



Health Professions Recruitment Program, Health Professional Shortage Areas, and Financial Incentive Programs for West Virginia

West Virginia has pioneered new approaches to educating medical and other health professions students in rural settings through the West Virginia Rural Health Education Partnership (WVRHEP). The WVRHEP was designed to increase the recruitment and retention of health care providers in rural areas by requiring students in all health disciplines to complete rural rotations. The program has been recognized nationally for its achievements. Since 2001, newly formed Area Health Education Centers (AHECs) have increased opportunities for health professions education.

To support these efforts, state and federal financial incentives are coordinated through the WVRHEP Recruitment and Retention Committee and the Bureau for Public Health. Eligibility requirements, benefits, obligations, and application procedures for these programs vary, but a common requirement is the practice location must be in an underserved area. Individuals may receive incentives from several state-funded programs and can serve their practice obligations concurrently.

HEALTH PROFESSIONS RECRUITMENT PROGRAM

The Health Professions Recruitment Program serves as a statewide foundation to assist communities in the recruitment and retention of primary care providers. The Division of Rural Health & Recruitment, located within the West Virginia Department of Health and Human Resources, Bureau for Public Health, Office of Community Health Systems, provides extensive information about West Virginia practice opportunities to providers seeking placement assistance. We prepare practice opportunity profiles that include information about the site's clinical environment, the community's recreational assets, economic environment, educational resources, and other distinguishing characteristics unique to the area. Upon request, the provider's curriculum vitae will be circulated to those sites that are currently recruiting. Visit our web site at <http://www.wvrecruitment.org> to register with our office. Our placement services are free.

For specific information about practice opportunities in West Virginia, contact:

Nancy Melton, Program Coordinator for Physicians, nancy.c.melton@wv.gov
Martha Endres, Program Coordinator for all other Professions, martha.w.endres@wv.gov
Division of Rural Health & Recruitment
350 Capitol Street, Room 515
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HEALTH PROFESSIONAL SHORTAGE AREAS (HPSAs) IN RURAL WEST VIRGINIA

Statewide data is analyzed by the Division of Rural Health & Recruitment to determine areas that are eligible for HPSA designation. This information is submitted to the Shortage Designation Branch of the Health Resources and Services Administration (HRSA). A HPSA designation is a federal designation that identifies areas with a shortage of primary care physicians -- generally, areas with a ratio of less than one primary care physician per 3,500 population. In West Virginia, 23 of the 55 counties are designated as partial or whole-county HPSAs.

The State Loan Repayment Program requires participants to work in an approved site in a HPSA. State-funded programs, i.e., the Health Sciences Scholarship Program, the Recruitment and Retention Community Project, and the Medical Student Loan Program, consider additional underserved areas based on program criteria.

For information on underserved areas in West Virginia, contact:

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STATE LOAN REPAYMENT PROGRAM

This program offers repayment of educational loans to primary care physicians, nurse practitioners, physician assistants, and nurse midwives, in return for an obligation to practice in a rural, underserved area of West Virginia. The site must be public or nonprofit and located in a HPSA. The program is funded by a federal grant (50%) and state appropriation (50%).

Eligibility: Primary care physicians in family practice, general pediatrics, obstetrics/gynecology, general internal medicine, general psychiatry; and nurse practitioners, physician assistants, and certified nurse-midwives. General practice dentists are also eligible to apply to this program.

Applicant must be a U.S. citizen with a valid, unrestricted West Virginia license and/or certificate, and must have satisfied any other state or federal service obligation prior to beginning the loan repayment service obligation.

Benefits: \$40,000 for a two-year commitment. Contracts may be amended for two additional years at a rate of \$25,000 per year. This program will pay for qualified government and commercial educational loans for medical or other health professions education and reasonable living expenses.

Awards are made by the Bureau for Public Health, based on a ranking of community need and availability of health professionals.

Obligation: Recipients of loan repayment must sign a contract to practice full-time for a minimum of two years at an approved site in a HPSA. Penalties apply for breach of contract.

For more information, contact:

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RECRUITMENT AND RETENTION COMMUNITY PROJECT

This program provides matching funds to communities for recruitment and retention of primary care providers. The program is funded by state appropriation.

Eligibility: Sponsors must be located in a medically underserved community, such as a Health Professional Shortage Area (HPSA), Medically Underserved Area (MUA), or other areas approved by the Bureau for Public Health. Sponsors must provide a full continuum of care, including arrangements for after hours and acute care, and must have an open policy to provide health services without regard to a person's ability to pay.

Eligible providers include primary care physicians in general family practice, general pediatrics, general internal medicine, psychiatry, and obstetrics/gynecology, or emergency medicine physicians and physician assistants trained in emergency medicine (only at approved facilities), primary care nurse practitioners, physician assistants, nurse-midwives, general practice dentists, or individuals in training programs in these fields. A candidate must be a U.S. citizen and must agree to meet all applicable educational, licensure, and certification requirements to practice primary care in West Virginia.

Benefits: A grant of up to \$10,000 to the sponsor, who in return is required to provide 50 percent matching funds. Funds may be used to provide loan repayment, residency stipends, loan forgiveness, locum tenens support, or other incentives approved by the Bureau for Public Health.

Applications are accepted throughout the year, and awards are made by the Bureau for Public Health. Preference is given to sponsors supporting candidates who have received their training in West Virginia; have ties to the community; have a commitment to serve in an underserved area; or have experience in community service in an underserved area.

Obligation: Health care providers must agree to provide primary care clinical medicine full-time in an underserved area with or for the sponsor for one year for every year of funding. There is a maximum of four years of funding.

For more information, contact:

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NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM

The National Health Service Corps seeks clinicians dedicated to working with our Nation's underserved. They have created a program to connect these unique individuals with the communities that need them, and to support them during their initial time of service. Fully trained health professionals who are dedicated to working with the underserved and have qualifying educational loans are eligible to complete for repayment of those loans if they choose to serve in a community of greatest need. In addition to loan repayment, these clinicians receive a competitive salary and a chance to have a significant impact on a community.

Eligibility: Students/Residents must be fully trained in Allopathic or osteopathic physician specializing in family medicine, general pediatrics, general internal medicine, general psychiatry, or obstetrics/gynecology; primary care nurse practitioner; primary care physician assistant; certified nurse-midwife, dentist, dental hygienist and mental or behavioral health professional (health service psychologist, clinical social worker, licensed professional counselor, marriage and family therapist, and psychiatric nurse specialist).

Eligibility requirements include: Be free of judgment liens arising from Federal debt; have no other existing service commitment; serve full time (40 hours a week) in the clinical practice of your profession; commit to providing primary care service in a priority health professional shortage area for a minimum of 2 years and be a United States citizen with a valid, unrestricted license and/or certificate for the State where you plan to practice.

Benefits: Maximum repayment during the required initial two-year contract is \$25,000 each year. You may be eligible to continue your loan repayment beyond two years, one year at a time, to the extent you have unpaid qualifying educational loans and continue to serve at an eligible site. One-year amendments are awarded for a maximum of \$35,000 per year.

For more information, contact:

National Health Service Corps web site at <http://nhsc.hrsa.gov/>

HEALTH SCIENCES SCHOLARSHIPS PROGRAM

This program, authorized by the West Virginia Legislature in 1995, provides a scholarship incentive for students to complete their training in primary care and practice in underserved rural areas of the state. The program is funded by state appropriation.

Eligibility: Fourth-year medical students at a West Virginia school of medicine or osteopathy who are entering primary care internships or residency programs in West Virginia; and students who are in the final year of a primary care educational program in West Virginia for nurse practitioners, physical therapists, or physician assistants, or a master's degree nursing program in West Virginia leading to a career in nursing education. Although in-state residency is not a requirement, awarding preference will be given to West Virginia residents.

Benefits: \$20,000 scholarship award for medical students and \$10,000 for other disciplines. Awards are made by the Vice-Chancellor for Health Sciences, West Virginia Higher Education Policy Commission, based on recommendations of an advisory panel.

Obligation: Medical, nurse practitioner, physician assistant, and physical therapy students must sign a contract to practice in an underserved area of the state (Health Professional Shortage Area or other area designated as underserved by the West Virginia Bureau for Public Health) for a minimum of two years upon completion of training. Nurse educators must teach in an approved undergraduate nursing program in the state for at least two years. The penalty for not fulfilling the service obligation is repayment of the scholarship with interest.

For more information, contact:

Laura Boone, Health Sciences Program Coordinator

West Virginia Higher Education Policy Commission

1018 Kanawha Blvd., East, Suite 700

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WEB: <http://wvhepcnew.wvnet.edu>

MEDICAL STUDENT LOAN PROGRAM

This program provides loans to students at schools of medicine or osteopathy in West Virginia. The program is funded by an annual set-aside of state medical student fees.

Eligibility: Students must be accepted for enrollment or be enrolled full-time in a West Virginia school of medicine or osteopathy. They must meet designated academic standards and not be in default on any previous student loan.

Benefits: Maximum annual loan of \$10,000. Recipients are selected annually by each school based on the applicant's eligibility and the availability of funds. Award amounts are determined by the school. Students may receive renewal loans each year at the discretion of the school and depending on the availability of funds.

Loan forgiveness may be granted at the rate of \$10,000 for each year of full-time practice in an approved underserved area of West Virginia or in a medical specialty designated as a critical shortage field in the state.

The primary care fields of family practice, internal medicine, pediatrics, internal medicine/pediatrics, psychiatry, and obstetrics/gynecology are considered to be critical shortage fields.

Emergency physicians are eligible if they practice at a location that meets the following requirements:

- The hospital has fewer than 100 acute care beds,
- The hospital is located in a rural area,
- The hospital is certified by Medicare as a Critical Access Hospital or the hospital's emergency room is certified by Medicare as a Rural Health Clinic.

Obligation: Students must sign a promissory note to repay the loans at the prevailing federal Stafford interest rate when the repayment period begins. Payment deferments may be granted during required military service or approved additional medical training, including internships and residencies, not to exceed five years. Students may request loan forgiveness, as outlined above, from the West Virginia Higher Education Policy Commission.

For more information, contact the Financial Aid Office of your medical or osteopathic school; or contact:

Bob Long, Financial Aid Manager

Medical Student Loan Program

West Virginia Higher Education Policy Commission

1018 Kanawha Boulevard, East, Suite 700

Charleston, WV 25301-2800

304-558-4620, Ext: 320; (FAX) 304-558-4622

E-mail: long@hepc.wvnet.edu

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EDUCATIONAL SEED FOR PHYSICIANS (ESP)

This program, administered by the Family Medicine Foundation of West Virginia, the philanthropic arm to the West Virginia Chapter of the American Academy of Family Physicians, provides loans to medical students.

Eligibility: Medical students in the 2nd, 3rd, and 4th year must specialize in family medicine and practice for two years in West Virginia upon completion of internships or residency training. Awards are made by the Family Medicine Foundation board, based on recommendations of a committee that includes representatives from the board, the West Virginia Federation of Women's Clubs (which originated the ESP fund), and the medical profession.

Benefits: Loans of \$5,000 per year or \$15,000 total for three years of medical school are awarded on the

basis of need and interest in family medicine.

Obligation: Repayment of the loans is waived after the required two years of practice in the state. Physicians who do not fulfill the service agreement must repay the loans with interest.

For more information, contact:

Family Medicine Foundation of WV/ESP Fund
Post Office Box 359
Flatwoods, West Virginia 26621-0359
304-765-7839 (FAX) 304-765-3838
E-mail: fam.med.foundation@citynet.net
WEB www.fmfvw.org

TULLY FUND OF THE FAMILY MEDICINE FOUNDATION OF WV

This program, administered by the Family Medicine Foundation of West Virginia, provides scholarships to medical students.

Eligibility: Medical students in the 3rd and 4th years must specialize in family medicine and practice for one year in West Virginia upon completion of internships or residency training. Awards are made by the Family Medicine Foundation board, based on recommendations of a Tully Fund Selection Committee that includes representatives from the board, the West Virginia Federation of Women=s Clubs (which originated the ESP fund), medical schools, and the medical profession.

Benefits: Scholarships of \$5,000 per year or \$10,000 total for the third and fourth years of medical school are awarded on the basis of need and interest in family medicine.

Obligation: Repayment of the loans is waived after the required one year of practice in Family Medicine in the state. Physicians who do not fulfill the service agreement must repay the loans with interest.

For more information, contact:

Family Medicine Foundation of WV / Tully Fund
Post Office Box 359
Flatwoods, West Virginia 26621-0359
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E-mail: fam.med.foundation@citynet.net
WEB www.fmfvw.org

RURAL HOSPITAL RESIDENCY SCHOLARSHIP PROGRAM

Eighteen rural hospitals in West Virginia currently offer scholarships to physicians in residency training in exchange for a commitment to practice in the community served by the hospital upon completion of training.

Generally, scholarships of \$10,000 per year are offered for each year of practice in the community. If the service obligation is not met, the physician must repay the scholarship with interest.

For more information, contact:

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