



## **North Carolina Medical Society Foundation Community Practitioner Program**

### **What is the Community Practitioner Program?**

The Community Practitioner Program (CPP) assists in the recruitment of talented, primary care practitioners to rural, economically distressed, and medically underserved areas of the state. CPP provides assistance to physicians, physician assistants, and family nurse practitioners in return for five years of service in a target community. By offering partial help with education loan repayments, as well as practice management assistance and other incentives, CPP enables health care professionals to serve in the areas of North Carolina that need them most.

### **Where do funds come from to finance the CPP?**

The North Carolina Medical Society is the state's oldest and largest professional association of physicians and physician assistants. The North Carolina Medical Society Foundation (the Foundation) is the Society's philanthropic arm, with a mission to improve access to quality health care for all North Carolinians. The CPP is the flagship project of the Foundation. As a 501(c) 3 organization, the Foundation does not receive funding from NCMS member dues, but is dependent upon voluntary contributions and grants to achieve its mission.

A generous gift from the Blue Cross and Blue Shield of North Carolina Foundation has established an endowment to sustain the Foundation's Community Practitioner Program. Other support comes from the North Carolina Medical Society and the Medical Mutual Insurance Company. The program was begun with a grant from the Kate B. Reynolds Charitable Trust which continues its financial support today.

### **What is a Health Professional Shortage Area?**

The U.S. Department of Health and Human Services designates Health Professional Shortage Areas (HPSAs) as areas that have shortages of primary medical care, dental or mental health providers. These designations are determined yearly from data available to the Department from national, state, and local sources based on specific criteria. These designations may be geographic (a county or service area), demographic (low income population) or institutional (comprehensive health center, or federally qualified health center or other public facility). For further information see: <http://hpsafind.hrsa.gov/>

**Where are the rural, economically distressed, and medical underserved sites in North Carolina that qualify for medical education loan grants? Where can I find this information?**

The U.S. Department of Health and Human Services HPSA website (see above) has a search option to find these sites. The North Carolina Office of Research, Demonstrations and Rural Health Development has a similar program and can help you identify sites that are located in HPSA designated areas and are in need of providers. Contact Wanda Greene or Judi Ashbaugh at 919-733-2040. In addition, the Foundation's website, [www.ncmsf.org](http://www.ncmsf.org) (*or whatever will be the website address...*) has a helpful map that shows the current HPSA designations and the NC Department of Commerce economic distressed areas designations.

The CPP has a longstanding collaborative relationship with the North Carolina Office of Research, Demonstrations and Rural Health Development, the North Carolina Rural Health Center, the statewide primary care residencies supported by the North Carolina Area Health Education Centers (AHEC), the State Department of Health and Human Services and the Division of Public Health. CPP partners with these agencies to assist in the recruitment of providers to areas of the state that need them the most.

**Do I have to practice in a HPSA designated area? Aren't there other areas of the state that are not HPSA designated or economically distressed but still need providers? Do these sites qualify?**

The CPP considers additional criteria to determine eligibility for loan repayment. These include:

- Difficulty recruiting and retaining providers
- Lack of access services to patients and vulnerable populations
- Demographics and recent population shifts
- Documentation of Medicare, Medicaid, and uninsured patients in the practice
- Documentation of a sliding fee schedule for self-paying patients

**What other criteria make me eligible?**

Additionally the applicant will be asked:

- Is the provider and family willing to live and work in an underserved, often rural part of the state?
- Is the provider and family willing to become an active participant in the local community for at least five years?
- Is the provider willing to participate in North Carolina Medical Society practice management and quality learning experiences designed to ensure maximum financial viability and long-term survival for the practice?

**What are practice management and quality learning experiences designed to ensure maximum financial viability and long-term survival for the practice referenced above?**

With the support of the Physicians Foundation for Health Systems Excellence, the Foundation was awarded a grant for a program titled *Sustainable Practice Management & Development Project (Project Sustain)*. The program's goal is to maximize the financial viability of a practice's long term survival, and in return improve North Carolinian's access to quality health care. The services and resources offered through Project Sustain are provided at no cost to you or your practice. As a participant with the Community Practitioner Program (as applicable) you and/or practice personnel will agree to:

- a. Participate in an operational assessment to review operational and financial policies and procedures within the practice.
- b. Participate in at least one scheduled educational or web-based seminar of your choice.
- c. Based on Assessment findings, identify educational opportunities to improve knowledge, and implement customized benchmarks to monitor operational and financial performance.

### **What specialties in medicine are considered Primary Care?**

Physicians, physician assistants, and nurse practitioners who practice in Family Medicine, Internal Medicine, and Pediatrics will be considered. In addition, OB/GYN medicine, general surgery, and psychiatric medicine will be considered in areas of the state where there is a great need.

### **When can I apply for a CPP grant?**

Following training and when you have identified a site where you plan to live and practice, you may contact CPP for an application.

### **How much is an average size of the grant for CPP providers? How is this determined?**

The size of our assistance would depend upon the size of your educational loans, the anticipated level of available funds each year, the level of practice support in treating underserved populations, and our understanding of your intent of becoming a vital member of the community. The average grant is generally no more than half of the education debt.

### **What if I am already practicing in a Federally-qualified site, can I still apply for CPP funds?**

If your practice site is eligible for state or federal funds, we ask that you pursue this source initially. If you are working with the NC Office of Rural Health or a federal grant program but eventually do not qualify for their funding, please contact the CPP.

### **How do I apply?**

Please call the North Carolina Medical Society at 919-833-3836 and ask to speak to the associate director of the Community Practitioner Program, Cathy S. Wright. Or, you may email her at [cwright@ncmedsoc.org](mailto:cwright@ncmedsoc.org) to request information. You will be required to

complete a Community Needs Questionnaire, and submit a CV and documentation of medical education loan debt (not college loans) with your application.

**How is the grant awarded?**

Generally providers will receive quarterly checks, in March, June, September and December, in equal amounts over a five year period.

**Are there requirements once I have been awarded a grant?**

When you sign the agreement accepting funds from the CPP, you will agree to remain at the practice site for five years. Before you receive quarterly checks, you will be asked to affirm that you continue to practice at the location indicated in the terms of our contract with you. You are also required to notify the Foundation of your correct mailing address, and notify the Foundation on a prompt and timely basis if there is any substantial change in your practice circumstances, including a reduction of work hours. Annually, you will be required to provide documentation showing that the balance owed on your education loan has been reduced from the previous year.

**What if I leave the practice; what happens to my grant?**

Should you be unable to maintain a practice due to illness, injury, disability, termination of employment, closing of your practice, personal choice, or for any other reason, payments will be discontinued and our letter of agreement with you will be cancelled.

**Do I have to use the entire grant to pay back my medical education loans?**

Grant funds are to be used for paying back medical education loans and associated taxes only.

**Is the grant tax exempt?**

Currently this grant is taxable and you will receive a 1099 tax form from the Foundation as this is considered income.

**What if I fulfill my debt before I complete my grant with the Foundation; can I continue to receive the remainder of the grant and keep the funds?**

Yes.

**What if I receive funds from other sources to pay back my medical education loans; can I still receive a CPP grant?**

The Foundation must be made aware of all outside sources of funds and such arrangements will be evaluated on an individual basis.