



Primary Care Practitioner Loan Redemption Program

New Jersey's Primary Care Practitioner Loan Redemption Program (PCLRP) promotes access to primary healthcare services in medically underserved areas of the State by offering student loan redemption to primary care providers in exchange for up to four years of service in medically underserved areas. PCLRP benefits are available to physicians, dentists, physician assistants, certified nurse practitioners, and certified nurse midwives.



Eligible providers can receive State funding that will pay off their student loan balances of up to \$120,000 for two to four years of service as a primary care provider in areas of medicine defined by the Commissioner of Health or the U.S. Department of Health and Human Services in areas with a shortage of health professionals, as measured by the NJ Medical Underserved Index (NJMUI).

Eligibility

Applicants must:

- Be a U.S. citizen or U.S. national if the loan redemption is funded by matching dollars from federal/state funds;
- Be a resident of the State of New Jersey;
- Be licensed to practice in the State of New Jersey;
- Commit to a minimum service period of 2 years, which includes a six-month probationary period;
- Be granted initial acceptance into the program following the six-month probationary period;
- In the case of a physician, have completed an accredited residency training program;
- Agree to practice primary care medicine, dentistry, or another eligible primary care profession in a designated underserved area;
- Not be in default on any qualifying student loan.

Application and Selection

Applicants must submit a completed program application for consideration.

- For eligible applicants without a placement, the Authority will share their resumes with approved sites. However, placement is not guaranteed.
- To remain in the program applicants must complete the six-month probationary period and receive a recommendation to continue participation in the program, either at the current site or at a different approved site.
- Satisfactory completion of the probationary period will be considered final acceptance as a program participant and the applicant will receive full credit for the probationary period in the calculation of the first full year of service.
- Participants do not need to reapply to remain in the program but will need to execute a new contract for participation in the third and fourth year of the program.



To Learn More

Please visit www.HESAA.org and review our loan redemption programs. Applicants must submit to HESAA a completed provider application and required supporting documentation for consideration.

Interested candidates are encouraged to submit a provider application at least six months prior to completing their last year of graduate professional training or residency.