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# Primary Care Practitioner Loan Redemption Program

The Primary Care Practitioner Loan Redemption Program promotes access to primary care services in medically underserved areas of the State by improving the distribution of primary care health providers, including physicians, dentists, physician assistants, certified nurse practitioners and certified nurse midwives, by providing for the redemption of eligible student loan expenses of providers in exchange for a specified period of service in medically underserved areas. Funding for this program is subject to state appropriations.

Subject to appropriation, the program will provide up to \$200,000 in student loan redemption for two to four years of service as a primary care provider in areas of medicine defined by the Commissioner of Health or the U.S. Department of Health and Human Services in areas ranked by the Commissioner of Health reflecting a health professional shortage. Funding for this program is subject to state appropriations and available funding.

## Eligibility:

Applicants must:

- Be a U.S. citizen or U.S. national if the loan redemption is funded by matching dollars from federal/ state funds;
- Maintain residency in the State of New Jersey throughout participation in the program;
- Maintain a license to practice as a primary care practitioner in the State of New Jersey throughout participation in the program;
- Execute a contract for a minimum period of 2 years, which includes a six-month probationary period, with the Authority or its designated agent;
- Be granted initial application into the program following the six-month probationary period;
- In the case of a physician, have completed an accredited residency training program;
- Agree to practice primary care medicine, dentistry, or another eligible primary care profession in a designated underserved area;
- Not be in default on any qualifying student loan.

## Application and Selection

Applicants must submit a completed program application for consideration. For accepted applicants without a placement, the Authority will share their resumes with approved sites, however placement is not guaranteed. To remain in the program applicants must complete the six-month probationary period and receive a recommendation to continue participation in the program, either at the current site or at a different approved site. Satisfactory completion of the probationary period will be considered final acceptance as a program participant and the applicant will receive full credit for the probationary period in the calculation of the first full year of service. Participants do not need to reapply to remain in the program but will need to execute a new contract for participation in the third and fourth year of the program. Participation in the program for the third and fourth year of the program is subject to funds available.

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