



Physician Education Loan Repayment Program Fact Sheet

ELIGIBILITY REQUIREMENTS - Physicians must:

- Hold a full physician license from the Texas Medical Board, with no restrictions
- Be eligible to take the exam for board certification from specialty boards established in THECB administrative rules, if the physician has not earned and maintained board certification
- Agree to provide four consecutive years of service in a (1) federally designated Health Professional Shortage Area (HPSA), (2) secure correctional facility operated by or under contract with the Texas Juvenile Justice Department*, or (3) secure correctional facility operated by or under contract with the Texas Department of Criminal Justice*
- Provide direct patient care to Medicaid enrollees and CHIP enrollees, if the practice includes children
- Not be currently fulfilling another obligation to provide medical services as part of a scholarship agreement, a student loan agreement, or another student loan repayment program

**Limited to 10 participants each year*

APPROVED PRIMARY CARE SPECIALTIES

- | | |
|-----------------------------------|-----------------------|
| ➤ Family Medicine/Family Practice | ➤ Medicine-Pediatrics |
| ➤ General Practice | ➤ General Pediatrics |
| ➤ Obstetrics/Gynecology | ➤ Psychiatry |
| ➤ General Internal Medicine | ➤ Geriatrics |

SERVICE PERIOD

The service period is a period of twelve consecutive months, generally beginning on the date the application is received or the date qualifying employment begins, whichever is later.

REPAYMENT AWARDS

Annual loan repayments are disbursed directly to the lender/servicer following completion of each service period. Physicians whose student loan indebtedness is at least \$160,000 may qualify for the amounts shown below, based on full-time service. For physicians owing less than \$160,000 on their student loans, the annual loan repayment amounts based on full-time service will be the amounts required to repay the indebtedness over a period of four years, with annual increases that are proportional to the annual increases for physicians owing at least \$160,000 on their student loans, as follows:

- \$25,000 for the first service period or 16% of the amount owed, if the total is less than \$160,000
- \$35,000 for the second service period or 22% of the amount owed, if the total is less than \$160,000
- \$45,000 for the third service period or 28% of the amount owed, if the total is less than \$160,000
- \$55,000 for the fourth service period or 34% of the amount owed, if the total is less than \$160,000

The following conditions render loans **INELIGIBLE** for repayment through the PELRP: (1) loans made during residency or to cover post-medical school expenses, (2) loans in a default status, (3) loans having an existing service obligation, and (4) loans that are subject to repayment through another student loan repayment or forgiveness program.

New Eligibility Path - Contingent on Availability of End-of-Year Funds

House Bill 2550, passed by the 83rd Texas Legislature, allows physicians who are not practicing in HPSAs or secure correctional facilities to qualify for participation in the PELRP, if during the applicable year, they have provided services to a designated minimum number of Medicaid or Texas Woman's Health Program enrollees.

Applications based on this provision that were received after September 1, 2013 will be considered during the quarter ending August 31, 2014, only if funds are available after financial commitments for state fiscal year 2015 have been made to physicians practicing in HPSAs and secure correctional facilities.

The following service levels are required for consideration of applications under the new provision:

Practice Specialty	# of Unduplicated Clients
Family Medicine	200
Internal Medicine	200
Pediatrics	200
Ob/Gyn	200
Geriatrics	25
Psychiatry	150

IMPORTANT: The source of data to be used in determining service levels will be the paid Medicaid claims and HMO encounter data for Medicaid and Texas Women's Health Program services provided by physicians applying for loan repayment.

It is IMPERATIVE that your own TPI and NPI be used if you are the rendering physician for claims/encounters submitted to Texas Medicaid Health Partner (TMHP), to be considered in the required client count.

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