



The Loan Repayment Road Map:

**What every Rural Health Facility and
Community Health Center needs to
know to take advantage of nearly
700 loan repayment slots each year**



Texas Primary Care Office

Texas Department of State Health Services

Connie Berry, Manager

Jim Conditt, Recruitment & Retention Administrator



Texas Primary Care Office

Our mission statement

Through timely and accurate assessment and planning, all Texans will have access to primary care



Texas Primary Care Office

What we do to accomplish the mission:

- **Measure access to medical, dental and mental healthcare**
- **Improve access through incentives and benefits for providers in underserved areas**
- **Expand and increase the health care safety net**



Texas Primary Care Office

- **Partner up with other agencies (federal and state), organizations, associations and stakeholders**
- **Statewide Focus**
- **Diversity in the type of providers and health settings that we serve**



Texas Primary Care Office

Support for the program comes from:

\$\$ Federal Grant for state primary care offices from Health Resources and Services Administration

\$\$ General Revenue to expand and develop Federally Qualified Health Centers

\$\$ Application fees for J-1 visa waiver program

\$\$ Administrative Support for Loan Repayment Programs



Texas Primary Care Office

Healthcare Shortage Area Designations

Measure access to medical, dental and mental healthcare

The TPCO is responsible for Health Professional and Medically Underserved area designations in Texas. There are 589 HPSA designations and 281 MUA designations that we analyze and update.



Texas Primary Care Office Recruitment and Retention

- Children's Medicaid Loan Repayment Program
- Physician Education Loan Repayment Program
- Dental Education Loan Repayment Program
- National Health Service Corps
- Conrad 30 J-1 VISA Waiver Program



Texas Primary Care Office FQHC Expansion / Development

Expand and increase the health care safety net

The TPCO manages the Federally Qualified Health Center Incubator Grant Program to provide funds to organizations to expand and develop new community health center sites

It's a Long and Gritty Texas Road



With Many Hurdles to Overcome



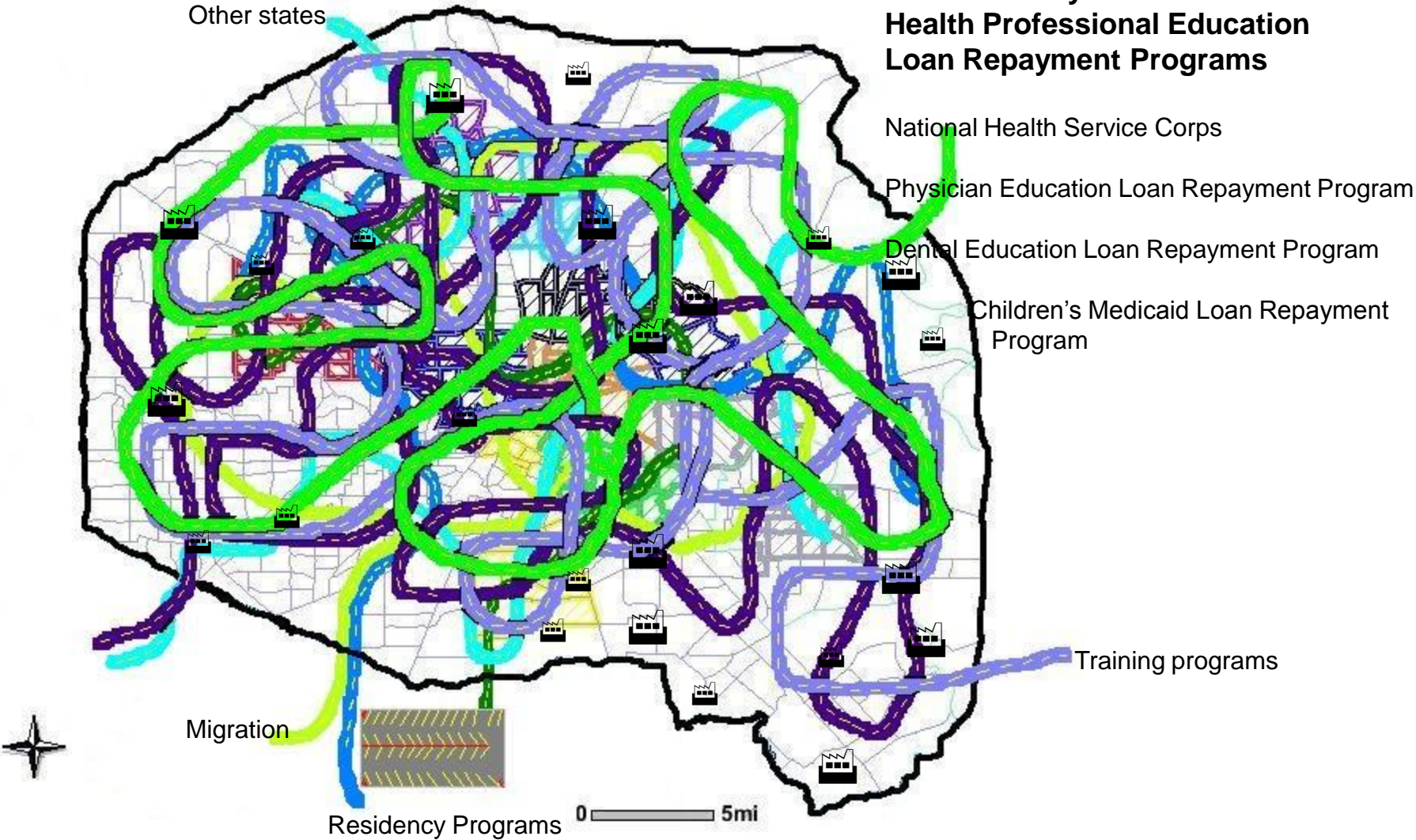
Getting Lost is Easy



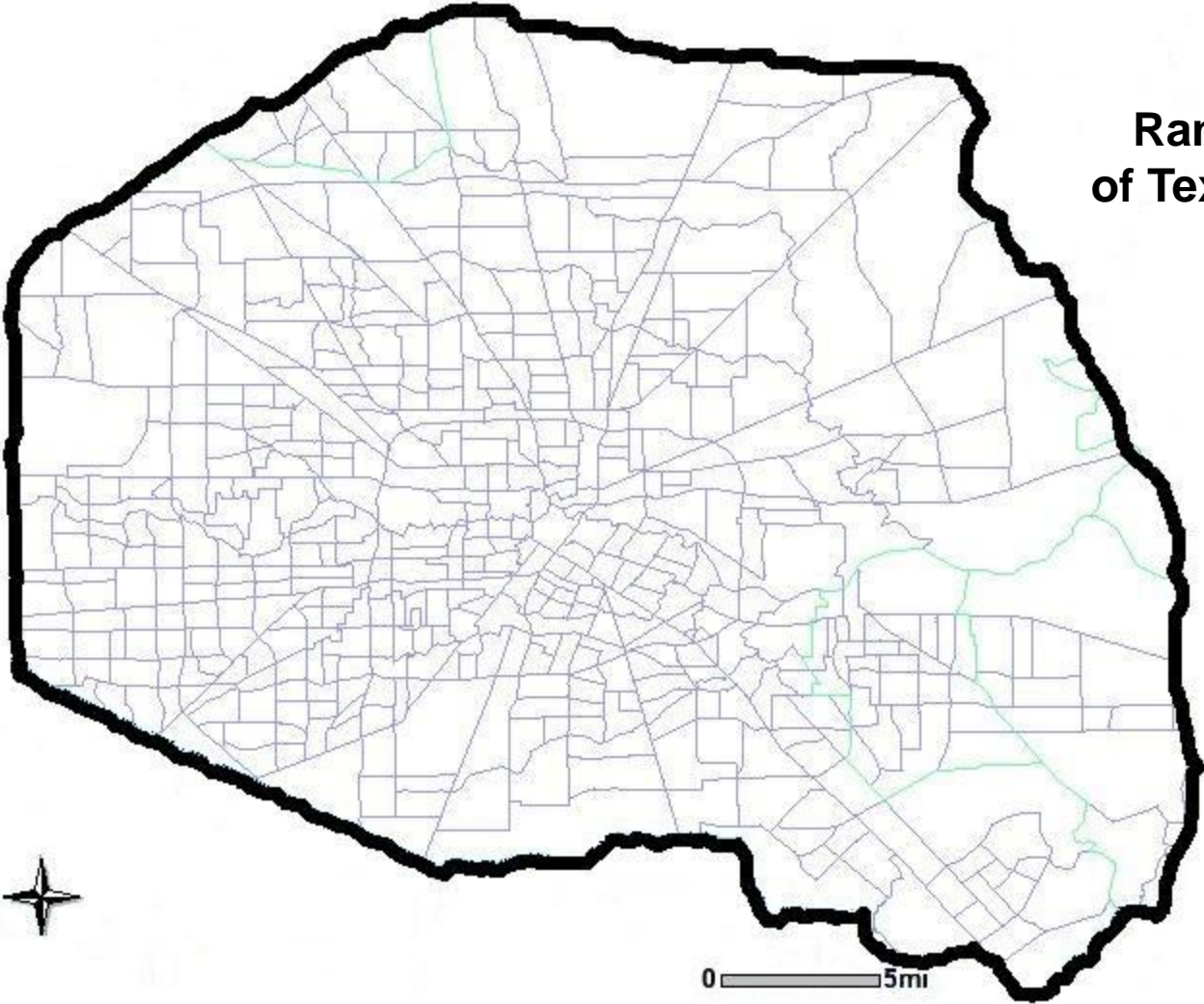
Let the TPCO Be Your GPS Through Health Professional Loan Repayment Incentive Programs

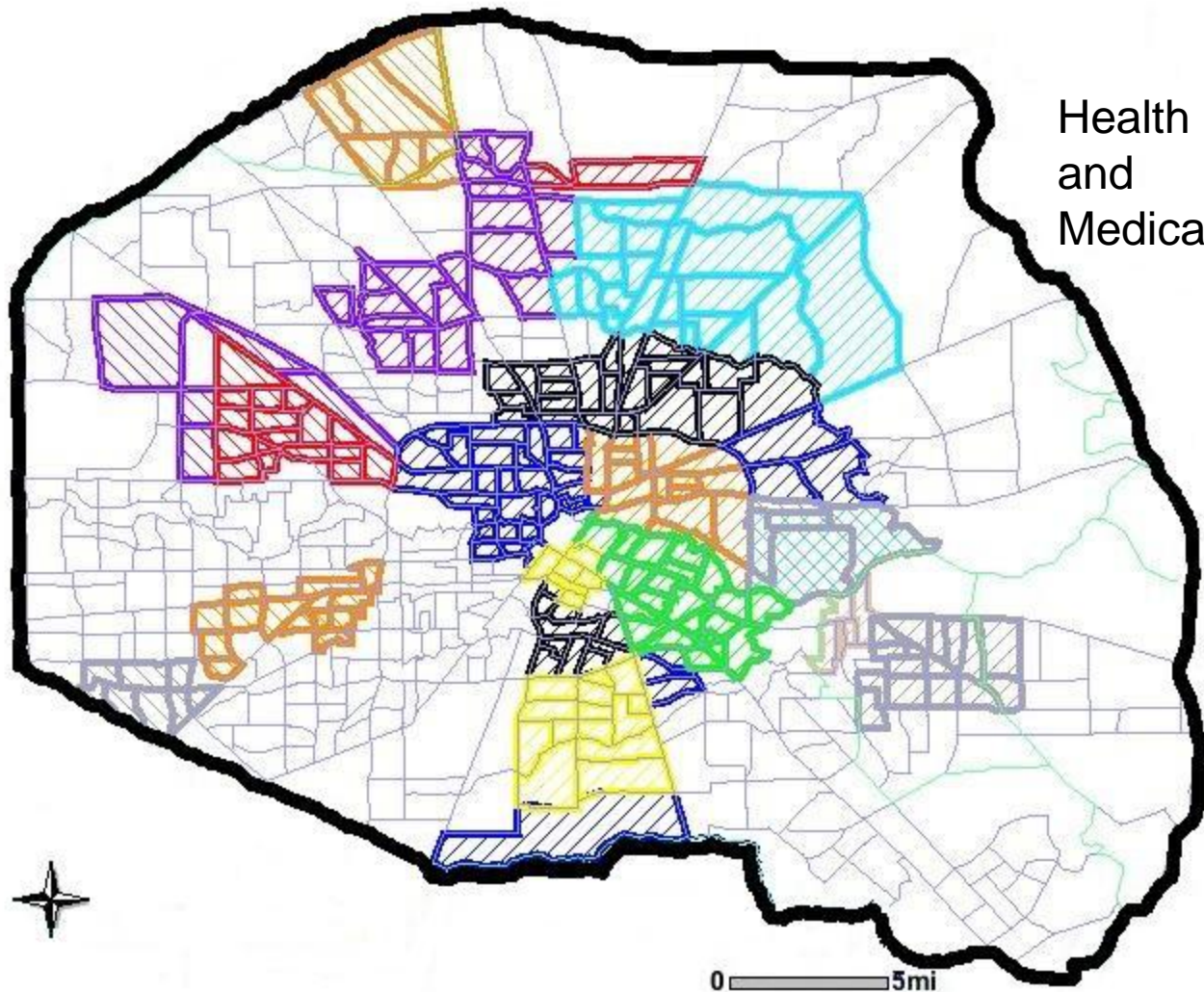


Texas Primary Care Office Health Professional Education Loan Repayment Programs



**Random selection
of Texas census tracts**

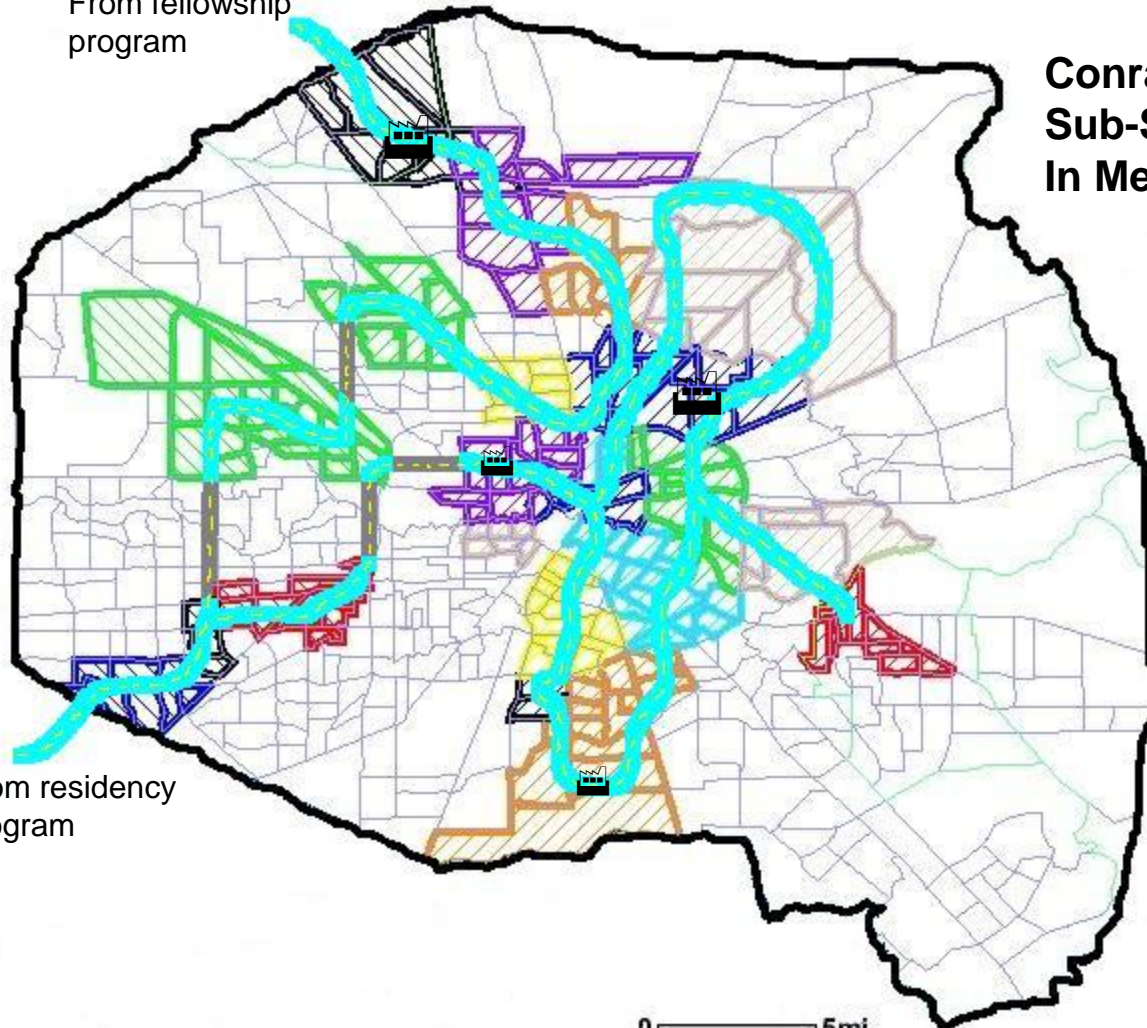




Health Professional Shortage Areas
and
Medically Underserved Areas

From fellowship
program

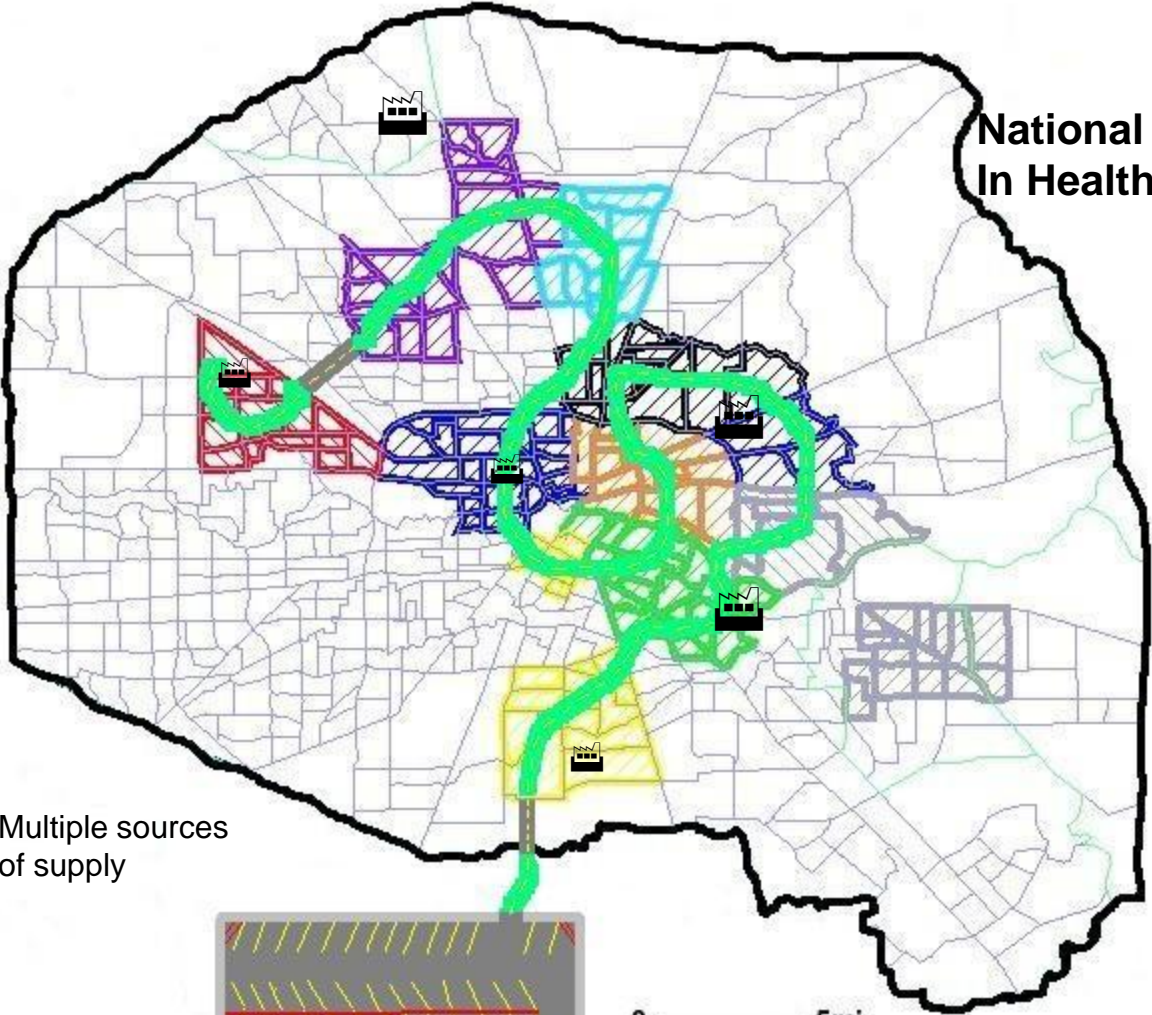
Conrad 30 J-1 VISA Waiver Sub-Specialists In Medically Underserved Areas



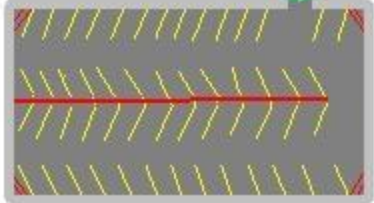
From residency
program

0 5mi

National Health Service Corps In Health Professional Shortage Areas

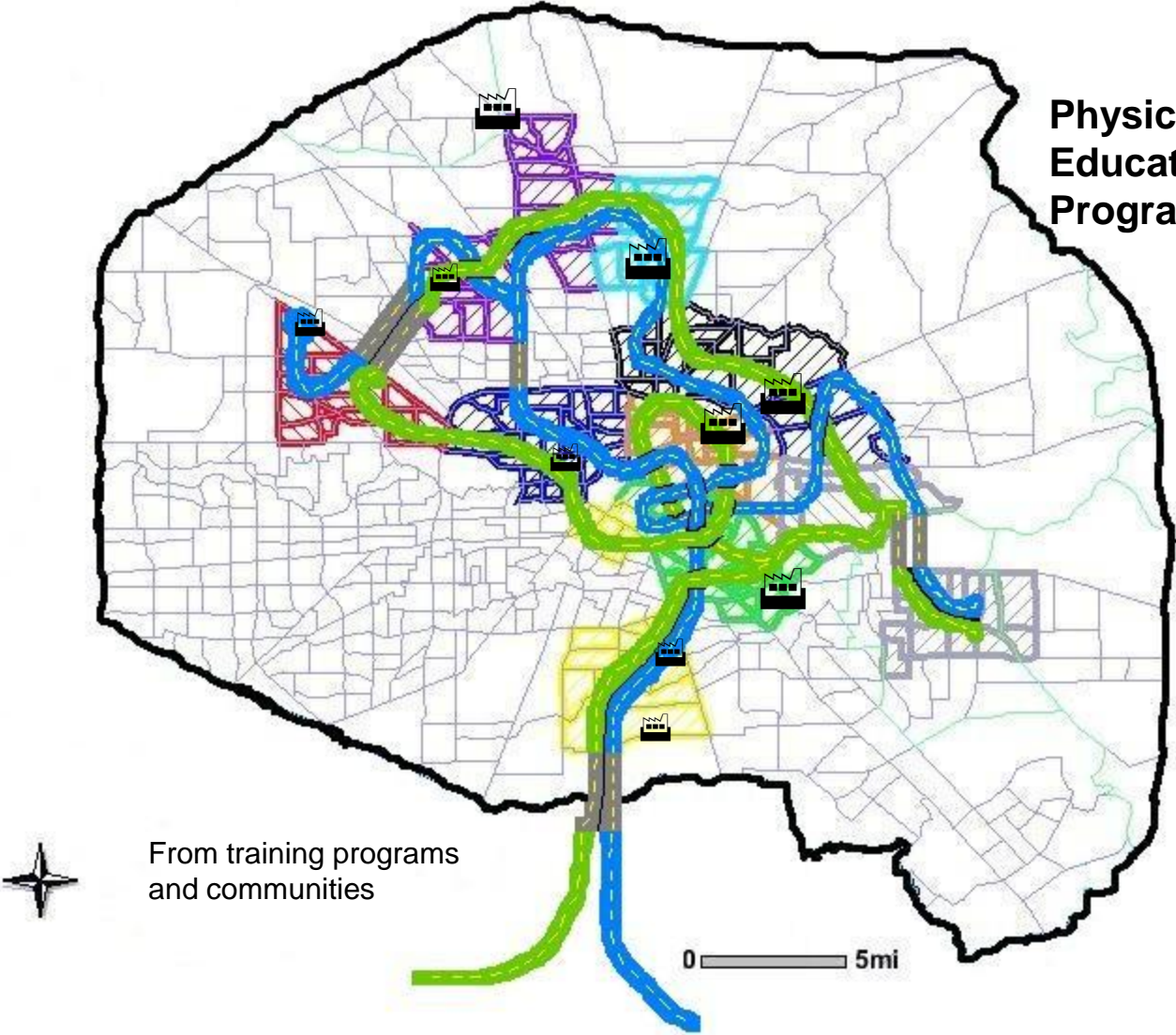


Multiple sources
of supply



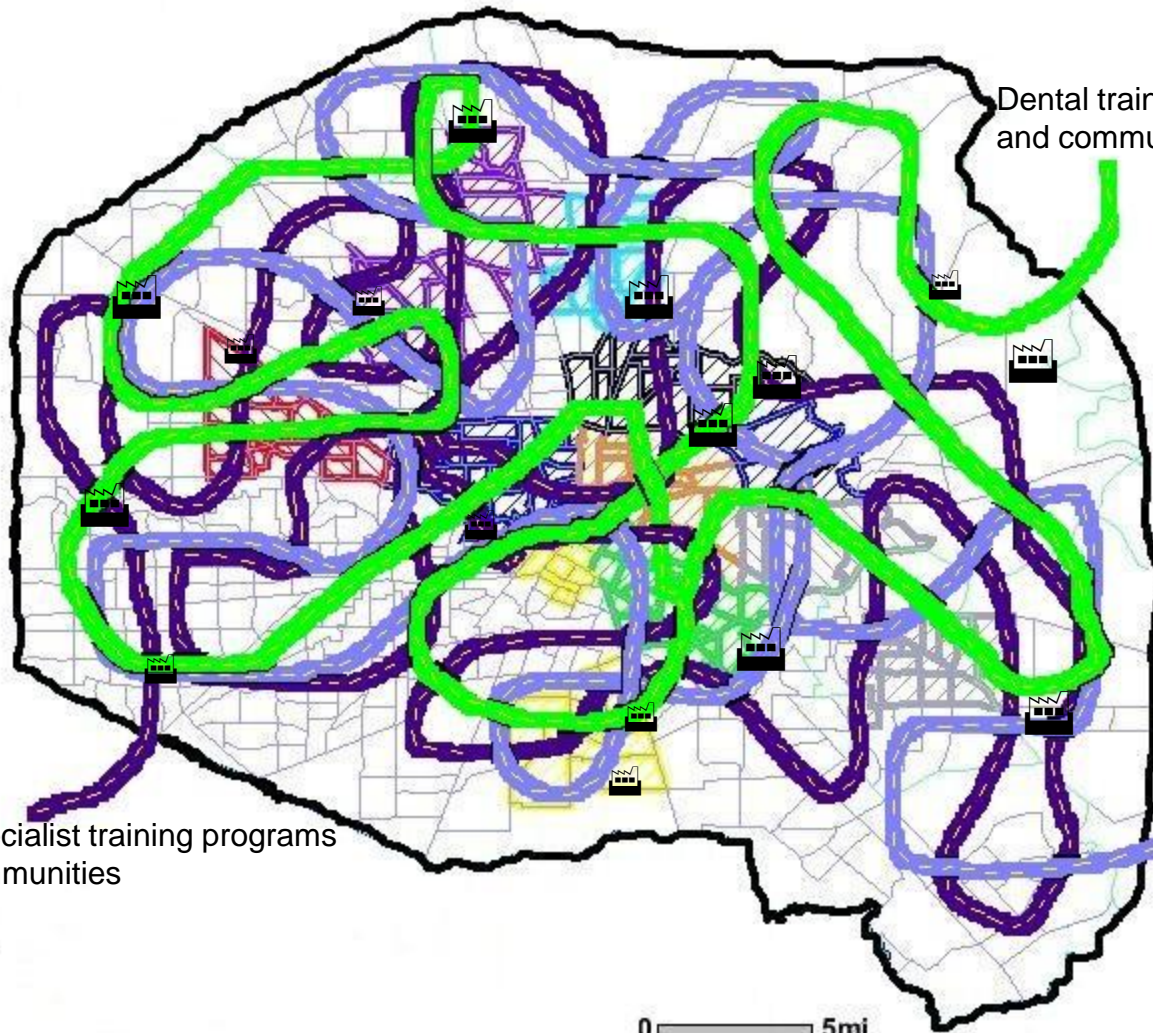
0 5mi

Physician and Dental Education Loan Repayment Program in HPSAs and FQHCs



From training programs
and communities

From residency programs
and communities



Dental training programs
and communities

**Children's Medicaid Loan
Repayment Program**

HPSA/MUA Not Mandatory

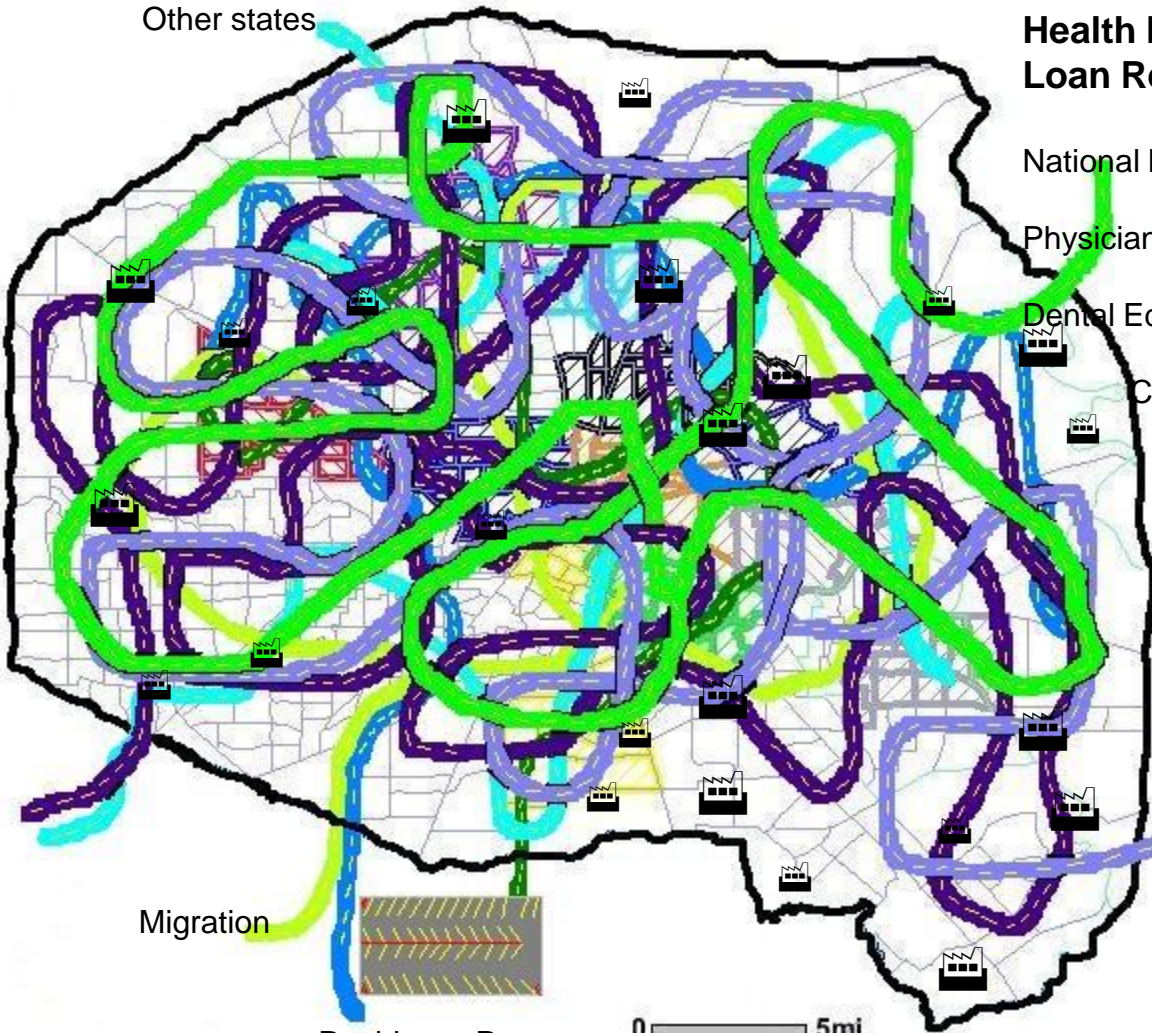
Physician residency
and communities

Sub-Specialist training programs
And communities



0 ——— 5mi

Texas Primary Care Office Health Professional Education Loan Repayment Programs



- National Health Service Corps
- Physician Education Loan Repayment Program
- Dental Education Loan Repayment Program
- Children's Medicaid Loan Repayment Program

Training programs

Other states

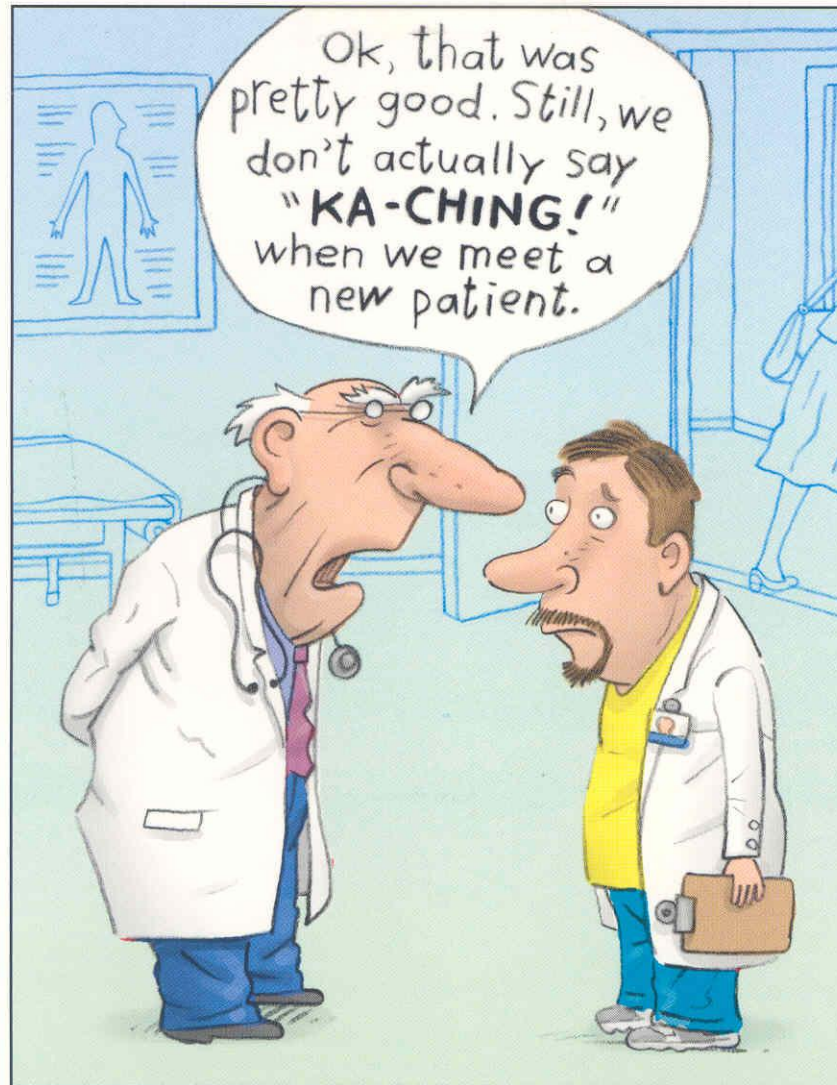
Migration

Residency Programs 0 5mi



Assistance Programs for Health Professionals






Just another day at medical school



Children's Medicaid Loan Repayment Program (CMLRP)



Children's Medicaid Loan Repayment Program (CMLRP)

Program Description

The Children's Medicaid Loan Repayment Program (CMLRP) provides student loan repayment assistance to physicians and dentists who provide services to children on Medicaid



Children's Medicaid Loan Repayment Program (CMLRP)

Eligibility Requirements

- Have a license from the appropriate licensing board before applying. Subspecialists must have board certification or be eligible to sit for the applicable subspecialty board.
- Have a Medicaid number before applying
- Have eligible outstanding student loans.
- Provide services for four continuous years and meet the appropriate target number of Medicaid visits to children under of the age of 21 for each 12-month service period


	Year							
	Year 1		Year 2		Year 3		Year 4	
Loan Payout Amount, by Year	\$20 K	\$40 K	\$15 K	\$30 K	\$20 K	\$40 K	\$15 K	30 K
Specialty / Subspecialty	Target number of Medicaid visits for children under the age of 21 on average per month over a 12 month period							
Family Physician, Internal Medicine and Ob/GYNs	25	50	40	80	75	150	75	150
Pediatrician	N/A	50	N/A	80	N/A	150	N/A	150
Subspecialists	N/A	15	N/A	24	N/A	45	N/A	45
General Dentists	25	50	37	75	50	100	50	100
Pediatric Dentists	N/A	50	N/A	75	N/A	100	N/A	100



Children's Medicaid Loan Repayment Program (CMLRP)

Priorities for Selection

Lagging counties, HPSA designations, length of time in practice, filling a vacancy at an FQHC or RHC, and specialties that address a particular need in an area.



Children's Medicaid Loan Repayment Program (CMLRP)

Service Obligation


4 consecutive years



Children's Medicaid Loan Repayment Program (CMLRP)

Maximum Annual Repayment Amount

- Up to \$15,000 - \$40,000 per year depending on specialty, or sub-specialty for a total of up to \$70,000 - \$140,000 over the 4-year service obligation
- Payments are received after Medicaid claims for each 12-month service period have been verified



Children's Medicaid Loan Repayment Program (CMLRP)

Approved Specialties


- Allopathic or Osteopathic Physicians:
- Any medical specialty or sub-specialty that provides services to Medicaid children.
- Dentists:
- Any dental specialty or sub-specialty that provides services to Medicaid children.
- Note: Subspecialists must have board certification or be eligible to sit for the applicable subspecialty board



Children's Medicaid Loan Repayment Program (CMLRP)

Eligible Sites

Site location is a ranking criteria, not an eligibility requirement



Children's Medicaid Loan Repayment Program (CMLRP)

Eligible Loans

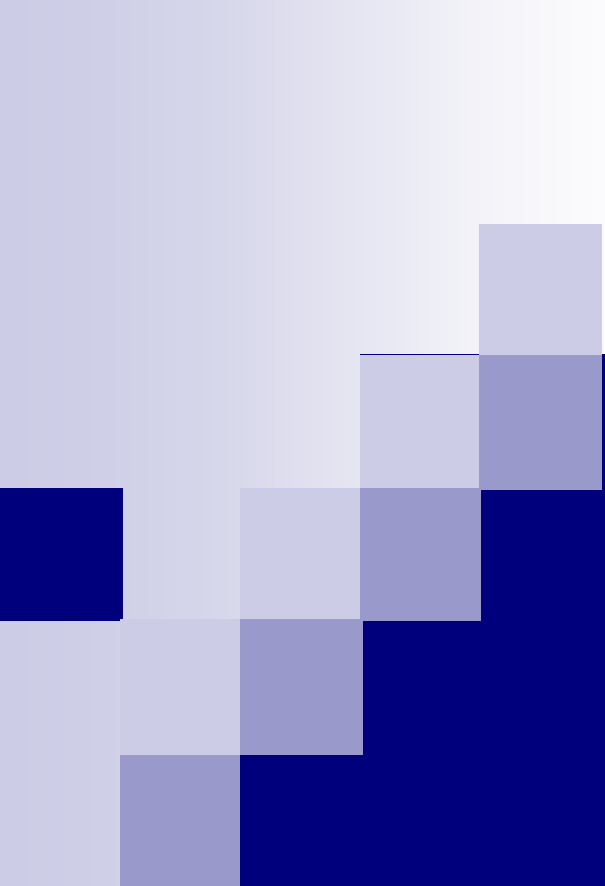
- Loans for higher education
- Not in default
- Not being repaid through another program
- Not consolidated




Children's Medicaid Loan Repayment Program (CMLRP)

Breach of Contract

- Will not receive funds
- Will be removed from the program
- Will not be eligible to apply for any other loan repayment programs in Texas



Physician Education Loan Repayment Program (PELRP)



Physician Education Loan Repayment Program (PELRP)

Program Description

The purpose of the Physician Education Loan Repayment Program (PELRP) is to encourage qualified physicians to practice medicine in a Health Professional Shortage Area (HPSA), and provide health care services to recipients enrolled in Medicaid, and the TX Children's Health Insurance Program (CHIP), in exchange for student loan repayment assistance.



Physician Education Loan Repayment Program (PELRP)

Eligibility Requirements

- Current unrestricted license
- Work in an eligible site (HPSA)
- Accept Medicaid & CHIP as full payment
- Not be currently fulfilling another obligation to provide medical services.



Physician Education Loan Repayment Program (PELRP)

Priorities for Selection


Renewal applications; rural geographic HPSAs and FQHCs; sites that use a sliding fee schedule and provide care to all who present for care; HPSA score.



Physician Education Loan Repayment Program (PELRP)

Service Obligation

4 consecutive years



Physician Education Loan Repayment Program (PELRP)

Maximum Annual Repayment Amount

- Up to \$160,000 over the 4-year service obligation
- Year 1 Up to \$25,000
- Year 2 Up to \$35,000
- Year 3 Up to \$45,000
- Year 4 Up to \$55,000



Physician Education Loan Repayment Program (PELRP)

Approved Specialties

- Priority Specialties:
- Family Practice
- Osteopathic Family Practice
- Obstetrics/Gynecology
- General Internal Medicine
- General Pediatrics
- Psychiatry
- Geriatrics
- Other specialties may be accepted if funds are available.



Physician Education Loan Repayment Program (PELRP)

Eligible Sites

- Designated Health Professional Shortage Area (HPSA), or
- Designated Mental Health Professional Shortage Area (MHPSA)



Physician Education Loan Repayment Program (PELRP)

Eligible Loans

- Loans for higher education
- Not in default
- Not being repaid through another program
- Not consolidated



Physician Education Loan Repayment Program (PELRP)

Breach of Contract

- Will not receive funds
- Will be removed from the program
- Will not be eligible to apply for any other loan repayment programs in Texas



Dental Education Loan Repayment Program (DELRP)



Dental Education Loan Repayment Program (DELRP)

Program Description

The purpose of the Dental Education Loan Repayment Program (DELRP) is to recruit and retain qualified dentists to provide dental care in areas of Texas that are under-served with respect to dental care.



Dental Education Loan Repayment Program (DELRP)

Eligibility Requirements

- Current unrestricted license
- Work in an eligible site
- Practice in an approved specialty
- Accept Medicaid as full payment
- Not deny service based on ability to pay



Dental Education Loan Repayment Program (DELRP)

Service Obligation

12 consecutive months. May renew annually for a total of 5 years in the program.



Dental Education Loan Repayment Program (DELRP)

Maximum Annual Repayment Amount

Up to \$10,000 annually for up to 5 years.



Dental Education Loan Repayment Program (DELRP)

Approved Specialties

- General Dentistry
- Pediatric Dentistry



Dental Education Loan Repayment Program (DELRP)

Eligible Sites

Designated Dental Health Professional
Shortage Area (DHPSA)



Dental Education Loan Repayment Program (DELRP)

Eligible Loans

- Loans for higher education
- Not in default
- Not being repaid through another program
- Not consolidated



Dental Education Loan Repayment Program (DELRP)

Breach of Contract

- Will not receive funds
- Will be removed from the program



National Health Service Corps (NHSC LRP)



National Health Service Corps (NHSC LRP)

Program Description

The National Health Service Corps Loan Repayment Program (NHSC LRP) provides tax free student loan repayment assistance to primary care medical, dental and mental health clinicians in exchange for service at an approved site in a Health Professional Shortage Area (HPSA).



National Health Service Corps (NHSC LRP)

Eligibility Requirements

- US Citizen
- Appropriate degree, license or certification, and work experience as applicable for discipline (see Application Bulletin)
- Accept Medicaid, Medicare, & SCHIP as full payment
- Not deny service based on ability to pay
- Work full-time at an eligible site
- No concurrent service obligation
- Have not ever defaulted on a federal obligation



National Health Service Corps (NHSC LRP)

Service Obligation

2 year minimum

May extend for 1-year periods after initial 2
years completed

National Health Service Corps (NHSC LRP)

Maximum Annual Repayment Amount

- Up to \$50,000 for first 2 years
(Up to \$25,000 each year)
- Year 3 Up to \$35,000
- Year 4 Up to \$35,000
- Year 5 Up to \$25,000
- Year 6 Up to \$20,000
- Year 7 + Up to \$15,000

National Health Service Corps (NHSC LRP)

Approved Specialties

- Allopathic or Osteopathic Physician
- Family Medicine
- General Pediatrics
- General Internal Medicine
- Obstetrics/Gynecology
- Nurse Practitioner
- Certified Nurse-Midwife
- Physician Assistant
- General Practice Dentist
- Registered Clinical Dental Hygienist
- Mental or Behavioral Health Professional
- Psychiatrist (MD or DO)
- Health Services Psychologist
- Clinical Social Worker
- Psychiatric Nurse Specialist
- Marriage & Family Therapist
- Licensed Professional Counselor



National Health Service Corps (NHSC LRP)

Eligible Sites

Sites that have applied and been approved for Recruitment & Retention Assistance through the NHSC, located in a: Designated Health Professional Shortage Area (HPSA), Designated Mental Health Professional Shortage Area (MHPSA), or Designated Dental Health Professional Shortage Area (DHPSA)



National Health Service Corps (NHSC LRP)

Eligible Loans

- Loans for higher education
- Not in default
- Not being repaid through another program

National Health Service Corps (NHSC LRP)

Breach of Contract

Must Repay: All funds received for contract period not completed plus interest Penalty equal to the number of months of obligated service that were not completed, multiplied by \$7,500 The amount eligible to be recovered will not be less than \$31,000 *Breach of a federal contract will affect eligibility to receive federal assistance in the future*

Job Search Assistance

TX Association of Community Health Centers (TACHC)

<http://www.tachc.org/Careers/Opportunities.asp>

TACHC member facilities can post vacancies. Job seekers free.

TACHC



3RNnet & Tx Dept of Rural Affairs (TDRA):

<http://www.3rnet.org/>

3RNet member facilities can post vacancies. Job seekers search for free.

Texas Health Match: An East Texas Area Health Education product.

<http://www.txhealthmatch.com/>

Facilities and Job Seekers can post vacancies and search jobs for free

Today Texas Tomorrow the Galaxy!!!



For Additional Information



TX Primary Care Office
PO Box 149347, Mail Code 1937
Austin, TX 78714-9347

(512) 458-7518

TexasPCO@dshs.state.tx.us

<http://www.dshs.state.tx.us/chpr/default.shtm>