

- **Can specialists apply to the program or just family practice physicians?**
  - Yes, specialists can apply. We encourage applicants to write an application that strongly identifies the need for their specialty at the rural hospital.
- **Can a physician work at a clinic instead of a hospital?**
  - Physicians are required to have a contract with a rural hospital for loan repayment.

Their day-to-day work place is not defined; however statute states, “service conditions, which at a minimum shall include professional service by the physician in the rural hospital providing loan repayment assistance to the physician” and this requirement should be confirmed in the physician’s contract with the hospital.
- **Are the participating physicians required to use the money to pay down their educational debt? If so, how is this verified and monitored?**
  - Yes, physicians are required to submit biannual progress reports which include updated loan information from the lender which demonstrates the award went directly to the lending institution. This information should reflect they still have loans, they are using the money to pay for loans, and they are not currently in default.
- **Where are program applications found?**
  - Program applications can be found on our website, <http://health.utah.gov/primarycare>. The Rural Physician Loan Repayment Program is located under the Services tab.
- **Who can I contact for questions or concerns regarding the program?**
  - The main contact email for the Office of Primary Care and Rural Health is [opcrh@utah.gov](mailto:opcrh@utah.gov). You may also call 801-273-6641 or 801-971-5851 for assistance.
- **Is there an application deadline?**
  - No. It is an open enrollment program and applications are accepted year round.
- **Is there a limit on the number of years a physician can participate?**
  - The first contract with The Department and physician is for two years. Depending on any additional funding received by The Department to maintain the program, applicants can apply for additional years; however, additional years would be funded at only one year at a time, would be dependent on the availability of funds, and would be a lower priority for funding when compared with a new applicant. In order to extend the contract, the physician will need to submit a new application along with an updated hospital contract reflecting the extension no later than 6 months before the end of their existing contract
- **How long does a physician have to sign a loan repayment contract?**
  - Physicians have 30 days from the date their contract is sent to them to make a decision and sign it.

- **What is the county population limit for participation in the program?**
  - The county population limit to participate in the program is less than 50,000.
  
- **What is the maximum loan repayment assistance amount for a given year?**
  - The maximum amount a physician can receive from The Department is \$15,000 per year. Hospitals are required to match the amount from The Department making a total of \$30,000 per year.
  
- **How are recipients paid?**
  - Any physician that receives an award will be paid in a lump sum by The Department after the first quarter of service for each contracted year.
  
- **What is the length of service commitment required of the physician?**
  - Physicians initial contracts will be for two years, and they are required to serve that length of time to avoid penalty.
  
- **What is the criteria for determining recipients of loan repayment assistance?**

**Qualifying criteria:**

The physician is required to have a contract with a rural hospital, they must have verifiable bona fide educational expense loans, practice with an unrestricted Utah license, must be a D.O or an M.D.

**Selection criteria:**

Applications are funded on a first-come first-funded basis.

- **What happens if a physician fails to meet the requirements of the loan repayment contract?**

According to the program rule, R434-45-8:

- (1) If recipient fails to complete the service obligation, he shall:
  - a. Pay a penalty twice the total amount of the award, on a prorated basis, according to a schedule established by the loan repayment contract;
  - b. Pay 12% annum interest on the unpaid penalty; and
  - c. Pay all costs and expenses incurred, including attorney fees, in collection of penalty.
- (2) If recipient is in breach of contract he shall begin to repay within 30 days of breach.
- (3) If recipient does not begin to repay within 30 days, the Department may submit for immediate collection of the total amount of the penalty.
- (4) Recipient shall repay the penalty in no less than one year of breach of contract.
- (5) Recipient shall make quarterly payments, no less than one-fourth of the total amount of the penalty.
- (6) The total amount of the penalty shall be determined from the end of the month in which breach of contract was made.

- Recovered funds and damages collected under this section shall be deposited as dedicated credits to be used to carry out the provisions of the act.
  
- **If I am not successful in applying for this program, are there any other loan repayment programs I can apply for?**
  - Yes. The Health Care Workforce Financial Assistance Program is also available to physicians. It can also be found at <http://health.utah.gov/primarycare>. The information for this program is located under the services tab. This program requires the site to also submit an application.