



Elevating The Safety Net
An L.A. Care Health Plan Initiative to
Strengthen the Provider Safety Net in L.A. County



Physician Loan Repayment Program

FREQUENTLY ASKED QUESTIONS (FAQ)

Program Administrator

For additional information, please contact Uncommon Good
Phone: (909)625-2248 or Email: nmintie@uncommongood.org

Program Overview

Elevating the Safety Net is a long-term initiative to recruit high-quality physicians into the Los Angeles County safety net for the first time. The **Physician Loan Repayment Program** will provide loan repayments of up to \$5,000 per month for 36 months, with an opportunity to extend for an additional two years.

1. How can physicians apply?

To download the application, please visit www.lacare.org/elevateproviders. Submit completed application, board certifications, most recent tax return, and proof of loan balances via mail or e-mail.

Mail: Uncommon Good
211 W. Foothill Blvd.
Claremont, CA 91711
Attention: Nancy Mintie

or

Email: nmintie@uncommongood.org
Subject Line: Applicant's Name,
Physician Loan Repayment Program
Attention: Nancy Mintie

2. When is the deadline to apply?

There is *no deadline* to apply. However, the number of awards is dependent on the number of eligible applications and availability of funding.

3. What are the physician eligibility requirements?

To be eligible, a physician must:

- a. Be new to L.A. Care's Medi-Cal network, but does not have to be new to Los Angeles County.
- b. Be actively Board Certified MD/DO in a primary care specialty including Family Medicine, Obstetrics/Gynecology, Internal Medicine, or Pediatrics.
- c. Clear credentialing with L.A. Care and/or delegated entity.
- d. Be employed by a qualified practice site.
- e. Commit to practicing for at least 36 months in a qualified practice site.
- f. Provide at least 16 hours of direct patient care per week. 32 hours of direct patient care is the baseline for 100% award.
- g. Submit their application within six months of hire by a qualified practice site.
- h. Demonstrate financial need based on outstanding educational debt from a government or commercial lending institution.
- i. Demonstrate cultural and linguistic competency, but not required to speak a Medi-Cal threshold language.



4. What is the criteria for a qualified practice site?

The practice site must be a contracted provider in L.A. Care's Medi-Cal network (including independent private practices). If unable to verify criteria with employer, please contact Program Administrator for guidance.

5. Do applicants need to identify a practice site prior to applying?

Yes. Applicants must provide practice site information.

6. Can applicants employed at more than one practice site apply?

Yes. Applicants must report all employers and hours of direct patient care at each site. If awarded, practice site and hours of direct patient care will determine the total award amount.

7. Can applicants apply for more than one scholarship or loan repayment program at once?

Yes. However, applicants must include all other loan repayment assistance program eligibility and participation.

8. If awarded, what are the service commitment requirements?

All awardees must commit to providing direct patient care in a qualified practice site for at least 36 months, with an opportunity to extend for an additional two years.

9. What happens if awardee does not fulfill the service commitment?

If unable to complete at least 36 months of service, awardees are required to report the termination of employment to Program Administrator, and loan repayment assistance will cease immediately.

10. What types of loans qualify as eligible educational debt under this program?

Government and commercial loans obtained by the applicant for undergraduate and graduate health professions degrees qualify. Qualifying commercial lending institutions are those subject to examination and supervision by an agency of the United States, or by the State in which the institutions have their place of business.

11. What types of loans do not qualify as eligible education debt under this program?

The following types of debt are *not* considered eligible under the program: loans that are in default, credit card debt, Primary Care Loans, personal lines of credit, and loans repaid in full. Eligible educational loans consolidated with loans owed by any other person, such as a spouse, are ineligible for repayment. For loans to remain eligible, applicant/participants must keep their eligible educational loans segregated from other debts.

12. What happens if loans are consolidated during an awardee's service commitment term?

If an awardee's loans are consolidated during the program's agreement term, they must notify Program Administrator immediately, and provide all of the new corresponding loan information.



13. Are loans in forbearance or deferment eligible?

Yes. Additionally, loans must remain with a commercial or government educational lender. Applicants, however, are not qualified to apply if loan(s) are in default.

14. When will applicants be notified about their award status?

The application review process lasts 30 days, and the award notification time can vary depending upon the number of applications received.

15. Are award funds given directly to awardee or are they sent to the lender(s)?

Award funds are sent directly to the awardee.

16. How soon are award funds disbursed to awardees following the start of their service commitment?

The disbursement of the award funds will depend upon the awardee's promissory note dates and terms. Award payments will be made on a monthly basis.

17. Is an awardee required to apply all award funds to loan debt immediately upon receiving them?

No. An awardee is required to apply all award funds to educational debt by the end of the service commitment. They can choose to allocate those funds however they wish (e.g. in one lump sum or by monthly payments). Regardless of how an awardee allocates the award funds, it is the awardee's sole responsibility to ensure they make the required monthly payments to lenders. The awardee must remain current on all payment schedules required by the lender(s).

18. Are award funds considered taxable income?

No. Award funds are exempt from federal income and employment taxes as long as they are used to repay educational loans through service commitment.

19. What happens if an awardee needs to move to another practice site during the service commitment period?

The awardee must notify the Program Administrator in writing at least 30 days prior to leaving the original site. The new site must meet all program requirements in order to maintain the award.

20. What happens if an awardee needs to take leave (maternity/paternity leave, emergency medical leave, FMLA, etc.)?

The awardee must notify the Program Administrator in writing immediately, and the award will be suspended. Changes to employment status must be reported to Program Administrator for review and award funding consideration. The award may be reinstated upon confirmation that all qualifying criteria is met.