

Mississippi State Loan Repayment Program
(SLRP)
Program Guidelines and Instructions
2023-2024 Application Cycle



Program Contact

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Important!!

Please read the Program Guidelines and Instructions Manual in its entirety before proceeding to the application portion. This guidance and the state loan repayment website provide the details, eligibility criteria, and qualifying regulations that govern Mississippi's program. Applicants must thoroughly understand their commitment to serve as a State Loan Repayment Program (SLRP) recipient within an approved practice site in a health professional shortage area. For questions, contact the Office of Rural Health and Primary Care at SLRP@msdh.ms.gov.

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Program Overview

The American Rescue Plan Act (ARPA) offered funding to assist states in establishing and operating their own state educational loan repayment programs for primary care providers working in Health Professional Shortage Areas (HPSA)s in exchange for their service in underserved areas.

Mississippi Office of Rural Health and Primary Care (MORHPC) was awarded \$644,000 to administer the Mississippi State Loan Repayment Program (SLRP). The purpose of SLRP is to recruit and retain medical, nursing, dental, and mental/behavioral health professionals to serve at eligible practice sites located in HRSAs. Program participants are obliged to practice a minimum of two (2) years at an approved public or private healthcare organization and can receive up to \$25,000 towards educational loan repayment.

SLRP goals include:

- Recruit and retain providers to sustain a growing primary health care workforce working in HPSA within Mississippi.
- Encourage state-level partnership/cooperation with other stakeholders to address/meet the state's healthcare workforce needs.
- Increase access to primary care services in underserved communities/populations.
- Decrease health care disparities in underserved communities.
- Improve overall healthcare outcomes in underserved communities.

Program applicants must meet individual eligibility requirements (refer to Page 5). Applicants must also demonstrate a commitment to providing health care services to rural or underserved populations through documented experience and a statement of intent.

Eligible practice sites must be public and not-for-profit healthcare provider organizations, either primary care, mental or dental healthcare, located in an HPSA. Additional site eligibility requirements are outlined on page 10 of this guide.

For the 2023 application cycle, the SLRP will award approximately ten (10) participants who agree to provide primary care services to rural or underserved populations located in an HPSA appropriate for their profession.

Applicant Eligibility

To be eligible to apply to the Mississippi State Loan Repayment Program (SLRP), applicants must:

1. Must be a United States citizen (U.S. born or naturalized) at the time of their application submission.
2. Must have verifiable student loans, not in default.
3. Provide medical care services to Medicare and Medicaid-eligible patients, indigent patients, and uninsured patients on a sliding fee scale.
4. Must have graduated and completed residency training programs for their specialty.
5. Possess an active, valid, and unrestricted license to practice in their discipline independently and unsupervised.
6. Must practice full-time or half-time in providing health care services at an eligible site.
7. Must practice in an HPSA corresponding to their training and discipline.
8. Must have a qualifying educational loan; and
9. Must accept the terms and conditions of the Mississippi State Department of Health (MSDH) Memorandum of Understanding (MOU) upon application approval.

Applicants should have a history of honoring prior legal obligations.

Applicants will be deemed **ineligible** and will **not** be selected for an award if they have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors:

1. They are in default on any federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, federal income tax liabilities, Federal Housing Authority Loans, etc.) or any non-federal payment obligations (e.g., court-ordered child support payments or state tax liabilities), even if the applicant is currently considered to be in good standing by the creditor.
2. They have had any federal or non-federal debt written off as uncollectible or received a waiver of any federal service or payment obligation.
3. They have breached a prior service obligation to the federal government, a state or local government, or another entity, even if the applicant subsequently satisfied that obligation through service, monetary payment, or other means.

4. They have judgment liens arising from the federal debt.

Applicants should have no existing service obligation, nor will they incur any service obligation that would be performed concurrently with or overlap their SLRP service obligation. Applicants who have an outstanding contractual obligation for health professional service to the federal government/or state program (e.g. Appalachian Regional Commission (ARC), Delta Regional Authority (DRA), The National Health Service Corps, The MS Conrad State 30 J-1 Visa Waiver Program, Nurse Corps), or other entity will be deemed ineligible and will **not** be selected for an award **UNLESS** that obligation will be completely satisfied before the SLRP contract is signed. *Please note that certain provisions in employment contracts can create a service obligation (e.g., an employer offers a physician a recruitment bonus in return for the physician's agreement to work at that facility for a certain period or pay back the bonus).*

EXCEPTION: Individuals in the Reserve Component of the U.S. Armed Forces or National Guard are eligible to participate in SLRP.

Applicants should not be currently excluded, debarred, suspended, or disqualified by a federal agency.

Applicants will be deemed **ineligible** and will not be selected for an award if they are currently excluded, debarred, suspended, or disqualified by a federal agency.

Applicant Disciplines and Specialties

SLRP will enhance the MORHPC’s efforts to improve and increase access to quality health care in Mississippi by ensuring that there are an adequate number of qualified practitioners providing services to residents in rural communities/HPSAs.

In the following table, we list primary care disciplines that will be supported by the program.

Primary Care		
	Discipline	Specialty
	Physician (MD, DO)	Family Medicine, Osteopathic General Practice, Pediatrics, Obstetrics/Gynecology, Geriatrics, Adult, Family Medicine, Pediatrics, Psychiatry/Mental Health, Geriatrics, Women's Health
	Physician Assistant (PA)	Adult, Family Medicine, Pediatrics, Psychiatry/Mental Health, Geriatrics, Women's Health
	Nurse Practitioner (NP)	Adult, Family Medicine, Pediatrics, Psychiatry/Mental Health, Geriatrics, Women's Health
	Registered Nurse (RN)	Adult, Family Medicine, Pediatrics, Psychiatry/Mental Health, Geriatrics, Women's Health
	Certified Nurse-Midwife (CNM)	Women's Health
Dental Care		
	Dentist (DDS, DMD)	General Dentistry, Pediatric Dentistry
	Registered Dental Hygienist (RDH)	General Dentistry, Pediatric Dentistry
Behavioral and Mental Health		
	Physician (MD, DO)	Psychiatry
	Physician Assistant (PA)	Mental Health, Psychiatry
	Nurse Practitioner (NP)	Mental Health, Psychiatry
	Psychiatric Nurse Specialist (PNS)	Mental Health, Psychiatry
	Health Service Psychologist (HSP)	Mental Health, Psychiatry
	Licensed Clinical Social Worker (LCSW)	Mental Health, Psychiatry
	Licensed Professional Clinical Counselor (LPCC)	Mental Health, Psychiatry
	Marriage and Family Therapist	Mental Health, Psychiatry
Alcohol and Substance Abuse		
	Alcohol and Substance Abuse Counselors (Master's Level, Licensed and Credentialed)	N/A
Pharmacy		
	Pharmacist (Rph, PharmD)	N/A

Qualifying and Non-Qualifying Educational Loans

SLRP participants will receive funding for loan repayment to be applied to the principal, interest, and related expenses of outstanding government (federal, state, or local) and commercial (i.e., private) student loans for undergraduate or graduate education that led to completing your current professional training and licensure. Loans must have been obtained to pay for only school tuition, other reasonable educational expenses, and reasonable living expenses are ineligible. Educational loans have been obtained before the date participants submit their application to the SLRP.

If SLRP participants obtain additional educational loans toward another health professions degree that will result in a change in the discipline (e.g., a Licensed Professional Counselor obtains a doctorate in clinical psychology), they will need to apply to the SLRP as a new participant in a subsequent application cycle. Their application materials will be reviewed competitively against other applicants.

Consolidated or refinanced loans may be considered for repayment if they are from a government (federal, state, or local) or private student loan lender and include only qualifying educational loans of the applicant. If an otherwise eligible educational loan is consolidated/refinanced with an ineligible (non-qualifying) debt of the applicant, no portion of the consolidated/refinanced loan will be eligible for loan repayment. For loans to remain eligible, participants must keep their eligible educational loans segregated from all other debts. Eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

Loans that **do not qualify** for loan repayment include, but are not limited to:

1. Loans for which the applicant incurred a service obligation, which will not be fulfilled before the SLRP contract is signed.
2. Loans for which the associated documentation cannot identify that the loan was solely applicable to the undergraduate or graduate education of the applicant.
3. Loans not obtained from a government entity or private student loan lending institution. (Most loans made by private foundations to individuals are not eligible for repayment.)
4. Loans that have been repaid in full.
5. Primary/Care Loans

<http://www.hrsa.gov/loanscholarships/loans/primarycare.html>).

6. Parent PLUS Loans (made to parents).
7. Personal lines of credit.
8. Loans are subject to cancellation.
9. Residency Loans.
10. Credit card debt.

Practice Site Eligibility

Healthcare professionals participating in SLRP must fulfill their service obligations at an eligible practice site. The following site types are **eligible** to be approved as practice sites for participants:

1. ***Federally Qualified Health Centers (FQHCs) are community-based and patient-directed organizations that provide affordable, accessible, high-quality primary health care services to individuals and families, including people experiencing homelessness, agricultural workers, residents of public housing, and veterans.***
 - Community Health Centers
 - Migrant Health Centers
 - Homeless Programs
 - Public Housing Programs
2. ***FQHC Look-A-Likes are centers that meet all Health Center Program requirements but do not receive federal award funding.***
3. ***Centers for Medicare & Medicaid Services Certified Rural Health Clinics***
4. ***Other Health Facilities***
 - Community Outpatient Facilities
 - Community Mental Health Facilities
 - State and County Health Department Clinics
 - Immigration and Customs Enforcement Health Service Corps
 - Free Clinics
 - Mobile Units
 - School-based programs
 - Critical Access Hospitals affiliated with a qualified outpatient clinic
 - State Mental Health Facilities
5. ***Indian Health Service Facilities, Tribally Operated 638 Health Program, and Urban Indian Health Programs***
 - Federal Indian Health Service (IHS) Clinical Practice Sites
 - Tribal/638 Health Clinics
 - Urban Indian Health Program
 - IHS and tribal hospitals
6. ***Correctional or Detention Facilities***
 - Federal Prisons
 - State Prisons
7. ***Private Practices (Solo or Group)***

To be **eligible**, practice sites must also meet the following criteria:

1. Be a **public or non-profit private entity** located in and providing health care services within Mississippi HPSA. “*Non-profit private entity*” means an entity that may not lawfully hold or use any part of its net earnings to the benefit of any private shareholders or individual and which does not hold or use its net earnings for that purpose.
2. All practice sites must be in federally designated HPSA. Medically Underserved Areas or Populations and shortage areas designated by the state do not qualify. To determine if the practice site is an eligible HPSA please visit <http://hpsafind.hrsa.gov>.
3. Accept reimbursement from Medicare, Medicaid, and the Children’s Health Insurance Program, utilize a sliding fee scale, and see all patients regardless of their ability to pay.
 - All **dental practitioners and dental sites** must agree that a minimum of 20% of their scheduled appointments will be comprised of Medicaid patients and/or low-income uninsured patients who will be provided care at reduced rates or free of charge. The information must be verified by the site and/or Medicaid before the release of the loan payment to lending institutions.
4. Charge for professional services at the usual and customary prevailing rates.
5. Must provide discounts for individuals with limited incomes (i.e., use a sliding fee scale). For information about current HHS Poverty Guidelines, please visit <https://www.govinfo.gov/content/pkg/FR-2021-03-04/pdf/2021-04446.pdf>

Contractual Participant Responsibilities

Participants must practice full-time or half-time in providing primary health care services at an eligible site. “Full-time” service is defined as a minimum of 40 hours per week, for a minimum of 45 weeks per year. “Half-time” service is defined as a minimum of 20 hours per week (not to exceed 39 hours per week) for a minimum of 45 weeks per year.

Participants must serve at least forty-five (45) weeks per year. Participants who fail to serve at least 45 weeks for any reason (i.e., vacation, sick leave, continuing medical education, etc...) fail to meet this requirement.

Participants must provide primary health care services for a minimum of two (2) years full-time or two (2) years for half-time at half the award amount for service at a public or nonprofit private entity that is located in and providing health care services in the designated HPSA.

Participants must work in an HPSA that corresponds to their training and/or discipline.

Participants must agree to use SLRP funds only to repay qualifying educational loans. Qualifying educational loans are Government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses related to the education of the participant.

Participants must accept reimbursement under Medicare, Medicaid, and the Children’s Health Insurance Program as appropriate for their designated discipline. Participants must utilize a sliding fee scale and see all patients regardless of their ability to pay.

Participant agrees to reimburse MSDH if they fail to begin or complete the service.

Participant agrees to pay their educational loans within ninety (30) days from receipt from the sponsored organization.

Full-Time Clinical Practice Requirements

- A. Providers of *primary medical care services*, excluding obstetrics/gynecology and geriatrics, the full-time practice requirements are:
 1. Working a minimum of forty (40) hours per week for minimum of forty-five (45) weeks per year;
 - a. At least thirty-two (32) hours per week must be spent providing direct patient care on an outpatient basis at the approved site(s):
 - Of the minimum thirty-two (32) hours per week spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity.

- The remaining eight (8) hours must be spent providing clinical services for patients at approved site(s), providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities. Practice-related administrative time is limited to eight (8) hours per week.
- b. If working in a CMS-approved Critical Access Hospital (CAH) or Indian Health (IHS) Hospital, at least sixteen (16) hours per week must be spent providing direct patient care in the hospital-affiliated outpatient clinic.
- Of the minimum sixteen (16) hours per week spend providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity.
 - The remaining twenty-four (24) hours per week must be spent providing clinical services for patients at the CAH/IHS Hospital or the hospital-affiliated outpatient clinic, providing patient care at the hospital-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities. Practice-related administrative time is limited to eight (8) hours per week.
- B. For providers of *obstetrics/gynecology (including family medicine physicians who practice obstetrics on a regular basis and certified nurse midwives) or geriatric services*, the full-time practice requirements are:
1. Working a minimum of forty (40) hours per week for a minimum of forty-five (45) weeks per year;
 - a. At least twenty-one (21) hours per week must be spent providing direct patient care on an outpatient basis at the approved site(s).
 - Of the minimum twenty-one (21) hours per week must be spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity.
 - The remaining nineteen (19) hours per week must be spent providing clinical services for patients at the approved site(s), providing clinical services in alternative settings (e.g. hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities. Practice related administrative time is limited to eight (8) hours per week.
 - b. If working in a CMS-approved Critical Access Hospital (CAH) or Indian Health Service (IHS) Hospital, at least sixteen (16) hours per week must be spent providing direct patient care in the hospital-affiliated outpatient clinic.
 - Of the minimum sixteen (16) hours per week providing patient care, no more than eight (8) hours may be spent in a teaching capacity.

- The remaining twenty-four (24) hours per week must be spent providing clinical services for patients at the CAH/IHS Hospital or the hospital-affiliated outpatient clinic, providing patient care at the hospital-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities. Practice-related administrative time is limited to eight (8) hours per week.
- C. For ***behavioral and mental health providers***, the full-time practice requirements are:
1. Working a minimum of forty (40) hours per week for a minimum of forty-five (45) weeks per year;
 - a. At least thirty-two (32) hours per week for a minimum of forty-five (45) weeks per year;
 - Of the minimum thirty-two (32) hours per week spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity.
 - The remaining eight (8) hours per week must be spent providing clinical services for patients at the approved site(s), providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities. Practice related administrative time is limited to eight (8) hours per week.
 - b. If working in a CMS-approved Critical Access Hospital (CAH) or Indian Health Service (IHS) Hospital (only applies to psychiatrists or physician assistants and nurse practitioners with specialized training in mental health), at least sixteen (16) hours per week must be spent providing direct patient care in the hospital-affiliated outpatient clinic.
 - Of the minimum sixteen (16) hours per week providing patient care, no more than eight (8) hours may be spent in a teaching capacity.
 - The remaining twenty-four (24) hours per week may be spent providing clinical services for patients at the CAH/IHS Hospital or the hospital-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities. Practice-related administrative time is limited to eight (8) hours per week.

Half-Time Clinical Services Requirements

- a. **Participants of primary medical health care services, dentists, nurse practitioners, physician assistants, pharmacists, and registered dental hygienists:** Participant works a minimum of twenty (20) hours per week (not to exceed thirty-nine (39) hours per week), for a minimum of forty-five (45) weeks per service year. Of the twenty (20) hours per week, a minimum of sixteen (16) hours must be spent providing direct patient

care at the approved practice site(s). No more than four (4) hours per week can be spent in a teaching capacity.

- b. Participants of obstetrics/gynecology (including family medicine physicians who practice obstetrics regularly and certified nurse midwives) or geriatric services:** Participant works a minimum of twenty (20) hours per week (not to exceed thirty-nine (39) hours per week) for a minimum of forty-five (45) weeks per service year. Of the twenty (20) hours per week, a minimum of eleven (11) hours must be spent providing direct patient care at the approved practice site(s). No more than nine (9) hours per week can be spent in a teaching capacity.

- c. Participants of behavioral and mental health:** Participant works a minimum of twenty (20) hours per week (not to exceed thirty-nine (39) hours per week) for a minimum of forty-five (45) weeks per service year. Of the twenty (20) hours per week, a minimum of sixteen (16) hours must be spent providing direct patient care at the approved practice site(s). No more than four (4) hours per week can be spent in a teaching capacity.

Verification of Service (Practitioner and Sites)

MORHPC may conduct quarterly site visits for randomly selected practitioners and their sites. Site visits are not audits, regulatory in nature, or compliance investigations. The site visits will be structured to provide a robust snapshot of the SLRP program's quality.

The information gleaned will be used to:

1. Assess the program's potential impact on the community in which the practitioner is serving.
2. Enhance the marketing and community outreach component of the SLRP program.
3. To inform quality improvement efforts to enhance the practitioners' and the Sites' overall clinical service delivery experience with the SLRP program to ensure successful outcomes in high-risk populations.
4. Provide ongoing training and technical assistance in the area of workforce recruitment and retention in to achieve successful collaborations with partnering organizations and stakeholders; and
5. Obtain input and feedback from the practitioners, Site managers, and others to outline the goals and expectations of the SLRP program.

The Practitioner:

Shall submit documentation of payments made towards eligible student loans for the SLRP award amount within 30 days after receipt of funds to the Sponsoring Entity.

The Sponsoring Entity:

Shall provide MSDH participants proof of student loan payments within 45 days of payment receipt .

Shall submit an Employment Verification Form (EVF) to the Mississippi Office of Rural Health and Primary Care, every six (6) months, to verify the provider's hours worked. MORPHC reserves the right to increase or decrease the number of EVFs required during the obligation period.

Breach of Contract

Failure to complete service obligations for any reason is a breach of the MS State Loan Repayment Program. Any participant who fails to complete his or her term of obligated service under the terms and conditions of the executed State Loan Repayment Contract will be considered to have breached the Participation Contract.

Participants will be considered in default of their service obligation if they fail to provide primary care services to individuals without discrimination, as defined in this agreement, during the contract period and at the approved practice site location. In addition, participants will be considered in default if the loan repayment amounts are not applied toward their eligible loans. No additional loan repayment will be approved for any participant who defaults.

Participants who falsify or misrepresent information on the Application or Verification Forms or any other required program document will be disqualified from participating. If the participant has already signed the contract, they will be considered in breach of the contract.

Payments to Participants

MSDH will deposit fifty percent (50%) of the SLRP funds in the amount of \$[Total Dollar Amount] directly to the Sponsoring Entity after completion of the first year of service term. The Sponsoring Entity has thirty (30) days to deposit funds into the Participant's account. The Participant has thirty (30) days from receipt of funds to pay the entire amount toward the loans approved on the SLRP application and provide proof of payment to the Sponsoring Entity. The Sponsoring Entity will then have forty-five (45) days to submit proof of payment to MSDH.

MSDH will deposit the remaining fifty percent (50%) of SLRP funds in the amount of \$[Total Dollar Amount] directly to the Sponsoring Entity after completion of the full-service term. The Sponsoring Entity has thirty (30) days to deposit funds into the Participant's account. The Participant has thirty (30) days from receipt of funds to pay the entire amount toward the loans approved on the SLRP application and provide proof of payment to the Sponsoring Entity. The Sponsoring Entity has forty-five (45) days to submit proof of payment to MSDH.

Verification of Payments

Verification of payments made on loan debt is required periodically throughout the service obligation. Sponsoring Entity will be asked to submit (1) copy [photo, photocopy, a screenshot with timestamp/date and account holder's name] showing that all SLRP funds have been applied to the participants loan debt and have cleared. In addition, once SLRP funds have been disbursed, Sponsoring Entity must submit payment/account documentation [e.g., a screenshot with timestamp/date and account holder's name] showing that all SLRP funds have been applied to their loan debt and have cleared. Payment verification should be submitted to MORHPC within ninety (45) days of receiving funds. Failure to document that all funds were applied to loan repayment may place an SLRP participant in default.

Application Components

All application forms for the Mississippi State Loan Repayment Program can be found online at:

- a. [MSLRP Professional Application](#)
- b. [MSLRP Practice Site Application](#)

A) Provider Application (New or Extension) A Provider Application to be completed and signed by the applicant. Once complete, the site application will be sent to the practice site listed in your application for completion.

B) Site Application A Site Application to be completed and signed by officials (Executive Director, CEO, or other legal representative) at the applicant's practice site.

C) Sponsor Application (If necessary) A Sponsor Application is only required in the instance that the applicant's employer will not serve as the sponsoring entity. It must be signed by the appropriate officials.

D) Loan Verification Form(s) and Additional Documentation A Loan Verification Form must be completed listing the lending institution and loan balance of each eligible student loan that the applicant is seeking repayment for through the SLRP. Additional copies of the form may be needed. [Note: Please complete the "Total Loan Balance Due" box only on the final page of your Loan Verification Form(s).] SLRP application packets must also include additional documentation of loans — a current lender statement that includes the applicant's name, the name and payment address of the lender, the account number, and the current principal balance — for each of the loans recorded on the Loan Verification Form(s). (Note: This type of printable document can usually be generated online, with the click of a button, at the website of your loan provider.) All loan information provided in this application — including the current lender statement — must be dated and current within 30 days of your application submission.

Application Schedule

Applications for SLRP are accepted year-round, following a quarterly cycle (see table below), while funding is available. A complete, legible application including all supporting documentation must be received no later than the 15th day of the month in which the quarter ends for contracts beginning the subsequent quarter. Applications not approved in the designated quarter may be waitlisted to be reviewed in the fourth quarter. All forms and required documentation must be included with the original application packet. An application that is not complete or legible, or does not include all supporting documentation, will not be considered for the SLRP. Healthcare professionals may be notified for additional information, at the SLRP Program Analyst's discretion, based on overall application quality. It is the responsibility of the health professional to ensure that the applications are complete and all forms and attachments have been included in the application packet.

Quarterly Application Schedule			
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
July/Aug./Sept.	Oct./Nov./Dec.	Jan./Feb. March	April/May/June
Submission window – submissions are welcome year-round while funding is available.			
For applications received between June 16 – Sept. 15, contracts for approved applicants start Oct. 1.	For applications received between Sept. 16 – Dec. 15, contracts for approved applicants start Jan. 1.	For applications received between Dec.16-March 15, contracts for approved applicants start April 1.	For applications received between March 16- June 15, contracts for approved applicants start Jan. 1.