



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**

Office of Rural Health
Placement Services Team

Guidelines: North Carolina Loan Repayment Program (NC LRP)

Revised: October 16, 2023

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<https://www.ncdhhs.gov/divisions/office-rural-health/office-rural-health-programs/provider-recruitment-and-placement/medical-dental-and-behavioral-health-recruitment-and-incentives> and <https://www.ncdhhs.gov/divisions/office-rural-health/office-rural-health-programs/provider-recruitment-and-placement>

The Office of Rural Health (ORH) offers qualifying providers, with educational (student) loan debt, incentive payments to repay their loans tax-free through our North Carolina Loan Repayment Program (NC LRP). Incentive payments are awarded to eligible providers in exchange for providing comprehensive primary care services in outpatient settings at eligible sites serving those with the highest need located within Health Professional Shortage Areas (HPSAs). These areas are assigned HPSA scores, which can be found at: <https://data.hrsa.gov/tools/shortage-area>. The higher the HPSA score, the higher the need.

The NC LRP is state funded and modeled after the federal program, National Health Service Corps Loan Repayment Program (NHSC LRP). Most importantly, NC LRP focuses on the priorities established by Kody Kinsley, the Secretary of North Carolina Department of Health and Human Services. These priorities include behavioral health and resilience, child and family wellbeing, and strong inclusive workforce.

NC LRP is administered by the Placement Services Team. The team recruits medical, dental, and behavioral health providers in rural and underserved areas to provide outpatient primary care services. Recruitment activities include matching providers with open job opportunities and connecting them with internal or external incentive programs. Sites are encouraged to post open job opportunities with the team to match providers.

NEW: Prior to March 25, 2022, NC LRP required that providers first access NHSC LRP and sites become NHSC certified to access federal funds. This requirement allowed ORH to be better stewards of extremely limited state funds. In State Budget Fiscal Year 2022, ORH received a **temporary** budget increase for incentives. This increase prompted revisions to the guidelines. One major revision to the guidelines include ORH is **temporarily removing the requirement for providers and sites to access NHSC prior to NC LRP**. Accessing NHSC LRP continues to be a better long-term option for both providers and sites, especially since ORH anticipates that these temporary revisions will be removed once the temporary funds have been exhausted. Other updated revisions are noted as “**NEW**” throughout these guidelines. **Both providers and sites must meet eligibility criteria; therefore, it is strongly recommended that this document is reviewed in its entirety.**

Guidelines are subject to change at any time, at the discretion of ORH. Incentive programs are contingent upon funding.

Section A: Provider Eligibility Requirements

All providers applying for NC LRP must meet the following program requirements

1. Start date of employment: Must be **within 5 years of submitting a NC LRP application (NEW)**
 - Cannot be more than 5 years unless applicant has completed a previous service commitment and is submitting an application within **5 years of completing another service commitment**. Service commitment documentation may be requested as a required upload within the electronic application process or outside of the electronic application process.
2. Must have educational (student) loan debt
3. Unrestricted license to practice in the State of NC
4. United States citizenship or permanent resident status
5. Accept Medicaid and Medicare (Children's Health Insurance Program-if applicable)

Note: Providers who work at State Mental Health Hospitals, Alcohol and Drug Abuse Treatment Centers, School Based Health Centers or Free and Charitable Clinics are excluded from this requirement. **(Updated 5/23/22)**.

6. Not Currently Under **Any** Existing Service Commitment; however, can submit an application for NC LRP within 5 years after completing a previous service commitment

Employment Contracts between providers and sites are not considered service commitments for the purpose of NC LRP.

Some common examples of service commitment (list is not all inclusive)

- Forgivable Education Loans for Service (FELS)
- National Health Service Corps Scholar (NHSC Scholar)
- National Health Service Corps Student to Service (NHSC S2S)
- Community Practitioner Program (CPP)

Note: Providers who have service commitments that are deferred, are only eligible to apply for NC LRP after they have completely satisfied the deferred service commitment

7. **Employment Status**

- a. **Full -Time Employment**

- Work at least 32 hours/week providing direct patient care at an eligible on-site clinical practice (Refer to Eligible Sites Section)
- **Extended leave** over 12 weeks (i.e., Maternity, Paternity, Adoption Leave or severe/extended illness leave) must be reviewed and approved by ORH. ORH may update contract terms based on the date the provider returns to work

- b. **Part-Time Employment**

- Work between 20-31 hours/week providing direct patient care at an eligible on-site clinical practice (Refer to Eligible Sites Section)
- Pro-rated awards are given for part-time employment
- **Extended leave:** Same as full-time extended leave above

Note: NC LRP incentive awards should be applied to educational student loan debt

Section B: Provider Eligibility Types, Awards and Commitments

Providers	Incentive Awards (Based on Full-Time Employment)	Service Commitments
<p>Primary Care Physician</p> <ul style="list-style-type: none"> • Allopathic (MD) • Osteopathic (DO) <p>Serving within the following:</p> <p>Specialties</p> <ul style="list-style-type: none"> • Family Medicine • General Internal Medicine • General Surgery -FOR CRITICAL ACCESS HOSPITALS ONLY • Obstetrics/Gynecology (OB/GYN) • General Pediatrics • Psychiatry 	Up to \$100,000	Up to 4 years
Dentists	Up to \$100,000	Up to 4 years
Dental Hygienists	Up to \$60,000	Up to 4 years
<p>Advanced Practice Providers</p> <ul style="list-style-type: none"> • Nurse Practitioners • Physician Assistants • Certified Nurse Midwives <p>Serving within the following:</p> <p>Specialties</p> <ul style="list-style-type: none"> • Family Medicine • General Internal Medicine • Obstetrics/Gynecology (OB/GYN) • General Pediatrics • Psychiatry 	Up to \$60,000	Up to 4 years

- Pro-rated awards are given for Part-Time employment.
- All award amounts (whether full or part-time employment) are based on documented educational (student) loan debt or up to the maximum award amounts listed above.
For Example: A dentist with an educational loan debt of \$45,000 could only receive an award amount up to \$45,000 instead of the maximum award amount of \$100,000 (allowed for a dentist).

Section C: Site Eligibility Requirements

All providers applying for NC LRP must ensure they work at sites that meet ALL of the following requirements listed below

1. Sites are defined as the **ACTUAL work location** of the provider (i.e., Where does the provider show up to work every day?)

2. If providers work at multiple sites, all sites must meet the eligibility criteria.

3. Accept Medicaid and Medicare/Accept Children’s Health Insurance Program (if applicable)

* State Mental Health Hospitals, Alcohol and Drug Abuse Treatment Centers, School Based Health Centers and Free and Charitable Clinics are excluded from this requirement **(Updated 5/23/22)***

4. Provide comprehensive outpatient primary care services in eligible sites serving those with high needs. Comprehensive outpatient primary care is defined as: A continuum of care not focused or limited to gender identity, age, organ system, a particular illness, or categorical population (i.e., developmentally disabled or those with cancer)

Note: Urgent care centers, emergency room departments, or hospitals that do not have an outpatient primary care based clinic are not considered primary care sites; therefore, are not eligible site types.

* State Mental Health Hospitals, Alcohol and Drug Abuse Treatment Centers, School Based Health Centers are excluded from this requirement **(Updated 5/23/22)***

5. Provide preventive, acute and chronic primary health services

State Mental Health Hospitals and Alcohol and Drug Abuse Treatment Centers are excluded

6. Treat all patients fairly, regardless of disease or diagnosis, and offer a full range of primary care services

7. Cannot use loan repayment incentives to reduce a provider’s salary

8. If applicable: Telehealth programs providing comprehensive primary care services may be considered, when the patient and the provider are located at eligible sites

9. Must be located within a Health Professional Shortage Area. These areas are assigned HPSA scores, which can be found at: <https://data.hrsa.gov/tools/shortage-area>. The score must correspond with the discipline of the provider applying for NC LRP. For example: A primary care physician would look for HPSA scores for Primary Care within the county of the site location.

Note: When in doubt, please reach out to the Placement Services Team for assistance. The HPSA score is verified by the team during the application review process, but it is still required on the incentive application.

Eligible Site Types are listed on the next page

Section D: Eligible Site Types

All providers applying for NC LRP must ensure they work at one of the site types listed below

There are two eligible site categories: **Exempt and Non-Exempt.**

Exempt: Exempt Sites were known in previous guidelines as “Sites With Automatic Eligibility.” Providers who work at any of the exempt sites are **not required** to submit certain supplemental documentation along with their application (i.e., Sliding Fee Scale, Site Data Table).

NEW: We added a number of new sites under the exempt status (i.e., **Free and Charitable Clinics, Rural Health Centers, Rural Health Clinics**). This means providers who work at one of the exempt sites only need to meet the eligibility requirements as outlined on Pages 2 - 4, and have the requested documentation as listed on Page 6. **Refer to the Exempt Sites list below.**

Non-Exempt: Non-Exempt Sites were known in previous guidelines as “Sites Without Automatic Eligibility.” Providers who work at any of the non-exempt sites **are required** to submit certain supplemental documentation along with their application (i.e., Sliding Fee Scale, Site Data Table). This means providers who work at one of the non-exempt sites need to meet the eligibility requirements as outlined on Pages 2 - 4, have the requested documentation as listed on Page 6 - 7.

Refer to the Non-Exempt Sites list below.

Exempt Sites	Non-Exempt Sites
Alcohol and Drug Abuse Treatment Centers (ADATCs) Psychiatrists Only At Julian F. Keith; Walter B. Jones; R. J. Blackley	Private Practices – Primary Care Private Practices – Dental Private Practices – Behavioral Health <ul style="list-style-type: none"> This includes outpatient providers who are self-employed as long as the providers are listed on the Eligible Provider List on Page 3
Critical Access Hospitals (CAHs) <ul style="list-style-type: none"> Inpatient: General Surgeons Only Outpatient providers working in a Critical Access Hospital Based Clinic (refer to the outpatient providers under the Eligible Provider List on Page 3-NEW) 	
Federally Qualified Health Centers (FQHCs)	Telehealth sites providing comprehensive primary care services may be considered, when the patient and the provider are located at eligible sites
Free and Charitable Clinics- NEW	
Health Departments- NEW	
National Health Service Corps Certified Sites (not otherwise listed)	
Rural Health Centers- NEW	
Rural Health Clinics- NEW	
School-Based Health Centers- NEW	
Small Rural Hospital - NEW <ul style="list-style-type: none"> Outpatient providers working in a Small Rural Hospital Based Clinic (refer to the outpatient providers under the Eligible Provider List on Page 3-NEW) 	
State Mental Health Hospitals Psychiatrists Only At Cherry, Central Regional and Broughton Hospital	

Section E: Requested Documentation-All Providers

Information below will be requested during the electronic application process for all providers

1. A signed statement from provider's employer on company letterhead documenting:
 - o **Start date of employment/First day on the job:** Must be **within 5 years of submitting a NC LRP application**
 - o Cannot be more than 5 years unless applicant has completed a previous service commitment and is submitting an application within **5 years of completing another service commitment**. ORH may request documentation of the completion of the service commitment. Also refer to #2 below.
 - o **Site name (s):** Locations where the provider will be working
 - o **Site address:** If multiple sites, need addresses of ALL site locations where the provider will be working
 - o **Total hours worked per week**
 - o **Total number of hours devoted to direct patient care per week**

Note: If the letter does not include all of the items listed above, the application will be deemed incomplete

2. **If applicable, Previous Service Commitment:** Details about the previous service commitment will be requested on the electronic application (i.e. date of completion and entity). The team may request additional documentation if needed outside of the electronic application process. **(Updated 5/23/22)***

3. Direct Supervisor's Name, Phone Number and Email

4. Written official verification documenting any outstanding educational (student) loan debt obtained from an United States institution showing recent date, current principal owed, lender's name and provider's name.

The lender can be a private or public entity within the United States; however, the debt must be for educational (student) loans only. No statements with other expenses (i.e., credit card expenses) added to educational (student) debt will be accepted. The lender **cannot** be an individual (i.e., a parent). Refinanced educational student loans and loans transferred to various loan servicers are considered as long as the other criteria is met.

Note: A screenshot of an educational student loan account or a PDF of an official document may be accepted if it includes all required information underlined and listed above. Any document which does not appear official or does not include all of the requested information will not be accepted.

5. Be prepared to enter the HPSA score on the electronic application. Sites must be located within a Health Professional Shortage Area. These areas are assigned HPSA scores, which can be found at: <https://data.hrsa.gov/tools/shortage-area>. The score must correspond with the discipline of the provider applying for NC LRP. **For example:** A primary care physician would look for HPSA scores for Primary Care within the county of the site location. The HPSA score will be verified by ORH.

6. **Basic Information (list is not all inclusive):** Basic Information will be requested during the electronic application process and all fields will be required. For example: Full Name, Personal Email Address, Work Email Address, Mailing Address, Degree, Discipline, NPI Number, License Number, Personal Phone Number, Work Phone Number, whether provider is enrolled as a Medicaid provider

7. Attest that the employment site accepts Medicaid, Medicare. In addition, attest that the employment site accepts Children's Health Insurance Program (if applicable)

* State Mental Health Hospitals, Alcohol and Drug Abuse Treatment Centers, School Based Health Centers and Free and Charitable Clinics are excluded from this requirement **(Updated 5/23/22)***

Section F: Requested Documentation-Exempt vs Non-Exempt

The information below will be requested during the electronic application process depending on whether the site is “exempt” or “non-exempt”

Exempt Sites	Non-Exempt Sites
No further documentation requested beyond the items listed under “Requested Documentation For ALL Providers”	1. All documentation listed under “Requested Documentation For ALL Providers”
	2. Sliding Fee Scale and Policy <ul style="list-style-type: none"> • SFS must be based on current poverty guidelines up to 200% of Federal Poverty Level: https://aspe.hhs.gov/poverty-guidelines • SFS must include a notice for the patient that documents services will not be denied because of inability to pay. It must include details on how to apply for the SFS. In addition, the SFS must be supported by the site’s written operating procedures and/or policies, based on the current Federal Poverty Level, and applied uniformly to all patients.
	3. A signed statement from provider’s employer on company letterhead documenting that the Site accepts Medicare and Medicaid. In addition, include if the site accepts Children’s Health Insurance Program (if applicable).
	4. Copy or Picture of Posted signage stating that the site will not deny services for any reason-including race, color, sex, national origin, disability, religion, age*, sexual orientation or gender identity. *Age is not an applicable discriminatory factor for pediatric, geriatric, or obstetrics/gynecology sites.
	5. Site Data Table (requires six months of data) from the provider’s exact site/work location. <ul style="list-style-type: none"> • Sites will report data for number of patients served OR the number of patient visits. Sites will report data on patient applications for sliding fee schedule. See <i>Site Data Table Template</i> for reference.

Section G: Site Data Table Template

(Requires 6 months of data)

Data Period (From Month/Year):		Data Period (To Month/Year):		
Primary Insurance	Complete data for "Number of Patients" OR "Number of Patient Visits"			
Medicare				
Medicaid				
Other Public Insurance				
Private Insurance				
Sliding Fee Schedule (SFS)				
Self-Pay (No Insurance and not on SFS)				
TOTAL				
Patient Applications for Sliding Fee Schedule (SFS)				
	Number of Applications			
SFS Applications Approved				
SFS Applications Not Approved				
Total Applications Received				

Section H: Contracts and Incentive Payments

A provider's signature on the electronic NC LRP application does not constitute a contractual agreement. After applications are processed and approved by the Placement Services team, they are reviewed by management, contracts are created, and forwarded to ORH Contracts Department for the final execution. We ask for your patience as the contracts are being built. Providers will receive a contract via email from ORH, which will require an electronic signature. The provider must agree to the accuracy of the information submitted to ORH and the contractual terms. The contract must be signed by both the provider and Director of ORH to be considered binding. All incentive programs are subject to the availability of funds.

Providers must submit required reports and surveys as requested by ORH while under contract. The statement of service form (SOS) is one example of required documentation needed prior to payments being issued. These documents will be sent by email. Providers should check their junk/spam folders within their email accounts, so these documents are not missed. NC LRP incentive payments are typically issued in January, March, July, and September depending on providers start date at approved site and as long as six months of providing direct patient care services has occurred. Incentive payments are issued **after** SOS forms are completed and returned back to ORH. SOS forms are sent to providers via email 2 weeks to one month before the next incentive payment is due to be issued.

Providers should inform ORH immediately if they have any changes in personal information (i.e., name changes, address changes, contact numbers), work location, work hours or work assignments while under contract. Any major changes may require a contract amendment and delay incentive payments. If providers do not inform ORH, they may be in breach of contract.

Section I: Award Renewal Extension

NEW : Providers in good standing, meaning they have fulfilled their previous ORH NC LRP contractual obligation, are eligible to do **ONE** of the following:

1. Reapply for **ONE ADDITIONAL** NC LRP award for a **MAXIMUM OF TWO AWARDS** as long as they continue to have outstanding educational loans and can provide documentation
2. Apply for High Needs Service Bonus (HNSB) and receive **ONE HNSB award** after NC LRP if they no longer have educational loan debt

Award Renewal Extensions are contingent upon funding availability, and the current guidelines at the time of reapplying. Approval amounts will be determined by ORH. Additional verification and documentation may be requested to verify that previous ORH incentive payments were used to pay down educational loan debt prior to being approved for additional incentives.

Section J: Applications

- Providers should review the entire NC LRP guidelines to ensure they meet the provider and site eligibility criteria. This is important so providers can be prepared to upload required information and documentation during the electronic application process.
- Applications must be received within 5 years of the provider's start date of employment (i.e., first day on the job) or within 5 years after completing another service commitment.
- Only electronic applications will be accepted. Paper applications will not be accepted or reviewed. Electronic NC LRP applications must be signed by providers. Providers must attest that the information submitted on the application is true, accurate and complete.
- ORH reserves the right to request additional documentation not listed on the electronic application in order to determine eligibility.

Below is an example of an attestation statement:

"I certify that my answers are true, accurate and complete to the best of my knowledge by checking this box, entering my name, date, title, and signature below. I understand ORH will not consider incomplete applications. If this application results in a student loan repayment award, I understand that false or misleading information in my application may result in my release from student loan repayment program. In addition, I will submit to all penalty fees outlined in the contract."

How To Apply: There is a two-step application process. An eligibility questionnaire is the first step. Based on the responses to the eligibility questions, providers are sent via email a separate link to the official application. If there are problems with the application link, please contact the assigned recruiter in your area (Refer to the Placement Services Team Email Contact List). Providers must submit an electronic NC LRP application and upload all required documentation using the Qualtrics NC LRP Application Link located at: <https://www.ncdhhs.gov/providers/provider-info/health-care/recruitment-for-providers>.

Please review the updated NC LRP Guidelines here: [NC LRP Guidelines Link](#)

After eligible providers have reviewed the guidelines and gathered the required documentation, they may use the application link below to apply.



Only electronic applications will be accepted. You can apply by using this link: [NC LRP Application Link](#)

Processing Applications: Our goal is to email providers acknowledging receipt of the application (complete or incomplete) within ten business days if possible. Incomplete applications will not be processed until they are completed. We will inform providers by email if they are approved or denied participation in the NC LRP. This does not include the timeframe for contract development. Extenuating circumstances may extend the response time from our office.

Placement Services Team Email Contact List

Interim Program Manager: Stephanie.Nantz@dhhs.nc.gov

Recruiters are assigned by service areas across the state. The Medicaid regions are divided and split into service areas.

Recruiter	Counties Served			
Clint Cresawn clint.cresawn@dhhs.nc.gov Western Service Area for Medicaid Regions #1 and #2.	Ashe	Alleghany	Avery	Buncombe
	Burke	Caldwell	Cherokee	Clay
	Davidson	Davie	Forsyth	Guilford
	Graham	Haywood	Henderson	Jackson
	Macon	Madison	McDowell	Mitchell
	Polk	Randolph	Rockingham	Rutherford
	Stokes	Surry	Swain	Transylvania
	Watauga	Wilkes	Yadkin	Yancey
Karen Gliarmis karen.gliarmis@dhhs.nc.gov Eastern Service Area for Medicaid Regions #4 and #6.	Alamance	Beaufort	Bertie	Camden
	Carteret	Caswell	Chatham	Chowan
	Craven	Currituck	Dare	Duplin
	Durham	Edgecombe	Franklin	Gates
	Granville	Greene	Halifax	Hertford
	Hyde	Johnston	Jones	Lenoir
	Martin	Nash	Northampton	Onslow
	Orange	Pamlico	Pasquotank	Perquimans
	Person	Pitt	Tyrrell	Vance
	Wake	Warren	Washington	Wayne
	Wilson			
Maya Sanders maya.sanders@dhhs.nc.gov South Central Service Area for Medicaid Regions #3 and #5.	Alexander	Anson	Bladen	Brunswick
	Cabarrus	Catawba	Cleveland	Columbus
	Cumberland	Gaston	Harnett	Hoke
	Iredell	Lee	Lincoln	Mecklenburg
	Montgomery	Moore	New Hanover	Pender
	Richmond	Robeson	Rowan	Sampson
	Scotland	Stanly	Union	