## Overview of the Arkansas Rural Practice Program

#### Program start date:

The program was created by the Arkansas State Legislature in 1949.

#### Purpose:

To fill the urgent need of physicians in rural and underserved areas of the state and help reduce the student loan debt for those who participate.

#### **Programs:**

#### Arkansas Rural Practice Program

- Providing up to \$16,500.00 per year while in medical school for loan repayment (currently \$12,000.00 per year)
- After residency, work in a qualified community of the physician's choice
- Up to a four (4) year commitment

#### Community Match Program – (Program ended in 2007)

- Combines state appropriations and qualified community provided up to \$16,500.00 per year for tuition
- After residency, return to that qualified community
- Automatic four (4) year commitment

## Community Match Rural Physician Recruitment Program - Act 1058 of 2007 - House Bill 1324 - Eliminated the Community Match Program. Replaced with the Community Match Rural Physician Recruitment Program

- In the last two years residency OR first two years of practice, a primary care physician can choose a qualified community.
- The state and the community provide \$10,000.00 each per year (\$20,000.00 per year total). The physician will receive a total of \$80,000.00 over the four (4) years.
- Four (4) year commitment.
- The money is taxable because it can be used for any purpose.

## **Program Success**

| • | Prior to 1995 (Rural Practice/Old Community Match)    | 42% |
|---|---|-----|
|   | There is 1995 (Italian Fraction Sia Community Matter) |     |

• Post 1995\* (Rural Practice/Old Community Match) 96%

### > Since 1995 - 282 participants in the Rural Practice Programs (All Programs)

- > 95% have stayed in the state (1995 present)
- > 70% of the above physicians have stayed in their contracting communities (1995- present)
- Community Match Rural Physician Recruitment Program 100%
  - > 100% of the CMRPRP have stayed in their contracting communities (2007 present)

<sup>\*</sup>The changes made in <u>Act 1114 of 1995 – House Bill 1805</u> added liquidated damages and suspension of license. These are a deterrent from defaulting. (Prior to 1995 it was repayment of principal and interest only)

#### Old Community Match Program (ended in 2007). Data collected 1996-2014

- 31 Currently working in their communities
- 3 Leaving residency and going into practice this summer/fall
- 9 In Default
- 74 Successfully completed the program
- 117 Total in the Program

#### 9 People were in default - All but 2 have been settled

#### Program is 92% Successful

With these three leaving residency and entering practice, there will no longer be any students or residents in this program. They will all be working in their communities. If all goes as planned, in 4 years, this program will be at an end.

There are only two open cases in litigation. We have judgments against both and are trying to collect. Neither of them hold an Arkansas license. Dr. Valarie Sloan surrendered her license and Dr. Anthony Sloan allowed his to lapse. He holds a license in Tennessee.

#### Rural Practice Program - Data collected from 1996 - 2014

- 33 Current Medical Students
- 31 Current Residents
- 19 Working in a qualified community
- 5 In Default
- <u>45</u> Successfully completed the program
- 133 Total in the program

5 People were in default – Three have repaid their obligation in full and one is still repaying their obligation and one was written off.

Program is 96% successful

#### Community Match Rural Physicians Recruitment Program - Program Started in 2007

- 10- Working in a Qualified Community
- 5 Successfully completed the program
- 15 Total in the Program

0 People in default – 100% successful



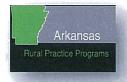
# Arkansas Rural Practice Programs

## Rural Practice Program

- What is the purpose? To increase the number of Primary Care physicians practicing full time in rural Arkansas.
- Who can apply? Any Arkansas resident who is accepted for admission or on the alternate list.
- What is the benefit? While in medical school at UAMS \$12,000 per year up to four years. This will be applied to tuition.
- Definition of Primary Care: Family Medicine, general Internal Medicine, general Pediatrics, general Internal Medicine/Pediatrics, general Obstetrics/Gynecology, General Surgery, Emergency Medicine and Geriatrics.
- What is an underserved community? Any "medically underserved" area determined by the Board to have an unmet need for medical services due to factors including and without limitation to: the ratio of primary care physicians to population and the infant mortality rate; the percentage of population with incomes below the federal poverty level; resident individuals 60 and older; physicians 60 and older; accessibility within the area to primary care medicine.
- When do I choose my community? When you are going into practice.
- Is there a penalty for defaulting? Yes. Loan repayment/interest/penalties as well as loss of license.

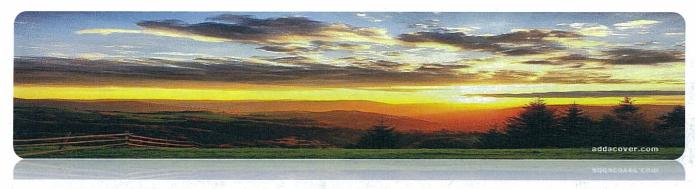
## Community Match Rural Physicians Recruitment Program

- What is the purpose? To increase the number of Primary Care physicians practicing full time in rural Arkansas.
- Who can apply? Any physician who is a graduate from an accredited United States medical school and currently enrolled in a Primary Care residency OR completed training no more than two years prior to applying. Any Community in Arkansas that is medically underserved (based on above criteria). Physician and Community must apply jointly. Deadline is February 28th of each year.
- What is the benefit? \$20,000 per year for a four year commitment (total of \$80,000). This money can be used for any purpose (not just student loan debt). \$10,000 is paid by the community and is matched by \$10,000 from state appropriations (per year).
- Definition of Primary Care: Family Medicine, general Internal Medicine, general Pediatrics, general Internal Medicine/Pediatrics, general Obstetrics/Gynecology, General Surgery, Emergency Medicine and Geriatrics.
- What is an underserved Community? Any "medically underserved" area with an unmet need for medical services due to factors including and without limitation to: the ratio of primary care physicians to population and the infant mortality rate; the percentage of population with incomes below the federal poverty level; resident individuals 60 and older; physicians 60 and older; accessibility within the area to primary care medicine; and other relevant criteria the Board may deem necessary.
- When do I choose my community? In the last two years of residency or first two years of practice.
- Is there a penalty for defaulting? Yes. Loan repayment/interest/penalties as well as loss of license.



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# UAMS College of Medicine Primary Care Scholarships/Loans

#### Rural Practice Program

- What is the purpose? To increase the number of Primary Care physicians practicing full time in rural Arkansas.
- Who can apply? Any Arkansas resident who is accepted for admission or on the alternate list at UAMS.
- What is the benefit? While in medical school at UAMS \$12,000 per year up to four years.
- Definition of Primary Care: Family Medicine, general Internal Medicine, general Pediatrics, general Internal Med/Peds, general OB/GYN General Surgery, Emergency Medicine and Geriatrics.
- What is an underserved community? Any "medically underserved" area that the Board determines to have an unmet need for medical services due to factors including and without limitation to: ratio of primary care physicians to population and the infant mortality rate; percentage of population with incomes below the federal poverty level; resident individuals 60 and older; physicians 60 and older; accessibility within the area to primary care medicine.
- When do I choose my community? When you are going into practice.
- Is there a penalty for defaulting? Yes. Loan repayment with interest/penalties as well as loss of license

#### Ethel Brickey Hicks Trust Scholarships/Loan

- What is the purpose? To increase the number of physicians practicing full time in rural communities in Arkansas.
- Who can apply? Arkansas and non-Arkansas rising sophomore, junior and senior medical students.
- What is the benefit? \$19,000 per year. This money is applied to tuition. One year of rural service will be required for each year of funding.
- What is an underserved Community? Population of less than 15,000 based on latest census
- When do I choose my community? When you are going into practice.
- Is there a penalty for defaulting? Yes. Loan amount repayment plus interest.

## Arkansas Blue Cross/Blue Shield Primary Care Scholarship

- What is the purpose? To increase the number of Primary Care physicians in Arkansas.
- Who can apply? Arkansas and non-Arkansas rising junior and senior medical students.
- What is the benefit? \$20,000 per year. This money is applied to tuition.
- Definition of Primary Care: Family Medicine, general Internal Medicine, general Pediatrics.
- Practice Where? In Arkansas with preference going to those who will locate in rural areas of the state.
- When do I choose my community? When you are going into practice.

#### Arkansas Mutual Medical Student Award

- What is the purpose? To recognize students who have shown an understanding of the importance of rural healthcare issues.
- Who can apply? A third year medical student attending UAMS with an interest in rural medicine and primary care with a desire to practice in Arkansas. Must demonstrate an ability to excel in patient communication and patient-centered care.
- What is the benefit? \$10,000

<u>Primary Care Loans</u> – 0% interest while in medical school and residency. 5% interest when repayment begins. Contact Student Financial Services for detailed information.



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