

Frequently Asked Questions

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1. What is the purpose of the Ohio Physician Loan Repayment Program (OPLRP)?

Loan repayment programs for certain health professionals were created to assist communities and practice sites in underserved areas that are seeking physicians to provide primary care, dental and/or mental health services. In addition, the programs aid primary care physicians, mental health providers and dental professionals who are dedicated to working with the medically underserved in Ohio's Health Professional Shortage Areas (HPSAs), Health Resource Shortage Areas or other areas of underservice. Eligible physicians may apply for loan repayment if they choose employment at an eligible site in one of the qualified areas.

2. Where are Health Professional Shortage Areas (HPSA) and Health Resource Shortage Areas in Ohio?

Ohio has many HPSAs in rural and urban areas. All quadrants of the state include HPSAs. To determine if an area (county, group of census tracts, special population or facility) is a HPSA, go to <http://hpsafind.hrsa.gov/>.

Health Resource Shortage Areas, as defined for purposes of the OPLRP, are former primary care HPSAs that currently have a population to primary care physician ratio \geq 2000:1. If a practice site is determined to not be located in a HPSA, you may request a review of its Health Resource Shortage Area status from the Primary Care Office at ODH.

3. Who is eligible to apply for the OPLRP?

Ohio Physician Loan Repayment Program (OPLRP) applicants must either be in current practice or in the final year of residency or fellowship training at the time of application. If an applicant has an existing obligation to a government or other entity, the obligation must be met prior to beginning a loan repayment contract. The applicant's practice site must be located in a HPSA or Health Resource Shortage Area. A physician may work **full-time**, defined as 40 hours per week, or **part-time**, defined as 20 to 39 hours per week, at an approved practice site. For full-time primary care physicians, no more than eight hours can be spent for hospital coverage and practice administration. Part-time physicians can spend no more than four hours in coverage and administration. OB-GYNs are allowed additional hospital hours.

Allopathic (MD) and osteopathic (DO) physicians specializing in family medicine, general pediatrics, adolescent medicine, general internal medicine, internal medicine/pediatrics, geriatrics, obstetrics/gynecology, general psychiatry, child/adolescent psychiatry and geriatric psychiatry are considered primary care physicians for purposes of this program.

4. Are practice sites required to meet specific criteria?

Yes. All loan repayment programs require sites (excluding Free Clinics) to accept Medicaid, assignment for Medicare for covered services, and serve all patients regardless of ability to pay. Other requirements may apply, depending on the program. For example, the Bureau of Health Workforce State Loan Repayment Program (SLRP) requires sites to be nonprofit and use a sliding fee scale for patients in households at or below 200 percent of the current federal poverty level. As part of the loan repayment application, a *Site Agreement*, completed by an official of the practice site, must be included.

For purposes of the Ohio Physician Loan Repayment Program, Free Clinics are defined as:

“A nonprofit organization exempt from federal income taxation under section 501(c)(3) of the Internal Revenue Code, or a program component of a nonprofit organization, to which both of the following apply:

- (a) Its primary mission is to provide health care services for free or for a minimal administrative fee to individuals with limited resources.
- (b) It facilitates the delivery of health care services through the use of volunteer health care professionals and voluntary care networks (in addition to any paid staff).”

Sites must assure that those selected for loan repayment work the appropriate number of hours and adhere to program requirements. In addition, the practice sites must agree to complete semi-annual reports providing data on patient and patient visits by payer source.

5. What are the loan repayment benefits?

Loan repayment programs enable a health professional to work in an underserved community while receiving assistance with health professional training debt. Selected full-time applicants may receive up to \$25,000 per year for an initial two-year contract. Participants who retain eligibility and wish to continue with the program may receive up to \$35,000 in years three and four. Part-time participants may receive up to half of the full-time amounts. Payments are non-taxable.

6. How long is the loan repayment commitment?

The first contract is for two years. Those continuing in their practice, and who meet contractual obligations, may renew the contract for up to two additional one-year terms. Thus, the minimum commitment is for two years and the maximum participation is four years.

7. What happens if I receive loan repayment but then change my mind or relocate before the contract ends?

A failure to complete the terms of the contract results in the physician reimbursing the State of Ohio a sum equal to \$7,500 for each month remaining in the length of the contract, plus interest, or other amount as stipulated in the contract.

If a participant in OPLRP must leave the practice site due to unavoidable and unforeseen circumstances, the Ohio Department of Health (ODH) will work with the physician to find a similar practice site in Ohio if ODH is notified promptly of the need for relocation. Physicians in OPLRP may not initiate transfers without the expressed approval of their existing site and ODH. Doing so may be considered a breach of contract.

8. How are loan payments made?

Payments are made to the loan repayment participants. Participants submit an *Invoice for Payment* to ODH to generate payments. Within 45 days after receiving the payment, loan repayment participants must complete and submit to the Ohio Department of Health the *Payment Verification*, along with required loan balance statements. This confirms that the payments received from ODH were applied toward the outstanding qualifying loans.

9. When are payments made?

The first payment is usually made within the third or fourth month of the contract. Subsequent payment, if applicable, is made approximately nine to 12 months later. ODH cannot issue payment until the participating physician submits the *Invoice for Payment*.

10. Are there other obligations by the physician or the site?

Semi-Annual Patient Activity Reports, providing the number of patients and patient visits by payer type (Private Insurance, Medicaid, Medicare, Sliding Fee Scale Discount, Self-Pay Full Fee, No Payment, and Other), are required. Numbers are reported for the site and for the participating physician.

Changes or additions to practice sites must receive prior approval from ODH. Both the physician and site must contact ODH immediately to discuss any desired changes in practice sites.

11. When are the applicants notified of award decisions?

Selected applicants are informed approximately ten to twelve weeks after the application cycle closes. Those not receiving loan repayment are informed after all decisions about funding have been made and the selected applicants have the opportunity to accept or decline the contract.

12. What is contained in the loan repayment contract offered to those selected to receive an award?

Loan repayment contracts are based on standard language used by ODH, but also contain provisions specific to the OPLRP. Contracts outline the obligations of the practitioner receiving a loan repayment award and the obligations of ODH. Included among those obligations are the practice site name and address, definitions, minimum hours per week, reporting, contract beginning and ending dates, amount of loan repayment, physician accountability and certifications, contract default provisions, and contract termination and/or waiver of obligations.

13. Is an applicant who currently receives loan repayment from the National Health Service Corps (NHSC) eligible to apply?

Applicants must have no current commitments to the National Health Service Corps or certain other state or federal loan programs at the time the state's loan repayment contract would begin, if selected. Applicants may apply to both programs, but cannot accept contract offers of loan repayment from both programs.

14. If I receive loan repayment from the OPLRP, can I then apply to the NHSC if outstanding loans still remain?

Yes, you can apply to the NHSC while under contract with OPLRP. Your OPLRP obligation must be complete before any NHSC obligation begins.

15. Why do applicants need to complete a W-9 and State Vendor Information form?

Selected physicians must be registered in the State's Vendor File in order for a loan repayment contract to be offered and payment to be issued. Completing these forms during the application process ensures adequate time for approval and entry into the Vendor File.