

## Idaho State Loan Repayment Program (SLRP)

### **Q: What is the Idaho State Loan Repayment Program (SLRP)?**

**A:** SLRP is a multi-discipline, state-based loan repayment program for practitioners working for a nonprofit or public entity located in federally-designated Health Professional Shortage Areas. The loan repayment is provided through a federal grant and every award must be matched \$1 to \$1 with funds provided by the practitioner's employer. Participating sites must implement a sliding fee scale for low income and uninsured patients and accept Medicare and Medicaid. Loan repayment awards can range from \$2,500-\$25,000 per year. A two-year service obligation for full-time practitioners and four-year service obligation for part-time practitioners is **required** and sites must submit bi-annual reports during the funding period. Participants currently receiving loan repayment and fulfilling a service obligation are **not** eligible.

### **Q: How many hours of services are required?**

**A:** "Full-time" service is defined as a minimum of 40 hours per week for a minimum 45 weeks per year. "Part-time" service is defined as a minimum of 20 hours per week and not to exceed 39 hours per week for a minimum 45 weeks per year.

### **Q: How do practitioners and sites apply for SLRP?**

**A:** The dual application process requires the submission of an application by the healthcare employment site and the practitioner seeking the loan repayment award. The employment site must be a public or nonprofit entity, implement a sliding fee scale for low income and uninsured patients, accept Medicare and Medicaid, and assure the availability of \$1 to \$1 matching funds. The practitioner full-time must agree to a two-year service obligation and a four-year service obligation for a part-time practitioner, submit proof of medical education debt, and agree to repayment provisions, if the service obligation is not completed.

### **Q: What type of facilities can participate in Idaho's SLRP?**

**A:** Eligible facilities must be public or nonprofit entities located in federally-designated Health Professional Shortage Areas and include the following:

- Community and Migrant Health Centers
- Federally Qualified Health Centers and Look-a-Likes
- Certified Rural Health Clinics
- Critical Access Hospitals (with affiliated outpatient clinic)
- State and Federal Prisons
- Community Outpatient Clinics
- Long-Term Care Facilities
- State or County Health Department Clinics
- State Mental Health Facilities
- Community Mental Health Facilities
- Indian Health Service Practice Sites
- Tribal/638 Health Clinics

**Q: What disciplines are eligible to apply and what is the award amount?**

**A:** Eligible primary care, mental health, and dental health disciplines are defined in the table below. The award amount varies based on the employer matching contribution. Eligible sites providing the match can request any level within the minimum and maximum range.

Primary Care	Mental Health	Dental Health
Family Practice*	MD*	DD
OB/GYN*	DO*	PD
Pediatrician*	Psychiatrist *	RDH
Internal Medicine*	Psychologist	
NP	NP	
PA	PA	
RN	RN	
CNM	LCSW	
PharmD	Psych. Nurse Specialist	
	Marriage and Family Therapists	
	Licensed Professional Counselor (LPC)	

\* indicates high priority

**SLRP Funding Levels**

<p><b>Part-time:</b> participants must work a minimum of 20 hours per week and a maximum of 39 hours per week for at least 45 weeks per year. <b>Four year service obligation is required.</b></p> <p><b>Full-time:</b> participants must work 40 hours per week for at least 45 weeks per year. <b>Two year service obligation is required.</b></p>		
Federal SLRP Award Per Year	Practice Site \$1:\$1 Match Per Year	Total Loan Repayment Two Years
\$2,500-\$12,500	\$2,500-\$12,500	\$10,000-\$50,000

**Q: When is the application period?**

**A:** The SLRP application cycle for sites and practitioners is ongoing, and will remain open until all federal funds are exhausted. Visit [www.ruralhealth.dhw.idaho.gov](http://www.ruralhealth.dhw.idaho.gov) for information and an application.

**Q: How are loan repayments made to successful recipients?**

**A:** Awards will be established under subgrant with the practitioner and an MOU with the participating employer providing the match. Payments are made to the clinician in annual installments. SLRP and employer match funds must be applied to qualifying medical education debt in full, lump sum payments.

**Q: What are Idaho’s SLRP monitoring and reporting requirements?**

**A:** The Idaho BRH-PC will conduct site visits with 100% of SLRP recipients during the service obligation period. During the site visit, BRH-PC staff will review the loan repayment participant reports, practice site policies, and service obligation dates to ensure the site and participant(s) are meeting SLRP’s on-going eligibility requirements.

The Idaho BRH-PC will also require program sites and participants to complete six month service site monitoring reports; which will be utilized to ensure sites and participants are in compliance with SLRP

policies and guidelines. The service site monitoring reports are required annually in January and July during the service obligation period. This report requires demographic and discipline data to ensure site validity and continued eligibility.

**Q: Does Idaho's SLRP pay for undergraduate loans?**

**A:** A qualified education loan eligible for repayment means a government, commercial, or foundation loan for actual costs paid for tuition, reasonable education expenses, and reasonable living expenses related to the graduate or undergraduate education of a healthcare professional.

**Q: What are the selection criteria?**

**A:** The dual application process requires the submission of an application by the healthcare employment site and the practitioner seeking the loan repayment award. The BRH-PC will review all applications for eligibility and program requirements. Practitioner funding priorities during the federal grant cycle include primary care physicians and psychiatrists. Site funding priorities include Critical Access Hospitals and State Mental Hospitals. Final review and decision-making will be made by the Idaho State Loan Repayment Program Sub-Committee.

**Q: What is the service obligation?**

**A:** SLRP participants are **required** to complete a **service obligation**, depending on the practitioners' employment level. **Full-time practitioners** are required to fulfill a **two-year** service obligation, and **part-time practitioners** are required to fulfill a **four-year** service obligation. There are substantial default provisions for breach of service.

**Q: What if I cannot complete my service obligation?**

**A:** SLRP participants are in default if they do not complete their service obligation at an approved site in accordance with their SLRP contract, or otherwise fail to comply with the terms of the contract. A SLRP recipient experiencing extenuating circumstances requiring absences that exceed seven weeks per service year are required to request a suspension of service to avoid default. A written suspension of service request must be submitted to the BRH-PC by the recipient with the required documentation. Allowable suspensions of service include:

- military training
- military deployment
- close of business
- medical leave

Each request must include:

- Reason for suspension of service request
- Expected date of return
- Employer letter of support
- Medical justification
- Letter of deployment or activation

The Idaho BRH-PC will provide a recommendation for each suspension of service request to the Idaho State Loan Repayment Program Sub-Committee. This board will determine a final decision for each request and notify the SLRP participant and site.

If a participant fails to complete their service obligation the BRH-PC will implement the breach of contract policy. This policy requires recipients to reimburse the BRH-PC for the remainder of the service obligation and includes the following contract provisions:

- (A) The amount 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).

**Q: Are SLRP payments from IDHW and matching funds from the employer subject to state and federal taxes?**

**A:** No. Funds for loan repayment in this program are currently not state or federally taxed. The Patient Protection and Affordable Care Act (PPACA) amended the tax code in 2008 to eliminate taxes on this federal program. The employer match is considered the state payment and non-taxable. We advise clinicians and organizations to consult a tax attorney for questions and clarification.

**Q: Can employers providing matching funds reduce the clinician's salary by the amount of the match?**

**A:** No. Employers cannot reduce the salary of SLRP clinicians because they receive or have received benefits under the SLRP program.

**Q: Are there additional loan forgiveness programs in Idaho?**

**A:** Yes. For additional opportunities, please see: [www.ruralhealth.dhw.idaho.gov](http://www.ruralhealth.dhw.idaho.gov).

**Q: Who can I contact for more information?**

**A:** Bureau of Rural Health & Primary Care

Phone: (208) 334-0669

Email: [RuralHealth@dhw.idaho.gov](mailto:RuralHealth@dhw.idaho.gov)

