RHODE ISLAND HEALTH PROFESSIONAL LOAN REPAYMENT PROGRAM
ELIGIBILITY CRITERIA

Eligible Professions

The following disciplines are eligible to participate in the Loan Repayment Program:

- Doctors of Allopathic Medicine (MD)*
- Doctors of Osteopathic Medicine (DO)*
- General Practice Dentists (D.D.S. or D.M.D.)
- Pediatric Dentists
- Primary Care Certified Nurse Practitioners
- Certified Nurse-Midwives
- Primary Care Physician Assistants
- Registered Clinical Dental Hygienists
- Health Service Psychologist (formerly Clinical or Counseling Psychologists (Ph.D. or equivalent)
- Licensed Clinical Social Workers (master’s or doctoral degree in social work)
- Psychiatric Nurse Specialists
- Mental Health Counselors
- Licensed Professional Counselors (master’s or doctoral degree with a major study in counseling)
- Marriage and Family Therapists (master’s or doctoral degree with a major study in marriage and family therapy)
- Registered Nurses (RN, APRN)
- Pharmacists (PharmD)
- Master’s level substance use counselors

*Approved Primary Care Specialties for Physicians:
  1. Family medicine (and osteopathic general practice)
  2. Internal medicine including geriatrics
  3. Pediatrics
  4. Obstetrics/gynecology
  5. Geriatrics
  6. Psychiatry

General Practitioners (physicians who have not completed residency training programs) are not eligible for funding under the RI Health Professionals Loan Repayment Program.
Eligible Sites
To receive Rhode Island Health Professional Loan Repayment funds you must be working in a public or non-profit private health care facility located in and providing health services in a Health Provider Shortage Area (HPSA) that matches your profession. For example, if you are a mental health professional you must be located in a Mental Health Provider Shortage Area. In addition, you must work at a site that charges for your professional services at the usual and customary prevailing rates in the area. If a person is unable to pay the facility must offer a reduced rate or not charge any fee.

Eligible sites include:

- **Federally Qualified Health Centers (FQHCs)**
  - Community Health Center (CHC)
  - Migrant Health Center
  - Homeless Program
  - Public Housing Program

- **FQHC Look-Alikes**

- **Rural Health Clinics (RHCs)**

- **Other Health Facilities**
  - Community Outpatient Facility
  - Community Mental Health Facility
  - State and County Health Department of Health Clinic
  - Immigration and Customs Enforcement (ICE) Health Service Corps (IHSC)
  - Free Clinics
  - Mobile Units
  - School-based Programs
  - Critical Access Hospitals (CAH) (affiliated with a qualified outpatient clinics)
  - Long-term Care Facilities
  - State Mental Health Facilities

- **Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITCU)**
  - Federal Indian Health Service (IHS)
  - Tribal Health Clinic
  - Urban Indian Health Program

- **Correctional Facilities**
  - Federal Bureau of Prisons (BOP)
  - State Correctional Facility

- **Private Practices (Solo or Group)**

**NOTE:**

- County/local prisons are not eligible to be a RI HPLRP approved practice site.

- For-profit health facilities operated by non-profit organizations must follow the same guidelines as all other RI HPLRP sites. They must 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.
Additional Eligibility Criteria

Individuals selected to receive Rhode Island Health Professional Loan Repayment funds:

Must be United States citizens or nationals (naturalized citizens).

Must not have an outstanding contractual obligation for health professional service to the Federal Government, or to a State or other entity, unless that service obligation will be completely satisfied before the SLRP contract has been signed. Be aware that certain bonus clauses in employment contracts may impose a service obligation.

Individuals in the Reserve Component of the U.S. Armed Forces or National Guard are eligible to participate in the SLRP. If the SLRP participant’s military training and/or service, in combination with the participant's other absences from the service site, exceed 35 workdays per service year, the SLRP service obligation should be extended to compensate for the break in “full-time” service.

Must not have a judgment lien against their property for a debt to the United States. Debtors with judgment liens for Federal debts are ineligible to receive Federal financial assistance, including Federal grant funds.

Must not have a significant history of failing to comply with, or inability to comply with, service or payment obligations. Rhode Island Health Professional Loan Repayment participants cannot have:

- defaulted on any Federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, Federal income tax liabilities, Federal Housing Authority loans, etc.) even if the creditor now considers them to be in good standing;
- breached a prior service obligation to the Federal/State/local government or other entity, even if they subsequently satisfied the obligation; and
- had any Federal debt written off as uncollectible (pursuant to 31 U.S.C. 3711(a) (3)) or had any Federal service or payment obligation waived.

Must perform full-time and half-time clinical practice, providing primary health services, at an eligible site -- Full-time is defined as 40 hours per week for at least 45 weeks per year; half-time is defined as not less than 20 hours, but not more than 39 hours, per week for at least 45 weeks per year.

- Practice-related administrative duties are limited to 8 hours. Teaching is allowed. Please contact the Rhode Island Health Professional Loan Repayment for details.

Rhode Island Health Professional Loan Repayment funds can only be used to repay qualifying educational loans.