



## Health Care Professional Loan Redemption Program

### PLACEMENT SITE ELIGIBILITY

- a. A facility must be one of the following:
  - i. Located within a medically underserved area as identified by the Commissioner of Health; or State, county and municipal and private non-profit health care facilities which meet staffing shortage ratios; or
  - ii. Location within a federally designated Health Professional Shortage Area (HPSA) as defined in Section 332 of the Public Health Service Act (see [Health Workforce Shortage Areas](#)); or
  - iii. A clinic which is part of the extramural network of dental clinics established by the Rutgers School of Dental Medicine; or
  - iv. A site that meets the minimum criteria in b. below.
  
- b. At a minimum all sites must meet the following criteria:
  - i. Provide universal access to populations served regardless of insurance coverage;
  - ii. Do not discriminate on basis of race, color, religion, sexual orientation, gender or national origin;
  - iii. Unless providing services free of charge, participate in the Medicare, and Medicaid programs.
  - iv. Sites are not required to participate in more than one Medicaid managed care organization;
  - v. Provide a sliding fee scale for patients falling under 250% of the federal poverty level; and
  - vi. Sites must demonstrate that they provide services to an underserved population based on the percentage of medically underserved patients served in the county.
    1. In a county in which less than 30 percent of the population are Medicaid enrollees, the site must serve medically underserved populations at a rate equal to or greater than the percentage of residents of the county who are Medicaid enrollees;
    2. In a county in which 30 percent or more of the population are Medicaid enrollees, the site must serve medically underserved populations at a rate equal to or greater than 80 percent of the percentage of residents of the county who are Medicaid enrollees.
    3. The percentage of medically underserved persons served by the site is calculated by dividing the number of individuals who are insured by Medicaid by the total number of patients served at the site, then dividing the number of uninsured patients by the total number of patients served at the site, and adding these two numbers.
    4. The percentages of Medicaid enrolled in each county are as follows:

<b>County</b>	<b>Percentage of Medicaid Enrollee</b>
Atlantic	25%
Bergen	13%
Burlington	15%
Camden	26%
Cape May	18%
Cumberland	33%
Essex	26%
Gloucester	16%
Hudson	24%
Hunterdon	8%
Mercer	21%
Middlesex	17%
Monmouth	13%
Morris	9%
Ocean	25%
Passaic	30%
Salem	24%
Somerset	11%
Sussex	10%
Union	21%
Warren	15%

Source: New Jersey Department of Human Service

Subsequent to the verification of a proportionate share of Medicaid populations at placement sites, HESAA reserves the right to confirm patient service statistics submitted to the program on a continuing basis.

- c. Enter a contract with the applicant to include the requisite number of hours to equal full- or part-time service as applicable.
- d. If an applicant is the owner of the approved site at which the applicant requests to be placed, the applicant must have been self-employed at the site for a minimum of two years prior to the program participant's application for the program.
- e. Complete evaluation report on the HCPLRP provider after the initial six-month probationary period.
  - i. In the event the participant is an owner of the approved site, in lieu of an evaluation report, the participant must submit supporting documentation demonstrating their suitability for the program and the placement site. The supporting documentation includes but is not limited to the required quarterly reports.

- f. Complete quarterly service reports on patient services rendered. HESAA reserves the right to confirm patient service statistics submitted by placement sites.
- g. Placement sites which have off-site facilities may not assign HCPLRP providers to these off-site facilities unless they are approved as a part of the initial placement site application, or subsequently approved separately.
- h. The maximum number of providers that will be placed in any one approved placement site is contingent on provider productivity standards, availability of program funds, and other applications in process regarding sites of greatest need.

### **NEW JERSEY MEDICALLY UNDERSERVED INDEX**

These municipalities have been designated as underserved by the Commissioner of New Jersey Department of Health based on the New Jersey Medically Underserved Index (NJMUI). The state designated underserved areas are used to place primary care participants in the New Jersey Loan Redemption Program (LRP). The NJMUI ranks municipalities with populations of 5,000 or more according to indicators that are potentially indicative of a lack of access to comprehensive and timely primary health care. Populations of 30,000 or more were evaluated according to four economic indicators; the values for health status indicators were generally too small to provide valid statistics. Geographic areas not designated on the NJMUI can be considered on a case by case basis, if adequate documentation is provided to support the designation.

<b>Municipalities with Populations of 5,000 to 29,999*</b>	
Bridgeton city	Fairfield township
Paulsboro borough	Asbury Park city
Salem city	Buena Vista township
Pleasantville city	Lower township
City of Orange township	Phillipsburg township
Egg Harbor city	Keansburg borough
Woodbury city	Mullica township
Middle township	Gloucester city
Maurice River township	Millville city
Glassboro borough	Hammonton town
Fairview borough	Mount Holly township
Long Branch city	Burlington city
Clementon borough	Clayton borough
Harrison town	Egg Harbor township
Garfield city	North Hanover township
Upper Deerfield township	Ocean township
Lodi borough	Riverside township
Pine Hill borough	Union Beach borough
Franklin borough	

<b>Municipalities with Populations of 30,000 or More*</b>	
Newark city	Atlantic city
Camden city	East Orange city
Trenton city	Paterson city
Jersey city	Perth Amboy city
Passaic city	Irvington township
New Brunswick city	Elizabeth city
Union city	Lakewood township
Plainfield city	West New York town
Vineland city	

\*As of 1999

Health Professional Shortage Areas (HPSAs), as designated by the Federal Division of Shortage Designations are eligible placement areas for participants in the HCPLRP.