



# The Georgia Loan Repayment Program

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**Providing \$25,000 Yearly  
To Repay Medical  
Education Debt**

**The State Medical Education Board of Georgia**  
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## PURPOSE OF THE PROGRAM

The Georgia Loan Repayment Program is a program of matching State and Federal dollars to repay outstanding medical education loan debt of physicians and mid-level providers willing to practice primary care medicine in eligible rural Georgia counties. To be eligible, counties must have populations of 35,000, or fewer, persons and be designated as Health Professional Shortage Areas (HPSAs) by the federal government. The Georgia Loan Repayment Program aspires to:

- > Help build viable rural practices in Georgia's medically underserved areas
- > Encourage economic growth in Health Professional Shortage Areas
- > Improve healthcare delivery by increasing access and minimizing disparities for rural Georgians

Federal regulation requires that service be performed in a not-for-profit practice setting and that contracts are written for not less than two years with a four year or two contract limit for funding.

## ELIGIBLE APPLICANTS PHYSICIANS

All physician applicants must be licensed by the Composite State Board of Medical Examiners to practice medicine within the State of Georgia at the time the loan is made. Each physician applicant must also be a U. S. citizen and complete residency training in an accredited residency program within the United States.

## PHYSICIAN ASSISTANTS, CERTIFIED NURSE PRACTITIONERS AND NURSE MIDWIVES

All mid-level applicants must be certified or licensed by the appropriate credentialing agency to practice medicine within the State of Georgia at the time the loan is made.

## **PROGRAM ADMINISTRATION**

To be considered for an award, each applicant must document outstanding educational loan debt and commit to practice in a medically underserved rural county within the State of Georgia. Each year's targeted list of eligible counties is available upon request. Federal and State funds are matched to recruit physicians in not-for-profit entities in targeted Health Professional Shortage Areas (HPSAs). HPSA designation is a base level qualifier for state and federal funding; however, site eligibility is not solely dependent upon HPSA status but, more importantly, upon the Georgia Loan Repayment Program's priority targeting of Georgia counties.

Practice locations are prioritized using the following criteria:

- 1) Percent of low birth weight babies of total births
- 2) Infant mortalities per 1,000 births
- 3) Cancer deaths per 100,000 population
- 4) Cardiovascular deaths per 100,000 population
- 5) Percent elderly population
- 6) Percent of population living below 200% of poverty level

Additional priority is given to counties with a physician shortage, low health indicators and ranked according to economic indicators. Access to the physician's services must be available to every person in the county, regardless of their ability to pay.

First priority will be given to those physician applicants who specialize in and actively practice obstetrics. The Board may also consider, in the following order, the applications of physicians specializing in Family Practice, General Practice, General Internal Medicine, General Pediatrics, General Surgery, Psychiatry, or other medical specialties approved by the Board.

## **APPLICATION REQUIREMENTS**

Each provider applicant must:

- 1) Submit a completed application form; including the provider application and the eligible county application;
- 2) Sign and submit with the application the applicant's acknowledgment of conditions of the program, declaration of specialty qualifications, length of service commitment and date of availability;
- 3) Satisfy all requirements for unrestricted medical licensure by the Composite State Board of Medical Examiners of the State of Georgia;
- 4) Agree to practice full-time (minimum of 40 clinical hours per week) in a not-for-profit practice entity which serves patients regardless of their ability to pay; reside in the community served; and
- 5) Have completely satisfied any other conflicting obligations for health professional service which is owed by applicant prior to beginning service under this program. Exceptions may be made for recipients of the State Medical Education Board Scholarship and the Osteopathic Student Loan, who will receive state funds only.

## **LOAN AWARDS**

The contractual amount of each loan may vary depending upon the amount of state and federal appropriations and the applicant's outstanding educational loan debt. Awards for physicians may be as high as \$25,000.00 per year and awards for physician assistants, nurse practitioners and nurse midwives as high as \$6,500.00 per year. All contracts are written for two years with the option to re-apply for a second 2-year contract. All contracts are subject to annual renewal at the option of the Board and the availability of funds.

## **CONTRACTUAL OBLIGATIONS**

Recipients are required to sign a contract with the Board, affirming the recipient's commitment to practice medicine full-time in an approved physician underserved rural county and compliance with all other state and federal requirements. For each year of practice in a Board

approved location, the recipient will receive credit, including interest due thereon, for the amount of the award received during any one year of practice.

Any recipient who breaches the contract by either failing to begin or failing to complete the rural practice service obligation under the contract shall be immediately liable to the Board for twice the uncredited principal amount as provided in the contract.

## **FUNDING CYCLES AND APPLICATION DEADLINES**

Application forms may be obtained from the State Medical Education Board by writing, calling or e-mailing your request. Applications are accepted at any time. The funding cycle for state funds begins in July and the federal funding cycle begins in October of each year. Applications are reviewed quarterly.

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# GEORGIA LOAN REPAYMENT PROGRAM

Targeted Counties, July 1, 2001 - June 30, 2002

