payments are disbursed directly to the awardee's educational institution through OHA.

9. Are PCLF awards taxable?

No. PCLF awards are tax-free.

10. What are my requirements while in school?

Awardees are required to participate in an approved rural training track, such as the AHEC Scholars Program, and must remain enrolled full-time and in good academic standing. If an awardee needs to take a leave of absence due to exceptional circumstances, they must notify ORH immediately.

11. When are funds disbursed, and for which year(s)?

Awardees will be notified of their selection in January or mid-February. After notification, the Oregon Health Authority (OHA) will contact awardees to sign the PCLF contract. Funds will then be disbursed directly to the awardee's educational institution for the upcoming academic year.

Note: Because PCLF funds are intended for future educational expenses, students in their final year of study (including summer term, if applicable) are not eligible.

PCLF Service Commitment

12. What are my post-graduation commitments?

Awardees must begin practicing in primary care at an approved site within 90 days of graduation or completion of residency. If awardee wishes to attend a nonrequired residency they must first contact ORH to obtain approval.

In addition, they are required to:

- Provide one year of clinical service for each year of PCLF funding received
- Deliver a minimum of 32 hours per week of direct patient care (e.g. charting, medication management, follow-up, consultations)
- Maintain this schedule for at least 48 weeks out of each 52-week service year

For a full list of service commitment requirements, please refer to your PCLF contract.

Note: It is important to notify ORH promptly of any changes in employment status or contact information.

13. Will ORH find me a job?

No, securing employment is the responsibility of each awardee. Acceptance into the PCLF program does not guarantee a position at a qualified practice site. For assistance with job searches and to explore eligible rural practice opportunities, please contact [ORH Recruitment and Retention Services](#).

14. Can I work part-time?

No. Full-time status requires providing a minimum of 32 hours per week of direct patient care for at least 45 weeks per year during the awardee's service commitment period.

15. Am I permitted to count work hours completed while enrolled in school towards their service commitment?

No. Hours only count after graduation/residency once the awardee begins the service commitment.

16. Can I work at two qualified practice sites to complete the service commitment early?

No. Awardees cannot shorten the service commitment period by working extra hours or at multiple sites. Awardees may fulfill their full-time service obligation by working part-time at two eligible practice sites.

Note: This approach is not recommended, as fluctuating schedules between sites can create instability and make it more difficult to consistently meet the full-time service requirement.

17. Can I work in an inpatient setting?

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

18. Can I accept employer-sponsored incentives?

Incentives or benefits provided directly by the awardee's employer – such as signing or relocation bonuses – are generally allowed. To avoid any potential conflicts with your award, it's important to consult with ORH before accepting any additional funds or benefits.

19. 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 the Oregon Health Authority (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.

20. What if I do not have a job when the service commitment begins?

Awardees are still responsible for securing employment. Acceptance into PCLF does not guarantee employment at a practice site. Failure to begin within 90 days of completing your program/residency may lead to a breach of the PCLF contract and the awardee will incur any penalties and interest outlined in the contract. It is important to review the PCLF contract from OHA before signing and contact ORH if there are any questions.

21. What if I need to take a leave of absence after graduation?

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 expect 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 will need to 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.

22. 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.

23. Who should I contact with questions?

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