

PCPLRP Questions & Answers

1. Which primary care disciplines are eligible to participate in the NJLRP program?

To see a list of primary care disciplines eligible to participate in the NJLRP click [here](#).

2. I am not a United States Citizen. Am I eligible to participate in the NJLRP?

Providers whose loan redemption is funded by matching dollars from federal/ state funds must be a U.S. citizen or U.S. national. When funding is available for the State funded NJLRP, Providers who are not citizens of the United States will be eligible to participate in the State funded NJLRP, as long as the provider meets State NJLRP's eligibility criteria and requirements.

3. I do not live in New Jersey. Am I eligible to participate in the NJLRP?

Providers do not have to be a resident of New Jersey when applying to the program, however, before the provider can be enrolled into the program the provider must be a resident of New Jersey.

4. I have been out of residency more than two years. Am I still eligible to apply to the NJLRP?

Yes. The prior restriction requiring participants to apply to the NJLRP no later than two years after graduation or completion of residency is no longer applicable.

5. When and how do I apply to the NJLRP as a provider?

Subject to available funds, provider applications are available on HESAA's website and are accepted on an on-going basis. There is no deadline. Candidates in the last year of graduate professional training or residency are encouraged to check HESAA's website and if applications are available, to submit a provider application to the NJLRP at least six months prior to completion of their program. Interested and eligible candidates should click [here](#).

6. Do I have to reapply to the NJLRP each year?

No, you do not have to reapply to NJLRP each year. However, you must continue to meet the eligibility criteria and must be in full compliance with your existing NJLRP service obligation prior to the issuance of a third and/or fourth year contract.

7. What can I do if my application is rejected?

Ineligible applicants will be advised on how to become an eligible provider or placement site via correspondence from HESAA. Applicants can either comply with the written instructions or appeal the decision within 14 days of the written notification.

8. How long is my service obligation?

The maximum period of service is four years. The NJLRP requires an initial two-year service obligation and participants are required to serve full-time for the first two years of service. After completion of the initial two years, participants in good standing may continue their service obligation for a third year and/or fourth year. NJLRP participants that do not fulfill the initial two-year commitment are subject to pay back 50% of the redeemed portion of indebtedness within one year after breaching the NJLRP contract.

9. I have been working at an approved placement site prior to applying to the NJLRP. Can I receive service credit for the time I worked at the approved placement site?

No service credit will be given for employment at an approved placement site prior to the effective date on the NJLRP contract. Service credit will commence upon the effective date on the contract.

10. What happens if I have to take a leave of absence during my service obligation?

Providers that utilize a leave of absence must submit written notification to HESAA detailing the last day of work, the dates associated with the type of time used (i.e. vacation time, sick time, etc.) and the date returned to work. The contract for the provider will be adjusted if the leave of absence meets the requirements contained in the NJLRP Policies and Procedures Manual.

11. How does the NJLRP determine the effective date on a provider contract?

The contract will be effective after both the provider and the placement site have been approved.

The effective date on the contract is determined as follows: (a) if the provider is already working in an approved site then the effective date is the date the Selection Committee approves the provider; (b) if the Selection Committee approves the provider prior to the date the provider starts working at an approved site then the effective date is the date employment began; and (c) if the provider is working at a site that has not been previously approved, then the effective date is the date the Selection Committee approves the placement site.

12. Is there any penalty if I terminate my NJLRP contract prior to completing my service obligation?

NJLRP participants that do not fulfill the initial two-year commitment are subject to pay back 50% of the redeemed portion of indebtedness within one year after breaching the NJLRP contract. Participants that do not fulfill the third or fourth year of service will not receive their loan disbursement for that service year.

13. What is full-time practice for the NJLRP?

Full-time practice is defined as:

- *For all providers except noted below* at least 32 of the minimum 40 hours per week must be spent providing direct patient care at the approved placement site during normally scheduled office hours. The remaining 8 hours per week may be spent in practice related administrative duties.
- *For providers of obstetrics/gynecology* at least 21 hours of the minimum 40 hours per week must be spent providing direct patient care at the approved placement site during normally scheduled office hours. The remaining 19 hours per week may be spent in practice related administrative duties.

14. What is part-time practice for the NJLRP?

Part-time practice is defined as:

- *For all providers except noted below* at least 16 of the minimum 20 hours per week must be spent providing direct patient care at the approved placement site during normally scheduled office hours. The remaining 4 hours per week may be spent in practice related administrative duties.
- *For providers of obstetrics/gynecology* at least 11 hours of the minimum 20 hours per week must be spent providing direct patient care at the approved placement site during normally scheduled office hours. The remaining 9 hours per week may be spent in practice related administrative duties.

15. I am interested in applying to the NJLRP but do not have an approved NJLRP placement site. What do I do?

If an applicant does not have an approved NJLRP placement site, the applicant can still apply to the NJLRP. The NJLRP staff can provide assistance in job placement by circulating the provider's resume to approved NJLRP placement sites. If the approved NJLRP placement sites are interested in the provider the sites will contact the provider directly to initiate the interview process.

16. Can I change practice sites during my commitment?

NJLRP providers may change practice sites during their service obligation as long as they change to an approved NJLRP placement site. Providers are required to notify HEESAA of any changes in their practice sites that occur during their service obligation.

17. Will I receive a salary/benefits from my employer while enrolled in the NJLRP?

Participating NJLRP providers are responsible for negotiating their employment contracts with employers. Packages should be comparable to the prevailing rate in the surrounding area.

18. What are qualifying educational loans?

Qualifying educational loans are government and commercial loans for actual costs paid for tuition and eligible expenses towards a graduate health profession program. Applicants must provide a copy of all documentation for qualifying educational loans, which includes the master promissory note, original loan dates, original loan amounts and the current outstanding loan balances.

19. What do I do if I have consolidated my loans?

If you have consolidated your graduate qualifying educational loans, you must submit a copy of the original graduate loan documents prior to consolidation demonstrating the original loan dates and original loan amounts. If undergraduate and graduate school loans were consolidated together, the NJLRP will only repay the graduate portion of the loan. Undergraduate education loans are not eligible for loan repayment. If an eligible qualifying educational loan is consolidated with any other debt other than your educational loans (i.e. mortgage, child's loan, etc.), the entire loan will not be eligible for loan redemption.

20. Are there tax implications to participating in the NJLRP?

Loan repayments made under the NJLRP are tax free for Federal taxes for health professionals working in underserved areas based on the Expanded Tax Benefit for Health Professionals Working in Underserved Areas created by the Affordable Care Act of 2010. Loan repayments made under the NJLRP remain as State taxable income. The NJLRP strongly recommends that you seek the assistance of a tax professional regarding tax laws as it relates to loan repayments.

21. Can I use my loan repayment disbursement to pay for something else?

No. All loan repayments must be used to repay your approved qualifying educational loans.

22. What are the eligibility criteria for a placement site to participate in the NJLRP?

To see eligibility criteria for placement sites click [here](#).

23. When and how do I apply to the NJLRP as a placement site?

Placement site applications are accepted on an on-going basis and there is no deadline. Interested and eligible placement sites should click [here](#).

24. What is a Health Professional Shortage Area?

Health Professional Shortage Areas may be designated as having a shortage of primary medical or dental care providers. They may be urban or rural areas, population groups or medical or other public facilities. For more information click [here](#).