

CHAPTER 16

PRIMARY CARE PRACTITIONER
LOAN REDEMPTION PROGRAM

Authority

N.J.S.A. 18A:71C-32 et seq.

Source and Effective Date

R.2008 d.156, effective May 16, 2008.
See: 39 N.J.R. 5174(a), 40 N.J.R. 3718(c).

Chapter Expiration Date

In accordance with N.J.S.A. 52:14B-5.1b, Chapter 16, Primary Care Practitioner Loan Redemption Program, expires on May 16, 2015. See: 43 N.J.R. 1203(a).

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).

Chapter 16 of Title 9, 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 16, Primary Care Physician and Dentist Loan Redemption Program, was readopted as R.2002 d.409, effective November 20, 2002. See: 34 N.J.R. 2517(a), 34 N.J.R. 4439(a).

Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, was readopted as R.2008 d.156, effective May 16, 2008. See: Source and Effective Date.

Chapter 16, Primary Care Physician and Dentist Loan Redemption Program, was renamed Primary Care Practitioner Loan Redemption Program by R.2011 d.042, effective February 7, 2011. See: 42 N.J.R. 1957(a), 43 N.J.R. 305(a).

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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 Practitioner 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).

Amended by R.2011 d.042, effective February 7, 2011.

See: 42 N.J.R. 1957(a), 43 N.J.R. 305(a).

Substituted "Practitioner" for "Physician and Dentist".

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.

"Approved site" means a site located within a State designated underserved area or a health professional shortage area, or a clinic which is part of the extramural network of dental clinics established by the New Jersey Dental School of the University of Medicine and Dentistry of New Jersey, or a site that has been determined by the Higher Education Student Assistance Authority, in consultation with the Department of Health and Senior Services, to serve medically underserved populations according to criteria determined by the Authority, including:

1. Sites must provide universal access to populations served regardless of insurance coverage;
2. Non-discrimination on basis of race, color, religion, sexual orientation, gender or national origin;
3. Sites must accept Medicare, Medicaid, Medicaid Managed Care plans;
4. Sites must establish a sliding fee scale for patients that fall under 250 percent of the Federal poverty level;
5. Sites must demonstrate that they provide services to an underserved population based on the percentage of medically underserved patients served in the county; and
6. Sites must submit quarterly service reports.

"Authority" means the Higher Education Student Assistance Authority.

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

“Eligible qualifying 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 or dental 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, pediatric dentistry, general dentistry, public health dentistry, and any other areas of medicine or dentistry defined as such by the Commissioner of Health and Senior Services. Primary care also includes the practice of a 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.

“Primary care practitioner” means a New Jersey State-licensed or certified health care professional who has obtained a degree in allopathic or osteopathic medicine, dentistry, or another primary care profession at an undergraduate institution of medical, dental, or other primary care professional education, as applicable.

“Program” means the Primary Care Practitioner Loan Redemption Program established pursuant to N.J.S.A. 18A:71C-33.

“Program participant” means a primary care practitioner who contracts with the authority to engage in the clinical practice of primary care at an approved site in exchange for the redemption of eligible qualifying loan expenses provided under the program.

“Qualifying loans” means a government or commercial student loan for the actual costs paid for tuition and reasonable education and living expenses relating to the obtaining of a degree in allopathic or osteopathic medicine, dentistry, or another primary care profession.

“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 pursuant to the criteria established in N.J.S.A. 18A:71C-35.

“Total and permanent disability” means a physical or mental disability that is expected to continue indefinitely or result in death and renders a participant in the program unable to perform the person’s service obligation, as determined by the Executive Director or his or her designee.

“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 a degree in allopathic or osteopathic medicine, dentistry, or another primary care profession, 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”.

Amended by R.2011 d.042, effective February 7, 2011.

See: 42 N.J.R. 1957(a), 43 N.J.R. 305(a).

Added definitions “Approved site”, “Authority”, “Primary care practitioner”, “Program participant” and “Total and permanent disability”; substituted definitions “Eligible qualifying loan expenses” for “Eligible student loan expenses” and “Qualifying loans” for “Qualifying student loans”; in definition “Health professional shortage area”, inserted “or dental”; in definition “Primary care”, inserted “pediatric dentistry, general dentistry, public health dentistry,” and “or dentistry”, and substituted “a” for “general dentistry and pedodontics, as well as the professions of” preceding “nurse practitioner”; in definition “Program”, substituted “the Primary Care Practitioner” for “Primary Care Physician and Dentist”, and inserted “established pursuant to N.J.S.A. 18A:71C-33”; rewrote definitions “Qualifying loans” and “Undergraduate medical, dental, or other professional primary care professional education”; and in definition “State designated underserved area”, inserted “pursuant to the criteria established in N.J.S.A. 18A:71C-35”.

SUBCHAPTER 2. PROGRAM REQUIREMENTS

9A:16-2.1 Eligibility

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