



# Oregon Partnership State Loan Repayment Program (SLRP)

## FAQs

### **What is the Oregon Partnership State Loan Repayment Program (SLRP)?**

The SLRP is a loan repayment program that, in exchange for a service obligation, offers loan repayment to primary care providers working at a SLRP approved practice site.

### **What health professions are eligible for SLRP?**

Eligible professions for SLRP include:

- Allopathic or Osteopathic Physicians specializing in Family Medicine, General Pediatrics, General Internal Medicine, Gerontology, General psychiatry or Obstetrics/Gynecology
- Primary Care Nurse Practitioners
- Primary Care Physician Assistants
- Certified Nurse-Midwives
- Dentists (DMD/DDS)
- Registered Dental Hygienist
- Licensed Mental Health or Behavioral Health Professionals: Clinical or Counseling Psychologists, Clinical Social Workers, Professional Counselors, Marriage and Family Therapists, or Psychiatric Nurse Specialists
- Registered Nurses
- Pharmacists
- Certified Alcohol Drug Counselor IIIs (Master Degree required).

### **Please note:**

- Emergency Medicine is not an approved discipline for the SLRP. This includes providers who are providing primary care in the ER/ED and rounding on admitted patients.
- Providers must be providing primary care services in an outpatient ambulatory care setting at a SLRP approved practice site.

### **I work in an inpatient setting, am I eligible to apply?**

Clinicians who are employed in an inpatient setting in a full-time capacity are not eligible for an award.

### **What is a SLRP approved practice site?**

To be approved for SLRP a practice site must meet SLRP's criteria, have submitted a [Site Application](#) to the Office of Rural Health, and received confirmation of SLRP approval.

### **My practice site qualifies for National Health Service Corps (NHSC), does that mean it automatically qualifies for SLRP?**

While the NHSC and SLRP share many of the same elements, they are separate programs with separate requirements and a separate application process. More information on the NHSC site application can be found online [here](#).

### **How is SLRP funded in Oregon?**

SLRP is funded by a grant received from the Bureau of Health Workforce (BHW) in the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS). These funds support half of a provider's loan repayment award. The other half of the award is contributed by the provider's practice site. The practice site must also contribute a 10% administrative fee on the total amount of the award.



## **My practice site would like to participate in SLRP. What elements must a practice site have in place before submitting a Site Application?**

To be considered for SLRP a practice site must:

- Be a non-profit (public or private); and
- Be located in a Health Professional Shortage Area (HPSA); and
- Be willing to provide 50% of the total loan repayment award plus a 10% administrative fee; and
- Provide outpatient, ambulatory, primary medical, mental and behavioral, and/or dental services; and
- Ensure access to ancillary, inpatient, and specialty referrals; and
- Provide services on a free or reduced fee schedule basis to individuals at or below 200% of the federal poverty level and post signage advertising this statement (in the waiting room and online if applicable); and
- Accept patients covered by Medicare, Medicaid, and the Children's Health Insurance Program (CHIP); and
- Agree not to discriminate in the provision of services to individuals based on their ability to pay, race, color, sex, national origin, disability, religion, or sexual orientation; and
- Use a clinician credentialing process including reference review, licensure verification, and a query of the National Practitioner Data Bank (NPDB); and
- Agree not to reduce a clinician's salary due to SLRP support; and
- Have general community support for the assignment of SLRP awardees; and
- Provide sound fiscal management.

For questions regarding site eligibility contact [ruralworkforce@ohsu.edu](mailto:ruralworkforce@ohsu.edu)

## **How are SLRP awards calculated?**

Full time providers may receive up to a total of 50% of their qualifying educational debt, up at a maximum of \$35,000 per obligation year, for an initial two year obligation. Part time providers may receive up to a total of 50% of their qualifying educational debt, up at a maximum of \$17,500 per obligation year, for an initial four year obligation.

A provider's practice site must provide matching award funds, plus a 10% administrative fee on the provider's total award amount. In the event a provider's practice site is unable to provide matching funds at the level the participant is awarded, the practice site and participant may mutually agree to lower the total award amount to a level that would allow the practice site contribute.

## **Do providers have to be a U.S. citizen to apply for SLRP?**

Providers applying to SLRP must be a U.S. citizen (either U.S. born or naturalized) or U.S. National.

## **Can providers participate in any other loan repayment programs while serving in SLRP?**

No, providers can only be under one service obligation (program) at a time. Participating in two programs at once, also known as "double dipping, will put you in violation of your SLRP contract. Other programs include, but are not limited to, the National Health Service Corps (NHSC), Nurse Corps, Oregon Partnership State Loan Repayment (SLRP), and employer sponsored funds and programs.

## **My employer requires me to pay back my bonus if I leave the practice, is that considered a service obligation?**

Employer sponsored funds and programs including bonuses, relocation allowances, or other funds that must be paid back in full in the event that a provider leaves the site before a set date are considered service obligations. Bonuses, relocation allowances, and other employer sponsored funds that have a prorated payback clause are not considered service obligations.



**Must providers be licensed to apply for the SLRP?**

Yes. Providers must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable).

**Can providers apply for more than one scholarship or loan repayment program at a time?**

Providers may apply, if qualified, for as many scholarship or loan repayment programs as available. However, providers may not accept more than one award for or sign a contract for more than one service obligation simultaneously. Providers must complete one service obligation at a time.

**Do all applicants of the SLRP receive a loan repayment award?**

Applications are accepted and reviewed, in order, on a first come first serve basis (when cycle is open). Qualified applicants, who submit a completed application with all required documentation, who are practicing at a qualified site, will be awarded in order of when their application was received. Applications deemed incomplete will not be reviewed until all required documentation is provided. Incomplete applications will lose their place in line, and will only join the queue when all required documentation has been provided. Awards will be made until all funding has been exhausted. Providers are encouraged to review the SLRP eligibility criteria for applicants and sites prior to submitting an application.

**How many providers are awarded each cycle for the SLRP?**

Each SLRP application cycle is unique, and the number of applicants awarded depends on the number of applications received as well as the availability of funding.

**I am currently working at a qualified practice site. If awarded will I get "credit" for the time spent at my site before my SLRP contract effective date?**

No. Your SLRP obligation beginning and end dates will be clearly listed on the contract. You will not receive "credit" for time served outside of those dates.

**Is the Public Service Loan Forgiveness Program considered a service obligation (making the provider ineligible for SLRP)?**

No. The [Public Loan Forgiveness Program](#) is not a service obligation. Thus, providers participating in it are eligible for the SLRP.

**What is a "qualifying educational loan? What type of loan documentation is required?**

Please see our [Loan Repayment FAQs](#) for information on qualifying loans and required documentation.

**If chosen for an award, will funds be paid directly to my loan provider?**

No, funds will be disbursed to you directly. Your first disbursement will be in the form of a check, then direct deposits to your bank account after that. You will be required to provide documentation that the full amount of that disbursement was applied to your qualified educational loans before your next disbursement is issued.

**If funds are paid to me directly, will I be liable for taxes?**

No. Loan repayment and forgiveness programs administered by the Oregon Office of Rural Health are tax free.

**Is emergency medicine as an approved discipline for the SLRP?**

No. Emergency medicine is not an approved discipline for the SLRP.



### **What does the SLRP consider “full-time & part-time”**

For the purposes of SLRP:

- Full-time is defined as working at least 40 hours per week, providing at least 32 hours of direct patient care, for a minimum of 45 weeks each year.
- Full-time is defined as working at least 20 hours per week, providing at least 16 hours of direct patient care, for a minimum of 45 weeks each year.

Patient charting is a component of offering direct patient care, but many other activities are not.

### **How will I know if I have been awarded?**

All applicants who have been awarded will be contacted via email with an official award letter and Service agreement for review, completion, and signature.

### **What happens if a SLRP awardee is unable to fulfill the terms of their contractual obligation and complete their service obligation?**

If an awardee breaches their SLRP obligation, they will be responsible for repaying an amount equal to the sum of the following (see 42 U.S.C. § 254o(c)(1)):

- A. The amounts paid to the participant for any period not served;
- B. The number of months not served, multiplied by \$7,500; and
- C. Interest on (A) and (B).

If the amount resulting from the above formula equals less than \$31,000, then the defaulter owes \$31,000. The amount owed is due to be paid within one year of breach.

### **I am in a management role, am I eligible to apply?**

Time spent on management activities, including the duties of a Medical Director, is considered to be an administrative activity. Applicants serving in such a capacity should keep in mind that they cannot exceed more than 8 hours per week of administrative and/or management time (4 hours in the case of half-time participants).

### **I am employed at an approved practice site but I am in a probationary period, am I eligible to apply?**

SLRP requires that a provider be a regular status employee, free of any probationary periods. If you are in a probationary period you will be eligible to apply once you have fully completed your probationary period.

### **If awarded, can I still take advantage of the Rural Practitioner Tax Credit?**

Yes, you may take advantage of [Rural Practitioner Tax Credit](#) as it is not considered a service commitment.

### **If awarded, can I still take advantage of the Rural Medical Practitioners Insurance Subsidy Program?**

Yes, you may take advantage of the [Rural Medical Practitioners Insurance Subsidy Program](#) as it is not considered a service commitment.

### **If awarded, can I still take advantage of the Public Service Loan Forgiveness Program?**

Yes, you may take advantage of the [Public Service Loan Forgiveness Program](#) is not considered a service commitment.

### **Who should I contact if I have questions about SLRP?**

For additional information please contact the Oregon Office of Rural Health at [ruralworkforce@ohsu.edu](mailto:ruralworkforce@ohsu.edu), or 503-494-4450.