

Addendum #1 to RFA 67-56

Pennsylvania Primary Care Loan Repayment Program

This addendum is to provide answers to all questions per the RFA Potential Applicant letter.



**Questions and Answers  
To  
RFA #67-56  
Pennsylvania Primary Care Loan Repayment Program (LRP)**

**Service Commitment**

- Q1:** I was wondering if there was an option for full time employment but only partial payment? For an example, I have 5,000 in loan debt, do you offer a shorter commitment time such as a 6 months or 1 year?
- A1:** The service commitment for all Grant Agreements resulting from this application will have a term of July 1, 2016 through June 30, 2018. No adjustments can be made to the service commitment period. (See RFA 67-56, Paragraph A.1.a, Service Commitment, page 2)
- Q2:** I noticed that the LRP states that the grant agreement term is July 1, 2016-June 30th, 2018. I began working full time at the end of August so just to verify, this means I would not be eligible to apply until 2018?
- A2:** You will not be able to apply under RFA 67-56 because you were not practicing at an LRP-approved site as of July 1, 2016. All Grant Agreements resulting from RFA 67-56 will contain a service commitment period of July 1, 2016 through June 30, 2018. No adjustments can be made to the service commitment period. A practitioner is eligible to apply to the LRP under an RFA that includes a Grant Agreement term that covers the time he or she is practicing at an LRP-approved site. (See RFA 67-57, Paragraph A.1.a, Service Commitment, pages 2 & 3)
- Q3:** I am a primary care physician who began working at an approved practice site on July 18, 2016. If I meet all other eligibility criteria, am I eligible to apply for the Loan Repayment Program, or do I need to wait until a future cycle as my current position had not yet started on July 1, 2016?
- A3:** See Answer 2 above.
- Q4:** I am currently part-time (28 hours/week) at an approved site, and have been employed there for almost 3 years. I am considering going back full-time (40 hours/week). If I were to go back full time, could I apply for the full-time status loan-repayment? Or not, since the full time status hadn't started by July 1, 2016?
- A4:** You cannot apply for a full-time service commitment. Full-time participation is contingent upon continuous, full-time practice for the period of July 1, 2016 through June 30, 2018. (See RFA 67-56, Paragraph A.1.a.1, Service Commitment, page 3)

- Q5:** I am usually full time as a pediatrician, though between Sept 2016 and Dec 2016 I am working part time. Do I need to apply as a part time applicant? or can I apply as a full time applicant?
- A5:** LRP participation is contingent upon continuous practice at the required number of hours that are defined for a full-time or half-time service commitment for the period of July 1, 2016 through June 30, 2018. Full-time practice is defined as not less than 40 hours per week, 48 weeks per year, with a minimum of 32 hours spent providing direct patient care. Half-time practice is defined as a minimum of 20 hours per week (not to exceed 39 hours per week), 48 weeks per year, with a minimum of 16 hours spent providing direct patient care. Half-time service commitments are not available to practitioners who are employed full-time. (See RFA 67-56, Paragraph A.1.a, Service Commitment, pages 2 – 4)
- Q6:** What equivalent of FTE meets the criteria for full and half time 2 year contracts?
- A6:** A full-time service commitment is defined as not less than 40 hours per week with a minimum of 32 hours spent providing direct patient care. A half-time service commitment is defined as a minimum of 20 hours per week, not to exceed 39 hours per week, with a minimum of 16 hours spent providing direct patient care. (See RFA 67-56, Paragraphs A.1.a.1&2, Service Commitment, pages 3 &4)
- Q7:** I completed my pediatrics residency on July 1, 2016. I had a job offer in place from the end of March 2016 to work at a recently designated site. While my position was in place and set, I did not officially start until August 1, 2016. I elected to take a month off for personal/family reasons. If I am willing to give an additional month of service at the end of the 2 year time commitment period to cover this month, am I still eligible to apply?
- A7:** To be eligible, an applicant must have provided primary health care services at an LRP-approved practice site since July 1, 2016. No adjustments can be made to the service commitment. (See RFA 67-56, Paragraph A.1.b.1.iv, Eligibility Requirements, page 4)
- Q8:** I started at my current position on 9/12/2016, does this disqualify me from applying for this cycle? I would be willing to agree to a 2 year commitment from that date.
- A8:** See Answer 7 above.
- Q9:** My question is concerning the Anticipated Grant Agreement Term July 1, 2016- June 30, 2018. My full time employment with my FQHC began August 29, 2016 due to my initial credentialing as a newly graduated dentist. Are these dates amendable in anyway or does this automatically preclude me from applying this year?
- A9:** See Answer 7 above.
- Q10:** I currently work servicing a low income population. I read that the Grant Agreement term is July 1, 2016 to June 30, 2018. I was hired on April 28, 2016 but since I was transferring from NJ to PA as an NP the licensing was taking long and I did not start physically working until July 20, 2016. However, I did attend a conference on June 22, 2016 as an employee. Will I still be able to apply for this Grant?

**A10:** See Answer 7 above.

### **Service Obligation**

**Q11:** Currently I am obligated to NHSC of which my official award date was June 14, 2016 for a two year period. When would I be able to apply for this State Loan Repayment and for what period of time?

**A11:** Having an outstanding service obligation makes an individual ineligible for participation in the LRP. You may apply to the LRP under an RFA where the service commitment period does not overlap another outstanding service obligation. (See RFA 67-56, Paragraph A.1.a, Service Commitment and Paragraph A.1.b.2.i, Eligibility Requirements, pages 2-5)

**Q12:** I am currently receiving loan repayment through NHSC for which my contract will be up Sept 23, 2017. Am I eligible to apply for the loan repayment this round, or would I have to wait until next year when my contract is completed?

**A12:** See Answer 11 above.

**Q13:** I am a physician and have been practicing at the the site for about 3 years now. To assist with loan repayment I am participating in the public health loan forgiveness program through the federal government. Does my participation preclude me from participating in the PA program.?

**A13:** No. Participating the Public Service Loan Forgiveness Program (PSLF) does not affect eligibility in the LRP because the PSLF does not include a service commitment to provide primary care healthcare in an underserved area. (See RFA 67-56, Paragraph A.1.b.2.i, Eligibility Requirements, page 5)

### **Eligible Disciplines**

**Q14:** I will graduate at the end of this fall term with a healthcare degree and a respiratory therapy degree. My doctor told me about PA loan repayment and I was wondering if respiratory and healthcare majors are eligible to apply?

**A14:** No. Respiratory therapists are not eligible for the LRP. The only primary medical care disciplines eligible for the LRP are physicians, physician assistants, certified registered nurse practitioners and certified nurse midwives. (See RFA 67-56, Paragraph A.1.c.1, Eligible Disciplines, pages 5 & 6)

**Q15:** Can a Licensed Social Workers (LSW) apply for the PA Primary Care Loan Repayment Program?

**A15:** No. Social Workers are not eligible to apply for loan repayment. (See RFA 67-56, Paragraph A.1.c.3, Eligible Disciplines, pages 7 & 8)

### **Qualifying Loans**

**Q16:** Is the Loan repayment program strictly only for educational loan?

**A16:** Yes. Grant funding is to be applied to outstanding educational loans applicable to the health professions degree attained for qualification for the LRP. (See RFA 67-56, Paragraph A.3.a, Qualifying Loans, page 11)

**Q17:** Is my credit union loan covered under the LRP? Is there a way I could find out before submitting an application if this loan is covered?

**A17:** To be considered for the LRP, documentation must clearly state that the loan is for qualifying educational purposes only. Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education do not qualify. Loan documentation can only be reviewed when submitted with a practitioner application. (See RFA 67-56, Paragraph A.3.a.1.iv, Qualifying Loans, pages 11 & 12)

**Q18:** Can providers apply for loan repayment when they already paid off their educational loan?

**A18:** No. Loans that have been repaid in full are considered non-qualifying educational expenses. (See RFA 67-56, Paragraph A.3.a.1.vi, Non-Qualifying Educational Expenses, page 12)

#### **Documentation and Verification of Loans**

**Q19:** I currently have a consolidation loan and was not clear on what should be included in the application. I listed the consolidation loan information. Should I also list each original loan that was included in the consolidation loan? If so, should those amounts be listed as \$0 (since they were paid by the consolidation loan), or should I include their original amounts? Thank you.

**A19:** Only loans that have a current balance should be listed in the practitioner application. If the loan is a consolidated loan, all original loan information must be included in the disbursement report. (See RFA 67-56, Paragraph C.2.g, Application Instructions - Loan Information, page 27)

#### **Practice Site Information**

**Q20:** From July 1, 2016 - July 1, 2018, I will be working at two separate locations with separate jobs that both qualify as federally designated health professional shortage areas. I am not taking any time off between job transitions. I would like to know if I still qualify to apply and if so, how to indicate on my application the two job sites.

**A20:** Employment at multiple practice sites will only be considered as long as all practice sites belong to the same parent organization and all are LRP-approved. (See RFA 67-56, Paragraph A.3.b, Practice Site Information, page 13)

**Q21:** I am looking at applying for the Loan Repayment. My question is whether or not I should apply for the Loan Repayment under my current employer or if I should apply under my future employer. I will be starting my position there March 6, 2017.

**A21:** See Answer 20 above.

## **Evaluation of Applications**

**Q22:** I am a family practitioner who has practiced in a qualified setting for a long time in PA. I still have medical student loans. I just heard about the PA loan repayment program in the last few months. Is it possible to apply for your loan repayment and receive it, based on the many qualifying years (that I can get documented and signed off by my employer) that I have ALREADY spent in PA serving the underserved?

**A22:** No. Prior experience is not considered in the evaluation of applications. (See RFA 67-56, Paragraph B.2, Evaluation of Applications, page 16)

## **Other**

**Q23:** I am writing to inquire if non-citizens with US Medical Education Loans are eligible for your loan repayment program.

**A23:** To be eligible for the LRP all applicants must be a U.S. citizen or a U.S. national. (See RFA 67-56, Paragraph A.1.b.1.i, Eligibility Requirements, page 4)

**Q24:** I am a 2nd year PA student. I was reading over your website in regards to the loan repayment program you offer and had a couple of questions. I am about a year out from graduation, would you recommend waiting until after I have already completed my degree to apply for the loan repayment program? If not, how soon should I apply? Will I be responsible for locating my own site to work at?

**A24:** To be eligible for the LRP, an applicant must meet discipline licensure requirements and be providing primary health care services at an LRP-approved practice site. The Department does not assist with placing practitioners in positions at approved practice sites; however, we collaborate with the Pennsylvania Primary Care Career Center ([www.paprimarycarecareers.org](http://www.paprimarycarecareers.org)) who does provide placement assistance. (See RFA 67-56, Paragraph A.1.b.1, Eligibility Requirements, page 4)

**Q25:** I currently live and work in New Jersey. If I were to get a job at a site in Pennsylvania that qualifies for the loan repayment program, but remain a New Jersey resident, could I apply for the PA Primary Care Loan Repayment Program? In general, does the repayment program require Pennsylvania residency?

**A25:** There is no requirement that an applicant has to be a Pennsylvania resident. However, priority will be given to applicants who are legal residents of Pennsylvania at the time of application. (See RFA 67-50, Paragraph B.2.a, Evaluation of Applications, page 16)

**Q26:** I have been living in Pennsylvania since 2006, however I still have a NY state drivers license as this is where I'm originally from. Would this be a barrier to having my application accepted?

**A26:** See Answer 25 above.