Iowa PRIMECARRE Loan Repayment Program

Program Summary

The Primary Care Recruitment and Retention Endeavor (PRIMECARRE) was authorized by the Iowa Legislature in 1994 to support local efforts to recruit and retain qualified healthcare practitioners to provide primary care services in Iowa. As a PRIMECARRE program, the Loan Repayment Program provides grants to primary care physicians, dentists, mental health providers, and other health professionals to assist in their repayment of educational loans.

Program Requirements

Health professionals must meet the following criteria:

- ☑ U.S. citizenship
- ☑ Full-time or part-time employment with a public or non-profit facility located in a federally-designated health professional shortage area (HPSA) for a minimum two-year contract period.
  - Primary care providers must practice in a primary care HPSA, dental providers in a dental HPSA, and mental health professionals in a mental HPSA. Visit http://hpsafind.hrsa.gov/ to determine whether a specific location or facility is a designated HPSA.
  - Individuals are responsible for securing employment prior to application. Visit www.3rnet.org to view job opportunities.
- ☑ Education-related debt
- ☑ No unfulfilled practice obligation to a federal, state or local government, employer, or other entity
- ☑ Certified or licensed in Iowa (by the start date of the loan repayment contract) to practice as a:
  - Primary care physician (family medicine, general practitioner, general internal medicine, general pediatrics, obstetrics and gynecology, general psychiatry)
  - Dentist
  - Dental hygienist
  - Physician assistant
  - Nurse practitioner
  - Certified nurse midwife
  - Clinical psychologist
  - Clinical social worker (LISW)
  - Psychiatric nurse specialist
  - Mental health counselor
  - Marriage and family therapist

Application and Award Process

A Request for Proposal (RFP) is posted each fall on the Iowa Department of Public Health website, with additional application periods scheduled if unallocated funds become available. The application, selection, and award process takes approximately three months. Candidate selection is based on a ranking of community need (e.g. HPSA score, metropolitan vs. non-rural designation, poverty rate); the applicant's history of debt assistance; and the applicant's evidence of community commitment and personal experience in rural settings.

For successful applicants, the full award must be used in repayment of educational loans. The Iowa College Student Aid Commission acts as liaison in the award distribution and loan repayment verification process. Payment for the first year of the two-year contract is issued at the beginning of the first year of service. The majority of the second year funds are issued at the beginning of the second year of service, with the final five percent released upon completion of the contract. Grants are exempt from federal and state income taxes. Default on the contract carries a repayment fee calculated at twice the original grant received.

Loan Repayment Awards

Up to $50,000 per year is available for full-time eligible applicants and up to $25,000 per year is available for part-time eligible applicants. Award amounts may vary based on available federal allocations and state matching funds and applicant scores.

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