



GEORGIA BOARD FOR PHYSICIAN WORKFORCE RURAL AREAS ASSISTANCE PROGRAM

PURPOSE OF THE PROGRAM

The purpose of the Rural Areas Assistance Program is to increase access to high quality medical care for medically underserved, rural communities in Georgia.

PROGRAM REQUIREMENTS AND CONTRACTUAL OBLIGATIONS

The Rural Areas Assistance Program pays *medical education student loan debt* for specific practitioners who agree to practice medicine/dentistry full time in a rural community in Georgia. The program provides up to \$25,000 a year in student loan repayment in return for a 12-month commitment to practice in a rural community. Recipients may receive a maximum of four loans and a maximum total student loan repayment of \$100,000.

The Rural Areas Assistance Contract requires a commitment to practice for a minimum of 40 clinical hours per week in a Georgia County with a population of 35,000 or less people according to the 2010 Census Count of the United States Bureau of the Census. The practice time requirement can be split between two or more counties, provided that none of the practice location counties exceeds the 35,000 population limit.

The practitioner may own or be employed by a solo practice, hospital, group medical practice, community health center, or other health care organization. There is no requirement that the practice be a not for profit organization. However, the practitioner must participate in the Medicaid program, must agree to accept new patients insured by Medicaid, and actively treat Medicaid patients.

Funding is based upon the amount of funds appropriated to the Georgia Board for Physician Workforce by the Georgia General Assembly. Maximum funding for contracts will be up to \$25,000 each/fiscal year. Funds are disbursed in a lump sum directly to the recipient's lenders.

The Board will consider data published in its most recent Physician Profile in determining the relative need for practitioner's in specific rural areas. The Board will then establish a ranking of locations in the applicant pool. Selection priority will be given to those applicants who are specializing in and actively practicing specialties as approved by the Board at their Annual meeting. The Board will consider the following criteria (if applicable), in rank order: Health Outcomes, Debt, Total Compensation, Specialty*, Practice Type, Live in County of Practice, Other Loan Repayment, County Rank, and Previous Awards.

*Concerning Specialty: the Board approved all Primary Care/Core Specialties (Family Medicine, Internal Medicine, Pediatrics, OB/GYN, Emergency Medicine and General Surgery) to be ranked highest. All other specialties will be considered, but will be ranked lower than those previously listed.

All recipients are required to sign a contract with the Georgia Board for Physician Workforce agreeing to the terms and conditions upon which awards are granted. This contract establishes the amount of the award, the location of service repayment, the contract date (also the beginning and end date of service), as well as the terms and conditions of program participation, obligated service, and the conditions of default and cash repayment.

ELIGIBLE STUDENT LOANS

Student loans incurred for tuition, fees, and other expenses associated with completion of your medical degree are eligible for payment under the Rural Areas Assistance Program.

Student loan debt incurred to complete other academic degrees is not eligible for payment under the Rural Areas Assistance Program.

APPLICATION REQUIREMENTS

Eligible Applicants must, if applicable:

- Be a citizen or national of the United States;
- Have satisfied all requirements for unrestricted medical licensure by the Georgia Composite Medical Board;
- Be a graduate of an accredited graduate medical education program located in the United States which has received accreditation or provisional accreditation by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association;
- Hold a Medicaid Provider Number in Georgia and actively treat Medicaid Patients;
- Be in good standing with regard to meeting the contractual requirements of all existing student loans. Applications will not be considered if the applicant has had a previous loan default even if the lender now considers the defaulted loan in good standing;
- Submit an application and all required materials to participate in the Rural Areas Assistance Program no later than January 1st. (Submitting an application does not guarantee selection);
- Disclose all outstanding **medical** education loan debt;
- Submit executed copy of employment contract. If self employed in private practice, applicant must submit a copy of any hospital agreements/contracts;
- Contractually agree to practice full-time (minimum of 40 clinical hours per week);
- Submit a copy of most recent Federal Income Tax return and W-2s showing total compensation;
- Complete and notarize Affidavit of Lawful Presence in the United States (form provided) and submit a copy of an approved secure and verifiable document (from provided document list); and
- Have completely satisfied any other obligation for health professional service owed under any agreement with the Federal Government, State Government, or other entity prior to beginning service under this program

NOTE: Applicants who are recipients of the Georgia Board for Physician Workforce (formerly the State Medical Education Board) Scholarship Program must extend their period of service obligation by the period of service obligation required by the Rural Areas Assistance Program.

APPLICATION PROCESS

Completed applications must be received no later than **January 1st** for consideration during the fiscal year. Applications will not be considered complete unless **All** application materials, including completed Lender Disclosure Forms, are received by this date.

All information requested in the Application must be complete prior to Board consideration.

Further information is available by contacting the Board office. The Board may request that the candidate make a personal appearance before the Board, although this is not typically the case.

A Notice of Award letter and Acceptance of Award form will be mailed to those applicants approved by the Board. Upon receipt of the Acceptance of the Award form, the Board will issue a Rural Areas Assistance Program contract. Payment of the Award is made once the contract is fully executed.

Recipients may reapply for additional one-year terms for a maximum of four years or up to \$100,000. Each recipient is required to complete and submit an annual status report to the Board.

CONTRACT DEFAULT

The contract includes a penalty of double the principal award amount received for:

- Failure to begin or complete the full twelve-month service commitment in the location named in the contract;
- Failure to meet the 40 clinical hours per week full-time practice commitment (as defined in Chapter 195-12 of the Official Rules and Regulations of State of Georgia); or
- Failure to provide Board staff with access records and other information necessary to document compliance with contract terms.

The cost of attorney fees and other expenses associated with collection are assessed in addition to the double default penalty.

FURTHER INFORMATION AND ASSISTANCE

Please contact the us if you have any questions or need additional information.

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