

BUREAU OF HEALTH CARE ACCESS

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 medical professionals to assist in their repayment of educational loans. The number of grants awarded depends upon federal allocations and state matching funds.

Practice Site Requirements

Applicants must provide full-time primary healthcare clinical services in a **public or non-profit** entity located in a federally-designated health professional shortage area (HPSA) for a two-year 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 the HPSA look-up provided by the Health Resources and Services Administration (HRSA) at <http://hpsafind.hrsa.gov/> to find out whether a specific location or facility is a designated HPSA.) Individuals are responsible for securing employment prior to application. Visit the Iowa page at www.3rnet.org to view job opportunities. Not all sites qualify for loan repayment grants. An applicant must have an employment contract; however, the loan repayment contract period will not automatically coincide with the dates covered by the applicant's employment contract.

Applicant Eligibility

Health professionals must meet the following criteria:

- ✓ U.S. citizenship
- ✓ employment with a public or non-profit facility located in a HPSA for a minimum two-year contract period
- ✓ medical education-related debts
- ✓ no unfulfilled practice obligation to a federal, state or local government or other entity
- ✓ certification or license in Iowa 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
 - psychiatric nurse specialist
 - mental health counselor
 - marriage and family therapist

Application and Award Process

In July of each year, application packets are available to qualified medical professionals, 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 as identified by the HPSA score and the poverty rate in county of employment, and the applicant's evidence of community commitment, personal experience in rural settings, and documentation of financial need.

For successful applicants, payment for the first year of the two-year contract is issued approximately one year after the start of the contract on January 1st. Second year funds are released upon completion of the contract. The full award must be used in repayment of educational loans. **Grants are exempt from federal and state income taxes. Default on the contract carries a repayment fee calculated at twice the original grant received.** The Iowa College Student Aid Commission acts as liaison in the award distribution and loan repayment verification process.

Loan Repayment Awards

Up to \$30,000 per year for:

Physicians
Psychiatrists
Clinical Psychologists

Up to \$20,000 per year for:

Dentists

Up to \$15,000 per year for:

Physician assistants
Registered nurse practitioners
Certified nurse midwives
Dental hygienists
Clinical social workers
Psychiatric nurse specialists
Mental health counselors
Marriage and family therapists

For more information, please contact:

Erin Drinnin

Bureau of Health Care Access

Iowa Department of Public Health

321 E. 12th Street, Des Moines, IA 50319

Phone: (515) 281-3166 or (800) 308-5986 or fax: (515) 242-6384

e-mail: edrinnin@idph.state.ia.us