

CHAPTER 16**PRIMARY CARE PHYSICIAN AND DENTIST
LOAN REDEMPTION PROGRAM****Authority**

N.J.S.A. 18A:72D-1 et seq.

Source and Effective Date

R.1997 d.530, effective November 17, 1997.
See: 29 N.J.R. 4428(a), 29 N.J.R. 5295(a).

Executive Order No. 66(1978) Expiration Date

Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, expires on November 17, 2002.

Chapter Historical Note

Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, was originally codified in Title 9 as Chapter 16, Physician-Dentist Loan Redemption Program. Chapter 16 was adopted as R.1980 d.309, effective July 9, 1980. See: 12 N.J.R. 118(a), 12 N.J.R. 469(a).

Pursuant to Executive Order No. 66(1978), Chapter 16, Physician-Dentist Loan Redemption Program, expired on July 9, 1985.

Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, was adopted as R.1993 d.30, effective January 19, 1993. See: 24 N.J.R. 1192(a), 25 N.J.R. 310(a).

Pursuant to Executive Order No. 66(1978), Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, was readopted as R.1997 d.530, effective November 17, 1997. See: 29 N.J.R. 4428(a), 29 N.J.R. 5295(a). See, also, section annotations.

Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, was recodified as N.J.A.C. 9A:16 by R.2000 d.91, effective March 6, 2000. See: 31 N.J.R. 3906(a), 32 N.J.R. 803(b).

CHAPTER TABLE OF CONTENTS**SUBCHAPTER 1. GENERAL PROVISIONS**

- 9A:16-1.1 Purpose and scope
- 9A:16-1.2 Definitions

SUBCHAPTER 2. PROGRAM REQUIREMENTS

- 9A:16-2.1 Eligibility
- 9A:16-2.2 Application and selection procedures
- 9A:16-2.3 Terms of loan redemption
- 9A:16-2.4 Procedure for loan redemption
- 9A:16-2.5 Cancellation of contract obligations and involuntary termination of service
- 9A:16-2.6 Termination by participant prior to completion of contractual service requirements
- 9A:16-2.7 Reversion of unexpended funds

SUBCHAPTER 1. GENERAL PROVISIONS**Subchapter Historical Note**

Public Notice: Medically underserved areas. See: 31 N.J.R. 4126(b).

9A:16-1.1 Purpose and scope

The purpose of this chapter is to prescribe rules and procedures for the Primary Care Physician and Dentist Loan Redemption Program which is intended to promote access to primary care services in medically underserved areas of the State by improving the distribution of primary care health personnel. This program provides for the redemption of eligible student loan expenses of its participants in exchange for a specified period of service in such medically underserved areas.

Amended by R.2000 d.91, effective March 6, 2000.
See: 31 N.J.R. 3906(a), 32 N.J.R. 803(b).

9A:16-1.2 Definitions

The following words and terms, when used in this chapter, shall have the following meaning unless the context clearly indicates otherwise.

“Commissioner” means the Commissioner of the New Jersey Department of Health and Senior Services or his or her designee.

“Eligible student loan expenses” means qualifying student loans, including interest paid or due on such loans, that a program participant has obtained to cover his or her cost of attendance at an institution of undergraduate medical, dental, or other primary care professional education.

“Executive Director” means the Executive Director of the Higher Education Student Assistance Authority or his or her designee.

“Health professional shortage area” means an urban or rural area, a population group or a public or non-profit private medical facility or other public facility which the Secretary of Health and Human Services determines has a health professional shortage pursuant to section 332 of the Public Health Service Act (42 U.S.C. § 254e).

“Primary care” means the practice of family medicine, general internal medicine, general pediatrics, general obstetrics, gynecology, and any other areas of medicine defined as such by the Commissioner of Health and Senior Services. Primary care also includes the practice of general dentistry and pedodontics, as well as the professions of nurse-practitioner, certified nurse-midwife, and physician assistant as defined by the U.S. Department of Health and Human Services regulations at 42 CFR Part 62.

“Program” means Primary Care Physician and Dentist Loan Redemption Program.

“Qualifying student loans” means Federally Insured Student Loan (FISL), Stafford Loan, Perkins (formerly National Direct Student Loan—NDSL), PLUS (student), Supplemental Loan for Students (SLS), Health Professions

Student Loan (HPSL), Health Education Assistance Loan (HEAL), New Jersey College Loans to Assist State Students (NJCLASS), other State loans, and other Federal loans.

"Resident of the State of New Jersey" means an individual who is currently living in New Jersey, or intends to live in New Jersey as evidenced by making his or her home in New Jersey and not for temporary purposes. Temporary absences from the State, with subsequent returns to the State or intent to return when the purpose of the absences has been accomplished, do not interrupt continuity of residence.

"State designated underserved area" means a geographic area in this State which has been ranked by the Commissioner of Health and Senior Services on the basis of health status and economic indicators as reflecting a health professional shortage.

"Undergraduate medical, dental, or other professional primary care professional education" means the period of time between entry into medical school, dental school, or other primary care professional training program and the award of the medical (M.D., D.O.) degree, the dental (D.M.D., D.D.S.) degree, or other primary care professional degree, respectively.

Amended by R.1997 d.530, effective December 15, 1997.

See: 29 N.J.R. 4228(a), 29 N.J.R. 5295(a).

Amended "Commissioner" and "Primary care"; added "Executive Director"; and deleted "Chancellor".

Amended by R.2000 d.91, effective March 6, 2000.

See: 31 N.J.R. 3906(a), 32 N.J.R. 803(b).

In "Eligible student loan expenses", inserted a reference to primary care professional education; in "Executive Director", substituted a reference to the Higher Education Student Assistance Authority for a reference to the Office of Student Assistance; rewrote "Medically underserved area" as "Health professional shortage area"; in "Primary care", deleted a reference to physicians in the first sentence, and added the last sentence; deleted a "Primary care" definition relating to dentists; inserted "State designated underserved area"; and rewrote "Undergraduate medical or dental education" as "Undergraduate medical, dental, or other professional primary care professional education".

SUBCHAPTER 2. PROGRAM REQUIREMENTS

9A:16-2.1 Eligibility

(a) To be eligible for participation in the program, an applicant must:

1. Be a resident of the State of New Jersey;
2. Be licensed to practice in the State of New Jersey;
3. Secure an undergraduate medical school, dental school, or other primary care professional school faculty member's recommendation for program participation;

4. Execute a contract with the Authority or its designated agent upon the completion of the final year of residency training in the case of a physician; at the end of the final year of undergraduate dental training or residency training if the training is required in a primary care dental specialty in the case of a dentist; and at the end of the final year of other primary care training in the case of another primary care provider;

i. The contract shall specify the applicant's dates of required service, the initial period to cover a minimum of two years, and the total amount of eligible student loan expenses to be redeemed by the State in return for service.

ii. The contract shall also stipulate that the applicant has knowledge of and agrees to the six-month probationary period required prior to final acceptance into the program pursuant to N.J.S.A. 18A:71C-38 and N.J.A.C. 9A:16-2.2(f).

5. In the case of a physician, have completed an accredited residency training program and received a recommendation from the director of the training program concerning participation in the loan redemption program;

6. Agree to practice primary care medicine, dentistry, or another primary care profession in a State designated underserved area; and

7. Not be in default on any qualifying student loan.

Amended by R.1997 d.530, effective December 15, 1997.

See: 29 N.J.R. 4228(a), 29 N.J.R. 5295(a).

Amended by R.2000 d.91, effective March 6, 2000.

See: 31 N.J.R. 3906(a), 32 N.J.R. 803(b).

Rewrote (a).

9A:16-2.2 Application and selection procedures

(a) The Executive Director shall annually determine the number of program positions available based upon the need for primary care physicians, dentists, and other primary care professionals in State designated underserved areas and the availability of funding for the program.

(b) To receive consideration for participation in the program, an applicant must annually submit a completed program application to the Executive Director.

(c) Upon receipt of application materials, the Executive Director shall determine the eligibility of applicants in the order of priority defined in N.J.S.A. 18A:71C-32 et seq.

(d) The Executive Director, in consultation with the Commissioner, shall match eligible applicants to State designated underserved areas based upon the Commissioner's ranking of such areas and applicant preference.