

# NC Rural Practice Incentives: North Carolina Loan Repayment Program

## North Carolina Office of Rural Health

2009 Mail Service Center

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### NC Loan Repayment Program Guidelines

The North Carolina Office of Rural Health (ORH) offers qualifying providers student loan repayment in exchange for providing comprehensive primary care services in eligible facilities serving those with high need. The following general program rules apply to the North Carolina Loan Repayment Program (LRP).

#### Award Amounts

Physicians and Dentists

up to \$100,000 for up to a 4  
year service commitment

Nurse Practitioners; Nurse Midwives; Physician Assistants  
Psychiatric Nurse Practitioners; Dental Hygienists

up to \$60,000 for up to a 4 year  
service commitment

It is important to note that this incentive is not taxable.

#### Application Window

Provider must contact ORH Placement Services to document interest in this incentive program within 6 months of his or her hire date, even if he or she is required to apply for National Health Service Corps (NHSC) loan repayment.

#### Site Eligibility:

- Automatic site eligibility is granted for the following North Carolina facility types: Alcohol and Drug Abuse Treatment Centers (Julian F. Keith ADATC, Walter B. Jones ADATC, R. J. Blackley ADATC) – psychiatrists only; NHSC certified sites; State mental health hospitals (Cherry Hospital, Central Regional Hospital, Broughton Hospital) – psychiatrists only; Critical Access Hospitals. The only two types of inpatient hospitals eligible are state mental health hospitals and Critical Access Hospitals
- Sites without automatic eligibility must meet the following criteria:
  - Sites must have or be located within a Health Professional Shortage Area (HPSA) designation
  - Sites must actively pursue NHSC certification and adhere to the spirit of serving the underserved. Sites must submit documentation to ORH Placement Services demonstrating they are actively compiling data to apply for NHSC submission. The site will inform providers of any and/or all conditional agreements regarding a site's requirement to apply for NHSC certification. If the site needs an additional year to

gather sliding fee scale data and/or additional information required for NHSC site approval, the site will notify ORH Placement Services in writing. Prior to NHSC site certification, the facility will demonstrate adherence to the spirit of serving the underserved in the following ways:

- offering a sliding fee scale to all patients in their HPSA, based on current poverty guidelines up to 200% of Federal Poverty Level, complete with patient notice, application, policy, and procedure
  - accepting Medicare, Medicaid, and Children's Health Insurance Program, if applicable
  - providing comprehensive outpatient primary care, defined as **either** providing care for the whole person on an ongoing basis in one or more of the following specialties: Adult, family, internal medicine; general pediatrics; geriatrics; general psychiatry; women's health; and OB/Gyn **or** fully providing an appropriate set of comprehensive primary care services necessary for the community or population served
  - having a posted non-discrimination policy that speaks to race, color, sex, national origin, disability, religion, sexual orientation, and inability to pay
  - submitting documentation to ORH Placement Services demonstrating that they are actively compiling data to apply for NHSC approval
- Prisons are not eligible sites for this program

#### **Provider Eligibility:**

- Provider types:
  - Primary care physicians, including Family Practice; General Internal Medicine; General Surgery; OB/Gyn; Pediatrics; Psychiatry
  - Advanced Practice Providers in primary care, including Nurse Practitioners; Nurse Midwives; Physician Assistants; Psychiatric Nurse Practitioners
  - Dentists
  - Dental Hygienists
- Providers must be employed at eligible sites
- Providers must have an unrestricted license to practice in the State of North Carolina
- Providers must have United States citizenship or permanent resident status
- Providers cannot have another service commitment while participating in this program
- Providers agree to up to a 4-year service commitment
- Provide at least thirty-two (32) hours of direct care per week at an on-site clinical practice for full-time status. If a provider works less than thirty-two (32) hours of direct care per week, s/he may receive a pro-rated incentive. Prorated incentives are based on total educational loan debt. Provide at least twenty (20) hours of direct care per week at an on-site clinical practice for part-time status
- Providers must sign a contract with ORH Placement Services acknowledging the conditions of the award and declaration of specialty qualifications, employment site, and length of service commitment
- Provider will complete a semi-annual "Statement of Service" form and submit to ORH for payment by the established deadline date or payments may be delayed

- Providers will work their contracted schedules. Extended leave over 12 weeks, such as Maternity/Paternity/Adoption Leave or severe/extended illness leave must be reviewed and approved by ORH. ORH may update contract terms based on provider's return to work date
- Providers must promptly complete periodic surveys requested by ORH Placement Services during the term of the incentive contract as well as alumni surveys
- Providers in facilities pursuing NHSC certification may receive a partial award prior to NHSC approval
- Providers who work at a NHSC non-designated site may be eligible for partial funding through the NC loan repayment program while the site applies for certification, if the site meets certain criteria, as outlined in the site eligibility section above. Providers who work at a designated NHSC site with a HPSA score of 14 or above are required to apply for NHSC loan repayment. If awarded, providers are ineligible for additional North Carolina loan repayment awards. If a provider is denied by NHSC, they may be eligible for state loan repayment. After NHSC denial, providers must submit a copy of their NHSC application and their denial letter within 30 days of receipt for consideration for state loan repayment

**Disclaimer:**

All incentive programs are subject to availability of funds. The minimum HPSA score will likely fluctuate, and ORH will adjust accordingly. Guidelines are subject to change at any time, contingent upon funding and per the discretion of the ORH.

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