

Rhode Island Primary Care Educational Loan Repayment Program

Frequently Asked Questions

1. What is the Rhode Island Primary Care Educational Loan Repayment Program?
 - a. The Rhode Island Primary Care Educational Loan Repayment program was established to ensure a stable and adequate supply of primary care professionals to meet the health care needs of Rhode Islanders, **and is intended to recruit new professionals into the state of Rhode Island**. The program is a collaborative effort of Blue Cross & Blue Shield of Rhode Island (BCBSRI), Rhode Island Area Health Education Center (AHEC), the Rhode Island Foundation, the Rhode Island Medical Society, the Rhode Island State Nurses Association, the University of Rhode Island College of Nursing, the Rhode Island Health Center Association, the Rhode Island Academy of Physician Assistants, and Rhode Island Student Loan Authority. The physician program is funded by grants from BCBSRI, United Health Care, RI Medical Society and The RI Foundation. The nurse practitioner-physician assistant program is funded by a grant from The Rhode Island Foundation. RI Student Loan Authority, as administrator, will make loan repayment awards in exchange for service commitments by health care professionals **newly recruited to the state**. Loan repayment recipients must have outstanding educational debt acquired in pursuit of an undergraduate or graduate degree from an accredited college or university that exceeds the amount of the loan repayment award.

2. Who is eligible for primary care education loan repayment?
 - a. Licensed Physicians (MDs or DOs) who will practice in Rhode Island and work in the following disciplines are eligible:
 - i. Family Medicine
 - ii. Internal Medicine
 - iii. Pediatrics
 - b. Nurse Practitioners who will practice in Rhode Island in the above fields.
 - c. Physician Assistants who will practice in Rhode Island in the above fields.

3. What definition of primary care is used for this program?
 - a. The Institute of Medicine's definition of primary care is applied to this program: Primary care is the provision of *integrated, accessible health care services* by *clinicians* who are *accountable* for addressing a large *majority of personal health care needs*, developing a *sustained partnership* with *patients*, and practicing in the *context of family and community*.
 - b. For the purpose of this program, direct patient care hours are those dedicated to longitudinal outpatient care and patient conference.

4. When do I apply for the Primary Care Loan Forgiveness Program?
 - a. Applicants need to submit their application for the primary care physician, the nurse practitioner and physician assistant loan repayment program **prior** to beginning employment. The intent of these programs is to motivate physicians, nurse practitioners and physician assistants to choose to work and stay in Rhode Island and to help the state build a stronger system of primary care. (If you can not apply prior to beginning employment, please describe the extenuating circumstances in Section E of the Application.)

5. Will the programs serve other medical professionals besides these three?
 - a. Yes, we expect to announce programs to serve other professional groups in the future, but the scope of these programs will be dependent on funding.
6. Are there any factors that would make one ineligible, even if one practices in the eligible disciplines?
 - a. Yes, those with current service obligations such as National Health Service Corps (NHSC), and/or loan repayment contractual obligations from other sources, physicians holding J-1 visa waivers or those who are not US citizens or those that hold permanent resident status are ineligible. Green card holders are eligible. Physicians in a “solo” practice are not eligible, as well.
7. How is the service area defined for the program?
 - a. The eligible service area is the entire state of Rhode Island.
8. How many hours each week must a physician/nurse practitioner/physician assistant provide clinical services to patients to be eligible?
 - a. Eligible providers must provide an average of 32 hours of direct patient care per week during each year of service.
9. What is the expected award amount?
 - a. Physicians can receive awards up to \$20,000 per year up to a maximum of 4 years. Maximum award up to \$80,000 based on level of debt. Nurse practitioner and physician assistant awards are up to \$10,000 per year, for a maximum of 4 years, again based on level of debt. Awards go directly to pay educational loans, and awards may be enhanced by local or employer matching funds. In general an award cannot exceed 50% of candidate’s level of debt at time of contract (debt = principal + interest).
10. Do loan repayment recipients have to pay taxes on any award?
 - a. Debt relief from loan forgiveness and repayment programs is generally includible in taxable income, unless an exception applies under Internal Revenue Code Section 108(f). The Health Care Act of 2010 expanded Section 108(f) to encompass any state loan forgiveness or repayment program that is intended to increase the availability of health care service professionals in areas the state determines to be underserved or to have a shortage of health care professionals. A Form 1099 will be issued and reported to the IRS.
11. What is the service obligation for loan repayment recipients?
 - a. One year of service per year of funding for up to 4 years is expected. The service award will be defined in the award contract. There is no credit for practice prior to contract and no credit for practice while in school or in training, such as a residency program. Additionally, no credit for leave of absence, although the committee may consider a stipulation that if a total of sick, holiday, vacation and CME time exceeds 45 days in any award year that days over 45 are added to requirement. Recipients who take a leave of absence will have to extend the service contract end date.
 - b. Residents are not eligible for the program.
12. How do I find out what student loans I have?
 - a. You can obtain information regarding your Title IV loans (Federal Loans) by logging on to www.nsls.ed.gov. You will need your FAFSA PIN. If you have forgotten your PIN, you can obtain a new PIN at www.pin.ed.gov.

- b. You can obtain information regarding your private/alternative loans by requesting a free credit report at www.annualcreditreport.com.
13. Does one have to apply annually?
- a. Successful applicants may be awarded loan repayment funds for a maximum of 4 years, however to continue receiving loan forgiveness the applicant must be recertified as meeting the employment and practice criteria every 12 months during that four year period.
14. Are there any specific patient care policies that are required to be eligible to receive an award?
- a. Yes, eligible physicians must provide care regardless of patient's ability to pay, accept patients with coverage under Medicare, Medicaid or other state-funded health care benefit programs. Eligible nurse practitioners and physician assistants must practice in settings that follow these guidelines.
 - b. PA/NP's must work in a Practice with 25% Medicaid beneficiaries or more.
15. What happens if one does not complete the required term of service after receiving an award and signing a contract?
- a. Awardees must repay proportional to unserved period, plus collection costs, if any, in the year in which award was provided.
16. What will be the prioritization of awards?
- a. Program objectives and selection criteria are established by the partner and funding organizations, in accordance with Rhode Island laws. Factors may include local goals for improved service; previous difficulty in recruitment and/or retention; the individual risk of leaving the community; applicant educational loan debt level; number of hours worked by the applicant each week; or other parameters such as those areas which are underserved with special consideration for Rhode Island's most underserved and undersupplied areas. If awarded funds, each recipient is encouraged to continue making their own monthly payment (s) in addition to this award to further reduce overall educational debt; the recipient's own debt reduction is viewed favorably in future applications.
17. What group will be making the final decision on who receives the loan forgiveness awards?
- a. Rhode Island Primary Care Educational Loan Repayment Committee will be making final decisions on who is awarded loan repayment.
18. When will the decision be made and the applicants notified?
- a. NP & PA Candidates will be notified of a decision in 6 to 8 weeks, from time of application. Application can be made at any time. The committee meets all through the year to make award decisions.
 - b. Physician candidates – Applications are accepted at any time, however award determinations are made on a quarterly basis.
19. If I have applied before and did not receive education loan repayment, am I eligible to reapply?
- a. No. Once denied, applicants are not eligible to reapply.