

Primary Healthcare Loan Forgiveness Program (PCLF) FAQs

Who can apply for PCLF?

To be eligible for PCLF, students must:

- Be in good academic standing; **AND**
- Be participating in the Oregon AHEC Scholars Program or accepted to an approved Oregon rural training track (Western University: D.O.); **AND**
- Be prepared to begin practice in primary care at an approved rural practice site within 90 days of graduation or completion of residency (if applicable)

If awarded, are PCLF funds paid directly to the awardee?

No, PCLF funds are disbursed directly to the awardee's educational institution by the Oregon Health Authority.

Are PCLF awards taxable?

No, PCLF awards are tax-free.

What are my PCLF obligations while in school?

- Continue your participation in the Oregon AHEC Scholars Program or approved Oregon rural training track (Western University: D.O.); **AND**
- Remain enrolled full time and in good academic standing

In the event that you encounter an extreme circumstance that requires you to take a leave of absence from your academic program, you must contact the Office of Rural Health as soon as possible.

If awarded, when would my funds be disbursed, and to which year(s) would they be applied?

The PCLF application is posted November and is due in January. Awards are made in either late January or mid-February, and awardees enter into contracts shortly thereafter. Once an awardee enters into the PCLF contract, a payment for the following school year is sent to the awardee's educational institution. As the program is paying for a school year(s) yet to come, those currently in their final year of schooling are not eligible to apply for PCLF.

What are my post-graduation PCLF obligations?

- Be contracted to practice in primary care at an approved rural Oregon practice site within 90 days of graduation or completion of residency (if applicable); **AND**
- Serve one year of clinical service in primary care at an approved rural Oregon practice site for each year of PCLF funding received; **AND**
- Provide a minimum of 32 hours a week of direct patient care at your approved practice site for 48 weeks out of a 52 week period (for the duration on your PCLF obligation); **AND**
- Promptly notify the Office of Rural Health with any employment status or contact information changes.

The points listed above do not encompass all aspects of your PCLF obligation. Please read your PCLF contract carefully and contact the Office of Rural Health with any questions.

What is a qualified PCLF practice site?

Examples of qualifying practice sites for your PCLF service commitment include:

- Primary care sites in [rural areas](#) in Oregon, with a [HPSA](#) for your profession, seeing the same percentage of Medicaid and Medicare patients that exist in the county in which the clinic is located
- Certified Rural Health Clinics ([RHC](#))
- Critical Access Hospitals ([CAH](#)) and other [rural hospitals](#)
- Federally Qualified Health Centers ([FQHCs](#)) in rural communities
- County and state correctional facilities in rural areas
- Other practice sites as identified by the Office of Rural Health

Before you apply to a practice site, you must receive written confirmation from the Office of Rural Health that the practice site qualifies for PCLF.

I would like to practice in a specialty, is that allowed?

While under your PCLF obligation, you must practice at a PCLF approved outpatient practice site in primary care only. See below for what PCLF considers primary care.

How is “primary care” defined for the PCLF program?

Physicians: Family Medicine, General Internal Medicine, General Pediatrics, General Surgery, Community Psychiatry, Gerontology and OB/GYN

Physician Assistants: Family Medicine, General Internal Medicine, General Pediatrics, General Surgery, Community Psychiatry, Gerontology and OB/GYN

Nurse Practitioners: Family, Adult, Nurse Midwife, Gerontology, Pediatric, and Psychiatric Mental Health

Dentists: General Adult and General Pediatric

Pharmacists: General Pharmacy and Psychiatric Pharmacy

What about other specialties or urgent/same day care?

Other specialties (those not listed above), inpatient, and urgent/same day care are not considered primary care for the PCLF program.

Which Oregon communities are considered rural?

The Oregon Office of Rural Health defines rural as all geographic areas in Oregon that are 10 or more miles from a population centroid of 40,000 people or more. You can download a list of Oregon zip codes and their Oregon Office of Rural Health Urban/Rural designation [here](#).

Can I work part-time?

No, you must work full time. Full time is defined as minimum of 32 hours per week of clinical practice for a total of 45 weeks in a 52-week period for the entire length of your PCLF commitment.

Can I work two jobs at two different approved practice sites and complete my PCLF obligation in half the time?

No, you cannot work extra hours to complete your PCLF obligation early.

Can I work in an inpatient setting?

No. While under your PCLF obligation, you must work in an outpatient primary care setting.

Can I accept other loan repayment funding during my service obligation?

No, you cannot accept any other loan repayment funding during your PCLF obligation. This includes, but is not limited to, funds from the National Health Service Corps (NHSC), NURSE Corps, Oregon Provider Incentive Program Loan Repayment and the Oregon Partnership State Loan Repayment Program (SLRP). Once you have completed your PCLF service obligation you may accept any loan repayment funds from any program. The only exception is loan repayment directly from your practice site that has no service commitment attached. You must confirm with the Oregon Office of Rural Health before accepting any loan repayment funds from your employer. Please see below for information on restrictions on employer provided incentive funds.

Can my employer offer me other incentive funds during my PCLF service obligation?

Signing bonus and relocation funds provide by your employer that are tied to a service obligation are not allowed. For example, funds that must be paid back in full if a provider leaves before a certain date are considered to be tied to a service obligation. However, prorated signing bonuses and/or relocation funds are allowable. Contact the Office of Rural Health before signing an employment contract to ensure that it does not contain language that conflicts with your PCLF obligations.

What if I must transfer practice sites while under my PCLF obligation?

All requests to transfer practice sites must be preapproved by the Office of Rural Health. Requests must be submitted at least 30 days in advance of the transfer. Contact the Office of Rural Health as soon as possible if you are considering transferring sites.

I am unfamiliar with living or working in a rural community. How can I learn more about what it's like to live and work rural?

There are several ways to connect with a rural community prior to your job search:

- If you are an OHSU student, complete a clinical rotation with the [OHSU Campus for Rural Health](#).
- Ask your program's faculty if you can do clinical experience/rotation in rural communities.
- Connect with regional [AHEC](#) directors to learn about their region and the housing, employment, and cultural opportunities available there.
- Ask the Office of Rural Health to connect you with other loan repayment participants in rural areas to find out what it is like for them.

What can I do to set myself up for success in the PCLF program?

- Explore opportunities in and rural communities to maximize your chances of securing employment at an eligible site for your service commitment.
- Keep in touch with the Oregon Office of Rural health and ask about practice sites that are hiring in communities that interest you.
- Attend Office of Rural Health presentations and do not hesitate to ask questions about your PCLF obligation.

Will the Office of Rural Health find a job for me at an approved practice site?

PCLF participants are responsible for securing their own employment at an approved practice site. However, the Office of Rural Health has relationships with many rural facilities. We often work behind the scenes encouraging clinics to post their opportunities, assisting them with marketing, and helping them connect with students and providers.

I am working while I am in school. Can these work hours count towards my PCLF service obligation?

No. You must first complete the program for which you received PCLF funding before your employment hours may count towards completing your PCLF service obligation.

When should I start looking for a job?

This depends on your profession. Your best bet is to ask your program faculty for their recommendations. If you are still unsure, feel free to contact the Office of Rural Health.

What is 3RNet?

[3RNet](#) is a national, nonprofit network that matches health care professionals to jobs in rural and underserved communities. ORH is the state member for 3RNet and can connect you with practice sites that post jobs on the website. Keep in mind, not all practice sites that post jobs on 3RNet qualify for PCLF. **Before you apply to a practice site, you must receive written confirmation from the Office of Rural Health that the practice site qualifies for PCLF.**

What if I am not interested in any of the jobs available at approved practice sites at the time I am required to start my PCLF service?

The Office of Rural Health will assist PCLF participants as much as we are able, however it is the responsibility of PCLF participants to secure employment with an approved practice site. Failure to begin service commitment employment in primary care at a qualified practice site within 90 days of completing your program or residency (if applicable) is considered a breach of your PCLF agreement. Breach of your PCLF agreement will result in repayment of all funding plus an additional penalty of 25%. Please review your signed PCLF agreement for a full list of breach of contract penalties and repayment terms.

Once I have graduated and am working at an approved practice site, what happens if I need to take medical leave from my job?

A PCLF participant may submit a Temporary Suspension Request Form (TSRF) to request a leave from their PCLF service. Service may be suspended during circumstances that are deemed appropriate by the Office of Rural Health. These circumstances may include but are not limited to parental leave, medical leave, military service leave or other factors beyond a provider's control. If your request for suspension is approved, your obligation end date will be extended to reflect the amount of leave taken. TRSFs can be obtained by emailing the Office of Rural Health at ruralworkforce@ohsu.edu.

How do I get in touch with the Office of Rural Health?

You can call the Office of Rural Health at 503-494-4450, or you can email ruralworkforce@ohsu.edu.