

# ND Health Care Professional Loan Repayment Program

## *Site Application Guidance*

## ND Health Care Professional Loan Repayment Program

The North Dakota Health Care Professional Loan Repayment Program is administered by the North Dakota Primary Care Office (NDPCO) which is located within the North Dakota Health and Human Services (NDHHS).

This program is a support-for-service effort that provides financial support to healthcare providers serving in the disciplines of medical, dental, or behavioral health in areas defined as “high need” in North Dakota. Providers must practice at an approved ND Health Service Corps site for a minimum of 5 years.

## Site Eligibility and Requirements

ND eligible site types include public, private, or nonprofit entities that provide comprehensive primary care services to the community, and accept Medicaid, Medicare, CHIP.

### Sites must:

- Be located in an area that is statistically underserved
- Be located at least twenty miles outside the boundary of a city having more than forty thousand residents.
- Contractually commit to provide matching funds equal to the amount required in accordance with section 43-12.3-06.

### To be an eligible practice site, organizations must:

- Submit an application during the application cycle (December 22 – March 31) for their workforce to be eligible for this loan repayment opportunity
- Have a current organizational staff member designated as a “Site Administrator”
- Know which sites are certified and report any new sites that should be certified by the NDPCO.
- Know the provider application cycle.
- Know the awarded clinicians and where they are with their service obligation.
- Know when the matching requirements need to be paid
- Know the conditions and requirements for provider participation in the program.
- Immediately report any changes of FTE or employment status of providers who under a service obligation.
- Consult with the NDPCO before allocating provider hours to a non-approved site.



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### Payment of Community Match

ND Health and Human Services pays the provider 1/5 of the total award amount every June. The provider must provide one full year of service before receiving payment from the department. It is encouraged that the employer follows the same payment schedule as ND Health and Human Services. However, an employer may decide to make one lump sum payment at the beginning of service. Payment may be made directly to the healthcare provider or to their educational loan servicer.

### The match cannot be:

- Taxed. All awards and matches are non-taxable as outlined in 26 U.S.C. § 3401(a) (19).
- A sign-on bonus. A sign-on bonus is considered taxable income and cannot be used for matching purposes.
  - However, sites can decide to offer a loan repayment match as part of their recruitment package.



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