



NC DEPARTMENT OF  
**HEALTH AND  
HUMAN SERVICES**

Office of Rural Health  
Placement Services Team

**Guidelines: North Carolina Loan Repayment Program (NC LRP)**

Placement Services Team  
2009 Mail Service Center  
Raleigh, North Carolina 27699-2009  
[www.ncdhhs.gov/divisions/orh](http://www.ncdhhs.gov/divisions/orh)  
<https://www.ncdhhs.gov/providers/provider-info/health-care/recruitment-for-providers>

919-527-6440 (Office)  
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The North Carolina Office of Rural Health (ORH) offers qualifying providers, **with educational (student) loan debt**, incentive payments to repay their loans **tax-free** through our North Carolina Loan Repayment Program (NC LRP). Incentive payments are awarded in exchange for providing comprehensive primary care services at eligible sites serving those with the highest need located within Health Professional Shortage Areas (HPSAs). These areas are assigned HPSA scores, which can be found at: <https://data.hrsa.gov/tools/shortage-area>. The higher the HPSA score, the higher the need. The NC LRP is state funded and administered by the Placement Services Team. ORH's incentive programs are modeled after the federal program at National Health Service Corps (NHSC). NHSC's federal funds should be accessed first prior to NC LRP's state funds. **Guidelines are subject to change at any time, at the discretion of ORH. Incentive programs are contingent upon funding.**

The Placement Services Team recruits medical, dental and behavioral health providers in rural and underserved areas to provide primary care services. Recruitment activities include matching providers with open job opportunities and connecting them with internal or external incentive programs. Sites are encouraged to post open job opportunities with the team, so ORH recruiters are able to match providers.

**Applying for NC LRP**

- Providers should review the entire NC LRP guidelines before applying
- NC LRP has an open application period contingent upon funding
- Submit an electronic NC LRP application and upload all required documentation using the link on our website at: <https://www.ncdhhs.gov/providers/provider-info/health-care/recruitment-for-providers>. Paper applications will not be accepted. If there are problems with the application link, please contact the assigned recruiter in your area (Refer to the *Placement Services Team Email Contact List*)
- Applications **must be received within 24 months of the provider's start date of employment** (i.e. first day on the job) **or within 24 months after fulfilling another service commitment**
- Processing Applications: Our goal is to email providers within 10 business days acknowledging receipt of the application (complete or incomplete). Incomplete applications will not be processed until they are completed. We make every effort to process complete applications within 20-25 business days. We will inform providers by email if they were approved or denied participation in the NC LRP. This does not include the timeframe for contract development. Extenuating circumstances may extend the response time from our office.

## Eligibility Criteria For Providers

The following sections outline eligibility criteria for the **provider** and the **site**. Both must meet eligibility for NC LRP. Information below includes the eligibility criteria for qualifying providers, the maximum award amounts and length of service commitments.

Eligible Providers	Award Amounts
<p>Must have educational (student) loan debt</p> <p>Unrestricted license to practice in the State of NC</p> <p>United States citizenship or permanent resident status.</p> <p>Accept Medicaid and Medicare</p> <p>Accept Children’s Health Insurance Program (if applicable)</p> <p>Not Currently Under <b>Any</b> Existing Service Commitment</p> <p style="margin-left: 40px;"><b>Some common examples of service commitment (list is not all inclusive)</b></p> <ul style="list-style-type: none"> <li>• Forgivable Education Loans for Service (FELS)</li> <li>• National Health Service Corps Scholar (NHSC Scholar)</li> <li>• National Health Service Corps Student to Service (NHSC S2S)</li> <li>• Community Practitioner Program (CPP)</li> </ul> <p><b>Note:</b> Providers who are already obligated to another service commitment, even if that commitment is deferred, will only be eligible to apply for NC LRP <b>after</b> they have completely satisfied all other service commitments. Providers can apply for NC LRP within 24 months after completing their service commitment.</p> <p><b>Full -Time Employment:</b> Work at least 32 hours/week providing direct patient care at an eligible on-site clinical practice</p> <p style="margin-left: 40px;"><u>Extended leave</u> over 12 weeks (i.e. Maternity, Paternity, Adoption Leave or severe/extended illness leave) must be reviewed and approved by ORH. ORH may update contract terms based on the date the provider returns to work.</p> <p><b>Part-Time Employment:</b> Work between 20-31 hours/week providing direct patient care at an eligible on-site clinical practice./Pro-rated award</p> <p style="margin-left: 40px;"><u>Extended leave</u> (Refer to leave description under Full-Time)</p>	<p>Award amounts are based on documented educational (student) loan debt or up to the maximum award amount as listed below.</p> <p><b>Example:</b> A dentist with an educational loan debt of \$45,000 could only receive an award amount up to \$45,000 instead of the maximum award amount of \$100,000 (allowed amount for a dentist).</p> <p>Providers are eligible to receive <b>one award</b> up to the eligible maximum award amount and up to the maximum service commitment. In certain situations, a provider may receive multiple awards <b>only if</b> the provider has not met the maximum award amount or maximum service commitment. This will be evaluated on a case by case basis.</p> <p><b>Example:</b> A provider has over \$100,000 in student loan debt and is eligible for up to a 4 year/\$100,000 award. The provider was under a contract with ORH to receive 2 years of the NC LRP award and only \$40,000. The provider could potentially be eligible for another award/contract later as long as the provider continues to meet NC LRP eligibility for the remaining 2 years (4 years maximum) and \$60,000 (\$100,000 maximum).</p>
<p><b>Primary Care physicians:</b></p> <ul style="list-style-type: none"> <li>• Family Practice</li> <li>• General Internal Medicine</li> <li>• General Surgery (Employed at Critical Access Hospitals only)</li> <li>• OB/GYN</li> <li>• Pediatrics</li> <li>• Psychiatry</li> </ul> <p><b>Dentists</b></p>	<p><b>Up to \$100,000</b></p> <p><b>Service Commitment: Up to 4 years</b></p> <p>Part-Time employment may be considered for a pro-rated award</p>
ELIGIBLE PROVIDERS CONTINUED ‘NEXT PAGE	AWARD AMOUNTS CONTINUED ‘NEXT PAGE

Eligible Providers ‘Continued	Award Amounts ‘Continued
<p><b>Primary Care Advanced Practice Providers</b> defined as Nurse Practitioners, Physician Assistants, and Certified Nurse Midwives:</p> <ul style="list-style-type: none"> <li>• Family Practice</li> <li>• General Internal Medicine</li> <li>• OB/GYN</li> <li>• Pediatrics</li> <li>• Psychiatry</li> </ul> <p><b>Dental Hygienists</b></p>	<p>Up to \$60,000</p> <p>Service Commitment: Up to 4 years</p> <p>Part-Time employment may be considered for a pro-rated award</p>

### Eligibility Criteria For Providers

- Eligible provider types must apply for NHSC or Nurse Corps Loan Repayment Program (federal programs) first, especially if the providers are employed at sites with a high Health Professional Shortage Area (HPSA) score of 16 and above. This allows NC LRP (state dollars) to reach more providers. Historically, NHSC awarded money under their Loan Repayment Program to providers who work at sites with the highest HPSA Scores first and they continue to award money until they run out of funds for that particular application cycle. This has typically happened at HPSA scores below 16.
- Continue to review the guidelines within this document for further information.

### Eligibility Criteria For Sites

- **Sites are the actual work locations of the providers**
- **If providers work at multiple sites, all sites must meet the eligibility criteria**
- Provide comprehensive outpatient primary care services in eligible sites serving those with high needs.
- Comprehensive outpatient primary care is defined as: ***A continuum of care not focused or limited to gender identity, age, organ system, a particular illness, or categorical population (e.g. developmentally disabled or those with cancer)***
- Provide preventive, acute and chronic primary health services
- Treat all patients fairly, regardless of disease or diagnosis, and offer a full range of primary care services
- Eligible site types must apply for National Health Service Corps (NHSC) site certification, so the site’s providers can apply for incentive programs using federal funding. NHSC funds must be accessed first, especially if the providers are employed at sites with high Health Professional Shortage Area (HPSA) scores of 16 or above. This allows NC LRP (state funding) to reach more providers. Historically, NHSC awarded money under their Loan Repayment Program to providers who work at sites with the highest HPSA Scores first and they continue to award money until they run out of funds for that particular application cycle. This has typically happened at HPSA scores below 16.
- Cannot use loan repayment incentives to reduce a provider’s salary
- Telehealth programs providing comprehensive primary care services may be considered, when the patient **and** the provider are located at eligible sites
- Accept Medicaid and Medicare/Accept Children’s Health Insurance Program (if applicable)
- Also refer to Pages 4-9

## Site Categories

There are two categories for sites: **Sites with automatic eligibility** and **Sites without automatic eligibility**. The information below outlines the difference between the two. Once providers have determined they meet the provider eligibility, they should follow the appropriate site category sections for their work locations. **For example:** A psychiatrist (eligible provider) works at Cherry Hospital (eligible site under sites with automatic eligibility). The psychiatrist would follow relevant sections of the NC LRP guidelines for sites with automatic eligibility.

<b>Automatic Eligibility</b>	<b>Without Automatic eligibility</b>
<p><b>Sites with automatic eligibility does not mean an automatic incentive award. It means automatically eligible sites are <u>not required</u> to submit certain documentation when applying to NC LRP; such as:</b></p> <ol style="list-style-type: none"> <li>1). Sliding Fee Scale Policy</li> <li>2). A statement that the site accepts Medicare, Medicaid, Children’s Health Insurance Program;</li> <li>3). Posted signage stating that the site will not deny services; and</li> <li>4). Site Data Table</li> </ol>	<p><b>Sites without automatic eligibility means providers employed at sites without automatic eligibility <u>are required</u> to submit additional documentation when applying to NC LRP; such as:</b></p> <ol style="list-style-type: none"> <li>1). Sliding Fee Scale Policy</li> <li>2). A statement that the site accepts Medicare, Medicaid, Children’s Health Insurance Program;</li> <li>3). Posted signage stating that the site will not deny services; and</li> <li>4). Site Data Table</li> </ol>

## Sites With Automatic Eligibility

If providers work at any of the sites listed below, they are considered sites with automatic eligibility and should follow the section, **Documentation: Sites With Automatic Eligibility**, to learn about required documentation.

Sites with automatic eligibility does not mean an automatic incentive award. It means automatically eligible sites are not required to submit certain documentation when applying to NC LRP (outlined on Page 4).

Eligible site types must apply for National Health Service Corps (NHSC) site certification, so the site's providers can apply for incentive programs using federal funding. NHSC funds must be accessed first, especially if the providers are employed at sites with high Health Professional Shortage Area (HPSA) scores of 16 or above. This allows NC LRP (state funding) to reach more providers. Historically, NHSC awarded money under their Loan Repayment Program to providers who work at sites with the highest HPSA Scores first and they continue to award money until they run out of funds for that particular application cycle. This has typically happened at HPSA scores below 16.

1. **National Health Service Corps (NHSC) certified sites** (i.e. FQHCs)
2. **Critical Access Hospitals (CAHs)**-Inpatient General Surgeons only
3. **State Mental Health Hospitals** (Psychiatrists only)

Must work at one of the following locations:

- Cherry Hospital
- Central Regional Hospital
- Broughton Hospital

**Note:** State Mental Health Hospitals are NOT eligible NHSC site types; therefore, providers (psychiatrists only) do not need to apply to NHSC Loan Repayment Program prior to applying to NC LRP.

4. **Alcohol and Drug Abuse Treatment Centers-ADATCs** (Psychiatrists only)

Must work at one of the following locations:

- Julian F. Keith ADATC
- Walter B. Jones ADATC
- R. J. Blackley ADATC

**Note:** ADATCs are NOT eligible NHSC site types; therefore, providers (psychiatrists only) do not need to apply to NHSC Loan Repayment Program prior to applying to NC LRP.

## Documentation: Sites With Automatic Eligibility

This section outlines the documentation and other information, needed to complete of the electronic NC LRP application for providers who are employed at sites with automatic eligibility.

1. If sites are eligible site types for National Health Service Corps (NHSC) Loan Repayment and the sites have HPSA scores of 16 or above, the providers must submit documentation to ORH when applying for NC LRP showing that a NHSC or Nurse Corps application has been denied. Typically, NHSC approves awards by starting with the highest HPSA scores until they run out of money for that application cycle.

A provider must be denied NHSC or Nurse Corps Loan Repayment through no fault of their own before receiving an award from NC LRP. Examples of these reasons include submitting a timely application, submitting a completed application including all required documentation. ORH makes every attempt to check the reason of denial for NHSC or Nurse Corps prior to processing NC LRP applications. This may include asking providers to contact NHSC or Nurse Corps to request reasons for application denials.

**Note:** A screenshot or other documentation of NHSC or Nurse Corps application denial is acceptable.

2. A signed statement from applicant's employer on company letterhead documenting:
  - Start date of employment/First day on the job (cannot be more than 24 months unless applicant has completed a previous service commitment within 24 months of fulfilling another service commitment)
  - Site name
  - Site address
  - Total hours worked per week
  - Total number of hours devoted to direct patient care per week
3. Direct Supervisor's Name, Phone Number and Email
4. Written official verification documenting any outstanding educational (student) loan debt showing recent date, current principal owed, lender's name and provider's name. The lender can be a private or public entity; however, the debt must be for educational (student) loans only. No statements with other expenses (i.e. credit card expenses) added to educational (student) debt will be accepted. The lender cannot be an individual (i.e. a parent).

**Note:** A screenshot or PDF of an official document may be accepted if it includes all required information listed above under #4. Any document which does not appear official will not be accepted.

5. Comprehensive primary care sites must be located within a Health Professional Shortage Area (HPSA). A screenshot of the site's HPSA score and site type can be found at: <https://data.hrsa.gov/tools/shortage-area>. HPSA scores must correspond with provider types. For example: Dental providers must use dental HPSA scores, not Mental Health HPSA scores.

## Sites Without Automatic Eligibility

If providers work at any of the sites listed below, they are considered sites without automatic eligibility and should follow the section, **Documentation: Sites Without Automatic Eligibility**, to learn about required documentation.

Eligible site types for National Health Service Corps (NHSC) should actively pursue NHSC site certification, which allows qualifying providers to access federal funds through NHSC Loan Repayment Program or Nurse Corps Loan Repayment Program. This is especially important if sites have high Health Professional Shortage Area (HPSA) scores of 16 or above. Sites should disclose to providers that they are actively pursuing this certification. ORH is available to provide technical assistance to sites for the NHSC application process. NC LRP is a state funded program with limited funds. By accessing NHSC (federal funding) first, this allows state funding to go further.

1. Rural Health Clinic
2. Rural Health Center
3. Free and Charitable Clinic
4. Health Department
5. Private Practice – Primary Care
6. Private Practice – Dental
7. Private Practice – Behavioral Health
8. School-Based Health Center
9. Critical Access Hospital-Owned Practice
10. Hospital-Owned Practice

## Documentation: Sites Without Automatic Eligibility

This section outlines the documentation and other information needed to complete the electronic NC LRP application for providers who are employed at sites without automatic eligibility.

1. If sites are eligible site types for National Health Service Corps (NHSC) and the sites have HPSA scores of 16 or above, the providers must submit documentation to ORH when applying for NC LRP showing that a NHSC Loan Repayment Program or Nurse Corps Loan Repayment Program application has been denied. Typically, NHSC approves awards by starting with the highest HPSA scores until they run out of money for that application cycle.

A provider must be denied NHSC or Nurse Corps Loan Repayment through no fault of their own before receiving an award from NC LRP. Examples of these reasons include submitting a timely application, submitting a completed application including all required documentation. ORH makes every attempt to check the reason of NHSC or Nurse Corps prior to processing NC LRP applications. This may include asking providers to contact NHSC or Nurse Corps to obtain further explanations for application denials.

Note: A screenshot or other documentation of NHSC or Nurse Corps application denial is acceptable.

- If the NHSC application cycle is closed, the sites must continue to actively pursue NHSC and this should be noted on the application.
  - Information on how to apply to become a NHSC certified site
    - <https://nhsc.hrsa.gov/sites/how-to-apply.html>
    - <https://nhsc.hrsa.gov/sites/eligibility-requirements.html>
    - <https://nhsc.hrsa.gov/sites/default/files/NHSC/nhsc-sites/nhsc-site-reference-guide.pdf>
  - NHSC certification requires 6 months of data: <https://nhsc.hrsa.gov/sites/default/files/NHSC/nhsc-sites/nhsc-site-data-tables.pdf>
  - If a site cannot submit a NHSC application because they are collecting data, the site must submit documentation to ORH demonstrating actions taken to compile the required NHSC application data.
2. A signed statement from applicant's employer on company letterhead documenting:
    - Start date of employment/First day on the job (cannot be more than 24 months unless applicant has completed a previous service commitment within 24 months of fulfilling another service commitment)
    - Site name
    - Site address
    - Total hours worked per week
    - Total number of hours devoted to direct patient care per week
  3. Direct Supervisor's Name, Phone Number and Email
  4. Written official verification documenting any outstanding educational (student) loan debt showing



recent date, current principal owed, lender's name and provider's name. The lender can be a private or public entity; however, the debt must be for educational (student) loans only. No statements with other expenses (i.e. credit card expenses) added to educational (student) debt will be accepted. The lender cannot be an individual (i.e. a parent). **Note:** A screenshot or PDF of an official document may be accepted if it includes all required information listed above under #4. Any document which does not appear official will not be accepted.

5. Comprehensive primary care sites must be located within a Health Professional Shortage Area (HPSA). A screenshot of the site's HPSA score and site type can be found at: <https://data.hrsa.gov/tools/shortage-area>. HPSA scores must correspond with provider types. For example: Dental providers must use dental HPSA scores, not Mental Health HPSA scores.
6. Documentation to demonstrate sites are providing services to the underserved in the following ways:
  - Submit **Sliding Fee Schedule (SFS) Policy and related notices**
    - SFS must be NHSC compliant and commitment to serve all patients based on current poverty guidelines up to 200% of Federal Poverty Level: <https://aspe.hhs.gov/poverty-guidelines>
    - The SFS must include a notice for the patient that documents services will not be denied because of inability to pay. It must include details on how to apply for the SFS. In addition, the SFS must be supported by the site's written operating procedures and/or policies, based on the current Federal Poverty Level, and applied uniformly to all patients.
  - Submit **statement that the site accepts Medicare and Medicaid**. In addition, include if the site accepts Children's Health Insurance Program.
  - Submit **documentation of posted sign** stating that the site will not deny services for any reason including race, color, sex, national origin, disability, religion, age\*, sexual orientation or gender identity. \*Age is not an applicable discriminatory factor for pediatric, geriatric, or obstetrics/gynecology sites.
  - Submit **Site Data Table** (requires six months of data) from the provider's exact site/work location. Sites will report data for number of patients served OR the number of patient visits. Sites will report data on patient applications for sliding fee schedule. See **Site Data Table template** for reference.

<b>Site Data Table Template Requires 6 months of data</b>				
Data Period (From Month/Year):		Data Period (To Month/Year):		
Primary Insurance	Complete data for "Number of Patients" <b>OR</b> "Number of Patient Visits"			
Medicare				
Medicaid				
Other Public Insurance				
Private Insurance				
Sliding Fee Schedule (SFS)				
Self-Pay (No Insurance and not on SFS)				
TOTAL				
<b>Patient Applications for Sliding Fee Schedule (SFS)</b>				
	Number of Applications			
SFS Applications Approved				
SFS Applications Not Approved				
Total Applications Received				

## Example of NC LRP Attestation

Electronic NC LRP applications are signed by providers. Providers must attest that the information submitted on the application is true, accurate and complete. Below is an example of an attestation statement.

*“I certify that my answers are true, accurate and complete to the best of my knowledge by checking this box, entering my name, date, title, and signature below. I understand ORH will not consider incomplete applications. If this application results in a student loan repayment award, I understand that false or misleading information in my application may result in my release from student loan repayment program. In addition, I will submit to all penalty fees outlined in the contract.”*

## ORH Contracts and Incentive Payments

A provider’s signature on the electronic NC LRP application does not constitute a contractual agreement. After applications are processed and approved by the Placement Services team, they are forwarded to ORH Contracts Department. We ask for your patience as the contracts are being built. Providers will receive a contract via email from ORH, which will require a signature. The provider must agree to the accuracy of the information submitted to ORH and the contractual terms. The contract must be signed by both the provider and director of ORH to be considered binding. **All incentive programs are subject to the availability of funds.**

Providers must submit required reports and surveys as requested by ORH while under contract. The statement of service form (SOS) is one example of required documentation needed prior to payments being issued. These documents will be sent by email. Providers should check their junk/spam folders within their email accounts, so these documents are not missed. NC LRP incentive payments are typically issued in January, March, July and September depending on providers start date at approved site and as long as six months of providing direct patient care services has occurred. Incentive payments are issued **after** SOS forms are completed and returned back to ORH. SOS forms are sent to providers via email approximately 2 weeks to one month before the next incentive payment is due to be issued.

**Providers should inform ORH immediately if they have any changes in work location, work hours or work assignments while under contract. Any major changes may require a contract amendment and may delay incentive payments.**

## Placement Services Team Email Contact List

**Program Manager: Shawanda Fields ([shawanda.fields@dhhs.nc.gov](mailto:shawanda.fields@dhhs.nc.gov))**

Recruiters are assigned by service areas across the state. The Medicaid regions are divided and split into service areas.

Recruiter	Counties Served			
<b>Clint Cresawn</b> <a href="mailto:clint.cresawn@dhhs.nc.gov">clint.cresawn@dhhs.nc.gov</a>  <b>Western Service Area for Medicaid Regions #1 and #2.</b>	Ashe	Alleghany	Avery	Buncombe
	Burke	Caldwell	Cherokee	Clay
	Davidson	Davie	Forsyth	Guilford
	Graham	Haywood	Henderson	Jackson
	Macon	Madison	McDowell	Mitchell
	Polk	Randolph	Rockingham	Rutherford
	Stokes	Surry	Swain	Transylvania
	Watauga	Wilkes	Yadkin	Yancey
<b>Karen Gliarmis</b> <a href="mailto:karen.gliarmis@dhhs.nc.gov">karen.gliarmis@dhhs.nc.gov</a>  <b>Eastern Service Area for Medicaid Regions #4 and #6.</b>	Alamance	Beaufort	Bertie	Camden
	Carteret	Caswell	Chatham	Chowan
	Craven	Currituck	Dare	Duplin
	Durham	Edgecombe	Franklin	Gates
	Granville	Greene	Halifax	Hertford
	Hyde	Johnston	Jones	Lenoir
	Martin	Nash	Northampton	Onslow
	Orange	Pamlico	Pasquotank	Perquimans
	Person	Pitt	Tyrrell	Vance
	Wake	Warren	Washington	Wayne
Wilson				
<b>Maya Sanders</b> <a href="mailto:maya.sanders@dhhs.nc.gov">maya.sanders@dhhs.nc.gov</a>  <b>South Central Service Area for Medicaid Regions #3 and #5.</b>	Alexander	Anson	Bladen	Brunswick
	Cabarrus	Catawba	Cleveland	Columbus
	Cumberland	Gaston	Harnett	Hoke
	Iredell	Lee	Lincoln	Mecklenburg
	Montgomery	Moore	New Hanover	Pender
	Richmond	Robeson	Rowan	Sampson
	Scotland	Stanly	Union	