



Oregon Partnership State Loan Repayment Program (SLRP)

FAQs

Q1:

What is the Oregon Partnership State Loan Repayment Program (SLRP)?

A1:

In exchange for a two year service obligation the SLRP offers loan repayment to primary care providers working at an approved practice site.

Q2:

What health professions qualify for the SLRP?

A2:

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)
- Registered Dental Hygienist
- 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

Please note:

- Emergency Medicine is not an approved discipline for the SLRP. This includes providers who are providing primary care in the ER/ED and rounding on admitted patients.
- Providers must be providing primary care services in an outpatient ambulatory care setting.

Q3:**What is an approved practice site?****A3:**

Approved sites must:

- Be a non-profit (public or private);
- Be located in a Health Professional Shortage Area (HPSA);
- Be willing to provide 50% of the total loan repayment award plus a 10% administrative fee;
- 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;
- Provide sound fiscal management; and
- Have a Site Eligibility Approval Letter that is no more than a year old from the time of the provider's application date.

For questions regarding site eligibility contact ruralworkforce@ohsu.edu

Q4:**How do we fund the SLRP?****A4:**

The SLRP is funded via a grant received from the Bureau of Health Workforce (BHW) in the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS). These funds support half of a provider's loan repayment award. The other half of the award is contributed by the provider's practice site. The practice site must also contribute a 10% administrative fee on the total amount of the award.

Q5:**How are awards calculated?****A5:**

Awards are calculated on a tiered system, shown below, based on candidate and Practice site eligibility, the amount the Practice site is able to match, and the Practice site's HPSA score. Practice sites decide how much they will contribute with a minimum contribution of \$5,000, and a maximum \$35,000.

Tier 1

- Practice site HPSA score of 16 or greater
- **Award amount:** Applicant is eligible for up to 20% of qualified loan debt per award year
- If the practice site is already an approved National Health Service Corps (NHSC) site at the time of the provider's application, the provider will be encouraged to apply for the [NHSC Loan Repayment program](#). If a provider from an NHSC approved site chooses to move forward with their SLRP application, they will only be eligible for a maximum award of up to 10% of their qualified debt.

Tier 2

- Practice site HPSA score of 11-15
- **Award amount:** Applicant is eligible for up to 15% of qualified loan debt per award year

Tier 3

- Practice site HPSA score of 1-10
- **Award amount:** Applicant is eligible for up to 10% of qualified loan debt per award year

Q6:**Do clinicians have to be a U.S. citizen to apply for the SLRP?****A6:**

Providers applying to the SLRP must be a U.S. citizen (either U.S. born or naturalized) or U.S. National.

Q7:**Can clinicians still apply for the SLRP if they currently owe an existing service obligation?****A7:**

Clinicians must not have an outstanding contractual obligation for health professional service to the federal government, or to a state or other entity, unless they completely satisfy that service obligation before the SLRP contract has been signed. Please note that certain provisions in employment contracts can create a service obligation (e.g., an employer offers a physician a recruitment bonus in return for the physician's agreement to work at that facility for a certain period of time or pay back the bonus).

Q8:**Must clinicians be licensed to apply for the SLRP?****A8:**

Providers who intend to apply for, and practice under, the SLRP must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) in a state where their SLRP-approved practice site is located.

Q9:

Can providers apply for more than one scholarship or loan repayment program at a time?

A9:

We encourage clinicians to apply, if qualified, for as many scholarship or loan repayment programs as available. However, clinicians may not accept more than one award for or sign a contract for more than one service obligation simultaneously. Clinicians must complete one service obligation at a time.

Q10:

Do all applicants of the SLRP receive a loan repayment award?

A10:

Applications are accepted and reviewed, in order, on a first come first serve basis (when cycle is open). Qualified applicants, who submit a completed application with all required documentation, who are practicing at a qualified site, will be awarded in order of when their application was received. Applications deemed incomplete will not be reviewed until all required documentation is provided. Incomplete applications will lose their place in line, and will only join the queue when all required documentation has been provided. Awards will be made until all funding has been exhausted. Providers are encouraged to review the SLRP eligibility criteria for applicants and sites prior to submitting an application.

Q11:

How many clinicians are awarded each cycle for the SLRP?

A11:

Each SLRP application cycle is unique, and the number of applicants awarded depends on the number of applications received as well as the availability of funding.

Q12:

Is the Public Service Loan Forgiveness Program considered a service obligation (making the provider ineligible for SLRP)?

A12:

No. The [Public Loan Forgiveness Program](#) is not a service obligation. Thus, providers participating in it are eligible for the SLRP.

Q13:

What types of loans are eligible for the SLRP?

A13:

Government (federal, state, or local) and commercial (i.e., private student loans) loans incurred to obtain a health profession education qualify for the program. The participant must obtain the educational loans prior to the date he/she submits his/her online application to the respective state program. Loans must be in repayment status and in good standing.

Q14:

Are consolidated and/or refinanced loans eligible for SLRP loan repayment?

A14:

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 the applicant's qualifying educational loans;
- If an eligible educational loan is consolidated/refinanced with loans owed by any other person, such as a spouse or child, no portion of the consolidated/refinanced loan will be eligible for loan repayment.
- The applicant must provide a copy of the **original loan documentation** to establish the educational purpose and contemporaneous nature of such loans. Consolidated loan documentation must include the original disbursement date(s), original amount(s), original payee(s) or grantor(S) and original loan type(s).

Q15:

What if loans are in forbearance?

A15:

Loans must be in repayment status and in good standing (see Q17).

Q16:

What if loans are in default?

A16:

Loans that are currently in default are not eligible for the SLRP.

Q17:

What types of loans are NOT eligible for the SLRP?

A17:

The following loans **do not** qualify for the SLRP:

- Loans for which the applicant incurred a service obligation, which will not be fulfilled before the deadline for submission of the SLRP application
- Loans for which the associated documentation cannot identify that the loan was solely applicable to the health profession education of the applicant
- Loans not obtained from a Government entity or private student loan lending institution. Most loans made by private foundations to individuals are not eligible for repayment
- Loans already repaid in full
- [Primary Care Loans](#)
- Parent PLUS Loans (made to parents)
- Personal lines of credit
- Loans subject to cancellation
- Residency loans
- Credit Card debt
- Loans currently in active student status, in forbearance, or deferment

Documentation of loans is required. Qualifying educational loans must have documentation to establish that they were contemporaneous with the education received.

Q18:

Is the SLRP a tax free program

A18:

Yes. State Loan Repayment funds are exempt from federal income and employment taxes.

Q19:

Is emergency medicine as an approved discipline for the SLRP?

A19:

No. Emergency medicine is not an approved discipline for the SLRP.

Q20:

What does the SLRP consider “full-time & half-time”

A20:

For the purposes of the SLRP:

Full-time service is defined as full-time clinical practice at a minimum of 40 hours/week, for a minimum of 45 weeks each service year.

Half-time service is defined half-time clinical practice at a minimum of 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks per service year.

Q21:

How will I know if I have been awarded?

A21:

All applicants who have been awarded will be contacted via email with an official award letter and Service agreement for review, completion, and signature.

Q22:

What happens if a SLRP awardee is unable to fulfill the terms of their contractual obligation and complete their service obligation?

A22:

If an awardee breaches their SLRP obligation, they will be responsible for repaying an amount equal to the sum of the following (see 42 U.S.C. § 254o(c)(1)):

- A. The amounts paid to the participant for any period not served;
- B. The number of months not served, multiplied by \$7,500; and
- C. Interest on (A) and (B).

If the amount resulting from the above formula equals less than \$31,000, then the defaulter owes \$31,000. The amount owed is due to be paid within one year of breach.

Q23:

I am in a management role, am I eligible to apply?

A23:

Time spent on management activities, including the duties of a Medical Director, is considered to be an administrative activity. 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).

Q 24:

Who should I contact if I have questions about SLRP?

A24:

For additional information please contact the Oregon Office of Rural Health at ruralworkforce@ohsu.edu, or 503-494-4450.