Getting the Most from Federal & State Loan Repayment Programs: Guidance for Practitioners and Practice Sites

Head for the Hills
SWVA GMIC Annual Conference
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HPSA Designations & GIS Manager

Professional Shortage Areas

Health Professional Shortage Areas (HPSAs)

Intended to identify areas with workforce shortages.

Guide placement of professional recruitment & training resources.

Recruitment & Retention Programs

Physician Loan Repayment

Health Centers
J-1 Visa Program
National Health Service Corps

Medicare Bonus Pay

Virginia State Loan Repayment

Loan Repayment

>25 more
Structure

- There are three categories of HPSAs based on health discipline:
  1. primary medical care
  2. dental
  3. mental health

- For each discipline category, there are three types of HPSAs
  1. geographic area
  2. population group
  3. facility

- Medically Underserved Areas/Populations
  1. similar to Primary Care HPSAs
  2. but different
  3. Designed for a program that no longer exists, but used for CHC eligibility

More HPSA Maps: [http://www.vdh.state.va.us/omhhe/primarycare/shortagedesignations/index.htm](http://www.vdh.state.va.us/omhhe/primarycare/shortagedesignations/index.htm)

Virginia Primary Care Professional * Shortage Areas (HPSA) **

Area HPSAs

<table>
<thead>
<tr>
<th>Geographic HPSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Based on population in a Rational Service Area</td>
</tr>
<tr>
<td>- Residents per provider</td>
</tr>
<tr>
<td>- Primary Care: Over 3,000</td>
</tr>
<tr>
<td>- Dental: Over 4,000</td>
</tr>
<tr>
<td>- Mental: Over 30,000 (Psychiatrists)</td>
</tr>
<tr>
<td>- High Needs Option</td>
</tr>
<tr>
<td>- e.g., Infant mortality greater than 10/1,000 live births</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Population HPSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Based on part of population in a Rational Service Area</td>
</tr>
<tr>
<td>- Types of Population</td>
</tr>
<tr>
<td>- Low income</td>
</tr>
<tr>
<td>- Migrant/Seasonal Farmworker</td>
</tr>
<tr>
<td>- Homeless</td>
</tr>
<tr>
<td>- Medicaid Eligible</td>
</tr>
<tr>
<td>- Native American</td>
</tr>
</tbody>
</table>
Facility HPSAs

- Auto-HPSAs
  - Rural Health Clinics
  - FQHCs
  - FQHC Look-A-Likes
- Other HPSAs
  - Federal/State Prison
  - State Mental Health Hospitals
  - Other Public/Non-Profit Facilities
- Can use area or facility score

Programs Using Shortage Designations

<table>
<thead>
<tr>
<th>Shortage Designation Option</th>
<th>National Health Service Corps</th>
<th>Federally Qualified Health Center Program</th>
<th>NHQHCHC Medicare Payment</th>
<th>CMS Rural Health Clinic Program</th>
<th>J-1 Visa Waiver</th>
<th>5% SHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care HPSA</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Dental Care HPSA</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental Health HPSA</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geographic HPSA</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population HPSA</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facility HPSA</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exceptional HPSA</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medically Underserved Areas</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medically Underserved Population</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Governor's Certified Shortage Area</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

National Primary Care HPSAs
Physician Loan Repayment

National Health Service Corps LRP

NHSC LRP Participants

NHSC Sites

Virginia SLRP

Eligibility

- US citizen or national
- Currently work, or applying to work, at an NHSC-approved site
- Have unpaid student debt (gov’t or commercial) for tuition, reasonable education expenses, and reasonable living expenses, segregated from other debt.
- License to practice in the state where the employing NHSC-site is located.
Primary Care HPSA

• Eligible Providers
  – Physicians (MD or DO)
  – Primary Care Nurse Practitioner
  – Certified Nurse-Midwife
  – Physician Assistant

• Eligible Specialties
  – Family Medicine
  – Internal Medicine
  – Pediatrics
  – OB/GYN
  – Geriatrics
  – Mental Health

Mental Health HPSA

• Eligible Providers
  – Psychiatrist
  – Clinical Psychologist
  – Licensed Clinical Social Worker
  – Psychiatric Nurse Specialist
  – Marriage & Family Therapist
  – Licensed Professional Counselor

Dental Health HPSA

• Eligible Providers
  – Family/General Dentist
  – Geriatric Dentist
  – Pediatric Dentist
  – Dental Hygienist
**NHSC LRP Participants**

**Program Benefits**

Based on HPSA Score & Work Schedule
Participants may re-apply after 2-year service obligation

<table>
<thead>
<tr>
<th>HPSA Score</th>
<th>2-Years, full-time</th>
<th>2-Years half-time</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 or higher</td>
<td>Up to $50,000</td>
<td>Up to $25,000</td>
</tr>
<tr>
<td>13 or lower</td>
<td>Up to $30,000</td>
<td>Up to $15,000</td>
</tr>
</tbody>
</table>

Program is competitive—very competitive

**How to Apply**

1. Review NHSC LRP Application & Guidelines
   a) [http://www.nhsc.hrsa.gov/loanrepayment/loanrepaymentprogram.html](http://www.nhsc.hrsa.gov/loanrepayment/loanrepaymentprogram.html)

2. Find a job at an NHSC site, or check your current job
   a) [http://nhscjobs.hrsa.gov](http://nhscjobs.hrsa.gov)

3. Apply during application window (Jan 2016)
   a) [http://www.nhsc.hrsa.gov/loanrepayment/howtoapply.html](http://www.nhsc.hrsa.gov/loanrepayment/howtoapply.html)
Current Sites

Virtual NHSC Job Fair
Oct. 20, 6:45-10:00PM
http://nhsc.hrsa.gov/corpsexperience/virtualjobfair/

NHSC Sites

Eligibility

- Located in a federally designated HPSA.
- See all patients regardless of ability to pay.
- Provide services on a discount (sliding scale) fee schedule.
- Accept Medicare, Medicaid & CHIP/FAMIS.
- Not discriminate on provision of services.
- Document sound fiscal management.
- Pay a competitive salary & benefits, and malpractice package.

Eligible Site Types

- Federally Qualified Health Centers
- FQHC Look-Alikes
- Correctional/Detention Facilities
- Certified Rural Health Clinics
- Critical Access Hospitals
- Community Mental Health Centers
- State or County Health Departments
- Community Outpatient Facilities
- Private Practices
- School-based Clinics
- Mobile Units/Clinics
- Free Clinics
How to Apply

1. Determine HPSA Status
   a) http://datawarehouse.hrsa.gov/tools/analyzers/hpsafind.aspx
   b) A good time to contact Va. Primary Care Office (me)

2. Review site application checklist
   a) http://nhsc.hrsa.gov/sites/becomenhscapprovedsite/

3. Apply during application window (March 2016)
   a) http://nhsc.hrsa.gov/sites/requireddocumentation/index.html

Participant Eligibility

- US citizen or national
- Va residency is NOT required, but travel distance must be 2 hrs or less each way.
- Currently work, or applying to work full-time at an approved site.
- Have unpaid student debt (gov’t or commercial) for tuition, reasonable education expenses, and reasonable living expenses, segregated from other debt.
- License to practice in Va.
Eligible Site Types

- NHSC Sites &
  - The following sites located in a HPSA:
  - Long-term care facilities.
  - State Mental Health Facilities.
  - Critical Access Hospitals with a qualifying outpatient clinic.
  - Public or non-profit solo or group private practices.

Program Benefits

Based on HPSA Score & Work Schedule
Participants may re-apply after 2-year service obligation

<table>
<thead>
<tr>
<th>Year &amp; Type</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st &amp; 2nd Years</td>
<td>Up to $50,000</td>
</tr>
<tr>
<td>(Combined Service Obligation)</td>
<td>Each year.</td>
</tr>
<tr>
<td>3rd &amp; 4th Years</td>
<td>Up to $20,000</td>
</tr>
<tr>
<td>(Individually)</td>
<td>Each year.</td>
</tr>
<tr>
<td>Total</td>
<td>$140,000 Max</td>
</tr>
</tbody>
</table>

Taxable income
1. Determine HPSA Status
   a)  http://datawarehouse.hrsa.gov/tools/analyzers/hpsafind.aspx
   b) A good time to contact Va. Primary Care Office (me)

2. Review Virginia SLRP Program
   a)  http://www.vdh.virginia.gov/OMHHE/primarycare/incentives/loanrepayment/slrp-overview.htm

3. Apply during application window (Jan 2016)
   a)  Contact: oliveje.burroughs@vdh.virginia.gov

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Take home

• The interaction between HPSA designations & Loan Programs is complex.
• Sites should look into Facility HPSA designations & NHSC Site Applications.
• Physicians may apply for NHSC and/or Virginia State LRPs.
• All interested parties should contact the Virginia Primary Care Office.

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Thank you!!

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http://www.vdh.virginia.gov/healthpolicy/primarycare/

Additional Contacts:

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