# PRIMECARRE Loan Repayment Program

## Program Summary

The Primary Care Recruitment and Retention Endeavor (PRIMECARRE) was authorized by the Iowa Legislature in 1994 to support local efforts to recruit and retain qualified healthcare practitioners to provide primary care services in Iowa. The Health Resources and Services Administration’s State Loan Repayment Program (SLRP) provides a cost-sharing grant to assist Iowa in operating the educational loan repayment program for practitioners working in Health Professional Shortage Areas (HPSAs).

## Eligible Disciplines

Certified or licensed practitioners in Iowa (by the start date of the loan repayment contract) to practice as a:
- Physician (MDs or DOs specializing in family medicine; osteopathic; general practice; general and geriatric internal medicine; general pediatrics; obstetrics and gynecology; geriatrics; and general psychiatry/psychiatrist)
- Nurse Practitioner
- Physician Assistant
- Dentist and Registered Dental Hygienists
- Mental Health professionals (health service psychologists, licensed clinical social workers, psychiatric nurse specialists, licensed professional counselors, marriage and family therapists)
- Pharmacist
- Alcohol and substance abuse counselors licensed/credentialed/certified

## Program Requirements

- A U.S. citizen (U.S. born or naturalized), U.S. national, or lawful permanent resident
- Licensed to practice in Iowa
- Currently working or start working by the beginning of the contract term at an eligible site. Visit [www.3rnet.org](http://www.3rnet.org) to view Iowa job opportunities.
- Unpaid government or commercial loans for school tuition, reasonable education expenses and reasonable living expenses, segregated (*not consolidated loans*) from all other debts
- Free from unfulfilled practice obligation to a federal/state/local government, employer, or other entity

## Clinical Site Requirements

- Located in a federally designated Health Professional Shortage Area (HPSA)
- Utilize a discounted/sliding fee schedule and maintain a written policy available to patients. Sites accepting PRIMECARRE clinicians into their practice must agree to apply the discounted/sliding fee schedule equally, consistently, and on a continuous basis to all recipients of services in the site and/or location, without regard to the particular clinician that treats them.

## Service Commitment

Full-time or part-time employment with a public or non-profit facility located in a federally-designated health professional shortage area (HPSA) for a minimum two-year contract period.

## Application and Award Process

- A Request for Proposal (RFP) is posted each fall on the Iowa Department of Public Health website ([www.idph.iowa.gov](http://www.idph.iowa.gov)) and IowaGrants.gov ([www.iowagrants.gov/index.do](http://www.iowagrants.gov/index.do)) with additional application periods scheduled if unallocated funds become available. Applicants must register in IowaGrants.gov. Candidate selection is based on a ranking of community needs; the applicant’s history of debt assistance; and the applicant’s evidence of community commitment and personal experience in rural settings.
- For successful applicants, the full award must be used in repayment of verified educational loans. Payment in the amount of 100 percent of the total award is issued at the beginning of the first year of service directly to the practitioner. The practitioner must use the funds to pay off all or a portion of their loan balance and submit proof of paying the lender the full amount of the award by providing documentation of payment within 90 days of receipt of the funds.

## Loan Repayment Awards

From $30,000 up to $50,000 for the full two-year commitment is available for full-time eligible applicants and for the full four-year commitment is available for part-time eligible applicants. Award amounts are tiered based on professions and amounts may vary based on available federal allocations and state matching funds and applicant scores. Grants are exempt from federal and state income taxes.

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