

Montana State Loan Repayment Program (SLRP) FAQs

What is the Montana State Loan Repayment Program (SLRP)?

The SLRP is a provider incentive program that provides educational debt loan repayment funds in exchange for a service obligation in primary care settings at approved practice sites.

What health professions are eligible for SLRP?

Eligible professions for SLRP include:

- Physician- MD or DO
 - Family Medicine
 - General Pediatrics,
 - General Internal Medicine
 - Gerontology
 - General Psychiatry
 - Obstetrics/Gynecology
- Primary Care Physician Assistant or Primary Care Nurse Practitioner
 - Psychiatry/ Mental Health
 - Family Medicine
 - Gerontology
 - Pediatrics
 - Women's Health
- Registered Nurse
- Certified Nurse-Midwife
- Dentist- D.D.S. or D.M.D.
- Registered Dental Hygienist
- Licensed Mental Health or Behavioral Health Professions:
 - Clinical Social Workers
 - Professional Counselors
 - Marriage and Family Therapists
 - Psychiatric Nurse Specialists
- Certified Alcohol and Drug Counselor III
- Licensed Addiction Counsellor (master's or doctoral)
- Pharmacist

Please note:

- Emergency Medicine is not an approved discipline for the SLRP. This includes providers who are providing primary care in the ER/ED and rounding on admitted patients.
- Providers must be providing primary care services in an outpatient ambulatory care setting at a NHSC or Montana SLRP approved practice site.

I work in an inpatient setting, am I eligible to apply?

No. Clinicians who are employed in an inpatient setting in a full-time capacity are **not** eligible for an award.

What is a SLRP approved practice site?

A site must be either an approved NHSC site or have submitted a Montana SLRP Site application to the PCO and deemed eligible for participation.

I am employed by a Montana healthcare facility but work at a clinic in another state, do I qualify?

No. The program requires that a provider work at a clinic located within the state of Montana and serve residents of Montana.

My site is an NHSC approved practice site, do they need to submit a Montana SLRP Site application?

No, there is no need for an approved NHSC site to submit a Montana SLRP Site application.

How do I know if my site is NHSC approved?

The MT PCO encourages all interested providers to reach out to their site administrators to request information regarding a sites NHSC status. Search by specific clinic name and city via the HRSA Health Workforce Connector [Health Workforce Connector - Home Page \(hrsa.gov\)](https://data.hrsa.gov/tools/shortage-area/home)

How do I know if my site is located within a HPSA?

The MT PCO encourages all interested providers to reach out to their site administrators to request information regarding a sites HPSA status. Search by a specific clinic address via the HRSA Data Warehouse <https://data.hrsa.gov/tools/shortage-area/by-address>

Does my site have to be approved prior to me submitting my application?

Yes. A site must meet eligibility criteria before a provider can submit their application. Provider applications received that list a site that is not approved for participation will be deemed ineligible.

How is SLRP funded in Montana?

SLRP is funded by a grant received from the Bureau of Health Workforce (BHW) in the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS). These funds, in part, support a provider's award along with State and Community funds.

Sites that wish to contribute to an awardee's funding must indicate so on the Site Attestation form located within the Provider Application.

Is the MT State Loan Repayment Program the same as the National Health Service Corps Loan Repayment Program?

No. While the MT SLRP is funded through HRSA via a grant and mirrors the NHSC traditional loan repayment program they are not the same program and do not have the same eligibility criteria.

How are SLRP awards calculated?

Award amounts are calculated based on an individual's unique debt amount and federal, state and community fund availability.

Fulltime providers are eligible for up to \$37,500 a year for the initial 2 year obligation and two 1-year continuations of up to \$37,500.

Parttime providers are eligible for 50% of their qualifying debt, up to \$37,500 a year for the initial 2 year obligation and two 1-year continuations of 50% of their qualifying debt, up to \$37,500

Do providers have to be a U.S. citizen to apply for SLRP?

Yes. Providers applying to SLRP must be a U.S. citizen (either U.S. born or naturalized) or U.S. National at the time of application submission.

Can providers participate in any other incentive programs while serving in SLRP?

No. Providers can only be under one service obligation (program) at a time. Participating in two programs at once, also known as “double dipping, will put you in violation of your SLRP contract. Other programs include, but are not limited to, the National Health Service Corps (NHSC), Nurse Corps and employer sponsored funds and programs such as bonus.

My employer requires me to pay back my bonus if I leave the practice, is that considered a service obligation?

Yes. Employer sponsored funds and programs including bonuses, relocation allowances, or other funds that must be paid back in full in the event that a provider leaves the site before a set date are considered service obligations. Bonuses, relocation allowances, and other employer sponsored funds that have a prorated payback clause that meet the requirement of the program are not considered service obligations.

Does a provider have to be licensed to apply for the SLRP?

Yes. Providers must have a current, full, permanent, unencumbered, unrestricted Montana health professional license, certificate or registration (whichever is applicable to your current roll).

Can providers apply for more than one scholarship or loan repayment program at a time?

Providers may apply, if qualified, for as many programs they wish. However, providers may not accept more than one award or sign a contract for more than one service obligation simultaneously. Providers must complete one service obligation at a time.

If awarded through the SLRP we request providers withdraw all other application submission to ensure no program overlap.

Do all applicants of the SLRP receive a loan repayment award?

No. Applications are accepted and reviewed, in order, on a first come first serve bases. Qualified applicants, who submit a completed application with all required documentation, who are practicing at a qualified site, will be awarded in order of when their application was deemed complete and qualified. Applications deemed incomplete will not be reviewed for an award. Providers are encouraged to review the SLRP eligibility criteria for applicants and sites as well as the Loan FAQ's to ensure they have the appropriate documents for submission prior to submitting.

How many providers are awarded each cycle?

Each SLRP application cycle is unique, and the number of applicants awarded depends on the number of applications received as well as the availability of funding. Awards are made until all funding has been exhausted.

If awarded, when will my service obligation begin?

The award process can vary depending on time of year. If awarded a provider will receive communications as to next steps and timeframes via the email listed on their application.

I am currently working at a qualified practice site. If awarded, will I get “credit” for the time spent at my site before my SLRP contract effective date?

No. “Credit” for time served is not provided.

Is the Public Service Loan Forgiveness Program (PSLF) considered a service obligation (making the provider ineligible for SLRP)?

No. The Public Loan Forgiveness Program (PSLF) is not considered a service obligation and does not affect a provider's eligibility. Providers who are participating in PSLF or other federal forgiveness programs will need to provide that information to the MT SLRP program if awarded.

If chosen for an award, will funds be paid directly to my loan provider?

No. Funds will be disbursed to awardees directly via check with a requirement to provide documentation to the PCO within 60 days that the full amount of the disbursement was applied to the approved educational loan listed in within the SLRP award letter.

If funds are paid to me directly, will I be liable for taxes?

No. The SLRP is tax free.

Is emergency medicine an approved discipline for the SLRP?

No. Emergency medicine is not an approved discipline for the SLRP.

What does the SLRP consider "full-time" & "part-time"

For the purposes of SLRP:

- Full-time is defined as working at least 40 hours per week, providing a minimum of 32 hours of direct patient care, for at least 45 weeks each contract year.
- Part-time is defined as working at least 20 hours per week, providing at minimum 16 hours of direct patient care, for at least of 45 weeks each contract year.

Patient charting is a component of offering direct patient care, but many other activities are not.

Are part-time applicants eligible for an award?

Yes.

How will I know if I have been awarded?

All applicants who have been awarded will be contacted via the email they listed on their application with an official award letter.

Will I be informed if I was missing or submitted incorrect documentation?

Yes. Applications that contain incomplete or missing information will be contacted via the email listed on the application and given the opportunity to complete their application. We encourage all interested applicants to fully review all Frequently Asked Question documents and contact the PCO if you have questions that are not answered within the FAQ's.

What happens if a SLRP awardee is unable to fulfill the terms of their contractual obligation and complete their service?

If an awardee is found to be in breach of their SLRP obligation, they will be responsible for repaying an amount equal to the sum of the following (see 42 U.S.C. § 254o(c)(1)):

- A. The amounts 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).

If the amount resulting from the above formula equals less than \$31,000, then the defaulter owes \$31,000. The amount owed is due to be paid within one year of breach.

I am in a management role, am I eligible to apply?

Time spent on management activities, including the duties of a Medical Director, are considered to be an administrative activity. Applicants serving in such a capacity should keep in mind that they cannot exceed more than 8 hours per week of administrative and/or management time (4 hours in the case of half-time participants).

I am employed at an approved practice site but I am in a probationary period, am I eligible to apply?

No. SLRP requires that a provider be a regular status employee, free of any probationary periods. If you are in a probationary period you will be eligible to apply once you have fully completed your probationary period.

When does the SLRP application cycle close?

The SLRP application cycle does not have a specific closing date. Applications are accepted on a first come first award bases until all funds have been allocated. The SLRP website will be updated when applications are no longer accepted.

Who should I contact if I have questions about SLRP?

For additional information please contact the Montana Primary Care Office at MontanaPCO@mt.gov