

# NC Rural Practice Incentive Programs

## North Carolina Office of Rural Health

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The shortage of primary health care providers (including mid-levels) in North Carolina is severe, particularly in the state's rural areas. Also there is a severe shortage of psychiatrists, dentists and dental hygienists who serve Medicaid, uninsured, and low-income patients. In response to this shortage, the state has pioneered innovative approaches for placing health professionals in underserved communities. One of these approaches has been the development of practice incentives for primary care providers.

The information provided outlines the incentive programs offered, subject to availability of funds. All funds involved are escrowed once a contract has been executed. In addition to these incentives, the North Carolina Office of Rural Health offers confidential, low-pressure placement services and acts as the liaison between the candidate and prospective practice sites. Limited travel reimbursement funds are also available for the visiting candidates to approved sites.

Primary care, dental, and mental health delivery systems are undergoing change. We are aware that these changes will have consequences for the state's underserved areas and we remain dedicated to continue to meet the needs of these areas. Our Rural Practice Incentive Programs may be modified periodically in order to assure that state funds are being utilized in the most effective manner.

### Program Incentives

#### State Loan Repayment

Tax-free funds for loan repayment are made available through the North Carolina Office of Rural Health's administration of State Loan Repayment (SLR). Loan repayment through the Office offers up to a 4 year repayment schedule for medical/dental school loans.

<b>SLR</b>	\$100,000	Physicians, Psychiatrists, and Dentists - 4 Year commitment
(Non-taxable)	\$60,000	Physician Assistants, Family Nurse Practitioners, Dental Hygienists and Certified Nurse Midwives - 4 year commitment

#### High Needs Service Bonus

A High Needs Service Bonus Incentive (HNSB) may be available for those with no loans. These funds are taxable income.

<b>HNSB</b> ( <i>assuming no loans</i> )	\$50,000	Physicians, Psychiatrists, and Dentists - 4 year commitment
(Taxable)	\$30,000	Physician Assistants, Family Nurse Practitioners, Dental Hygienists and Certified Nurse Midwives - 4 year commitment

#### Federal Loan Repayment

The office also facilitates the application process for the National Health Service Corps' (NHSC) Federal Loan Program for sites and candidates who meet eligibility criteria. NHSC makes final approval for these awards.

Federal Loan Repayment (non-taxable)	2 Years Full Time	2 Years Half Time
Loan Repayment Award (HPSA Score of 14 and above)	\$50,000	\$25,000
Loan Repayment Award (HPSA Score of 13 and below)	\$30,000	\$15,000

# NORTH CAROLINA STATE LOAN REPAYMENT PROGRAM

OFFERING LOAN REPAYMENT TO WORK IN A PRIMARY CARE SETTING.

## NORTH CAROLINA OFFICE OF RURAL HEALTH

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## Mental Health Professionals

If you want to make a positive difference in the delivery of primary and psychiatric care to people in rural and underserved areas, North Carolina is looking for you. Our services help identify opportunities throughout the State that match your personal and professional needs. These opportunities are located in a variety of practice settings including Federal Community Health Centers, State-Sponsored Rural Health Centers, and County Health Departments.

<p><b>Loan Repayment:</b></p> <ul style="list-style-type: none"><li>Offers up to \$30,000.00 for a 2 year service agreement to work in a Primary Care setting</li></ul> <p><b>Qualifying disciplines:</b></p> <p>LCSW Licensed Clinical Social Worker</p> <p>LPC Licensed Professional Counselor</p> <p>MFT Marriage and Family Therapist</p> <p>PNS Psychiatric Nurse Specialist</p> <p>HSP Health Service Psychologist</p> <p>(Clinical &amp; Counseling)</p> <p><b>Qualifying Sites (Primary Care Setting):</b></p> <p>Federally Qualified Health Centers (FQHCs)</p> <p>Community Health Centers (CHCs)</p> <p>Migrant Health Centers</p> <p>FQHC Look-A-Likes</p> <p>Rural Health Clinics</p> <p>Community Mental Health Facilities</p> <p>Critical Access Hospitals</p> <p>Health Department Clinics</p>	<p><b>Tax Liability:</b></p> <p>Not taxable</p> <p><b>Service commitment:</b></p> <p>Minimum 2-year service commitment</p> <p><b>Part-Time Service:</b></p> <p>SLRP participants are now also eligible for the Part-Time Service option that is available through the National Health Service Corps. For information, <a href="http://www.NHSC.hrsa.gov/loanrepayment/halftimeprogram">www.NHSC.hrsa.gov/loanrepayment/halftimeprogram</a></p> <p><b>Application Requirements:</b></p> <ul style="list-style-type: none"><li>U.S. citizen (U.S. born or naturalized), U.S. national, or Lawful Permanent Resident</li><li>Licensed to practice in the state where they will work (where work will occur)</li><li>Currently working, applying to, or accepted to work at an eligible site that is located in a federally designated Health Professional Shortage Area (HPSA)</li><li>Unpaid government or commercial loans for school tuition, reasonable education expenses and reasonable living expenses, segregated from all other debts (that is, not consolidated with non-educational loans)</li></ul>
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### Contact:

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**Or Camille Turner (919-527-6491)**

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State of North Carolina, Department of Health and Human Services, Office of Rural Health

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