



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 educational 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, The Duke Endowment, Medical Mutual Insurance Company, Golden L.E.A.F. Foundation, Aetna, as well as contributions from individuals, businesses, and other foundations. The program was begun with a grant from the Kate B. Reynolds Charitable Trust, in 1989 of \$4.5 million.

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 Rural Health & Community Care 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 Parcheul Harris at 919-733-2040.

The CPP has a longstanding collaborative relationship with the North Carolina Office of Rural Health, 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 (but are not limited to):

- Difficulty recruiting and retaining providers
- Lack of access services to patients and vulnerable populations
- Demographics and recent population shifts
- Documentation that at least 50% of the patient population served is Medicaid and uninsured.
- 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?
- Does the practice have a certified Electronic Health Record system (EHR) and are they making all reasonable efforts to achieve Meaningful Use (MU) based on the MU guidelines stipulated by



the Office of the National Coordinator. If not, is the practice interested in working with Foundation staff to begin this process?

- Is the practice a Patient Centered Medical Home? If not, is the practice interested in working with Foundation staff to begin this process?
- Is the practice part of [Community Care of North Carolina](#)?
- If you are employed by a hospital owned practice, will the hospital contribute funds toward loan repayment?

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). Now known as *PractEssentials*, this 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 *PractEssentials* are provided at no cost to you or your practice. As a participant with the CPP (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 prior to being accepted into the program.
- 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.
- d. Demonstrate willingness for the practice and participant to use electronic health records and become a patient-centered medical home.

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. Please see our website at ncmsfoundation.org for application information and download the 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 up to a maximum of \$70,000.

What if I am already practicing in a state or 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?

Download the application from the Foundation website. Submit the completed application, a CV and documentation of medical education loan debt (not college loans) to Community Practitioner Program 222 N. Person Street, Raleigh, NC 27601. Scanned documents may also be submitted via email to Dana Lucas at dlucas@ncmedsoc.org.

How is the grant awarded?

Generally payments are made directly to the provider's lender on a monthly basis. The payment schedule is based on the awarded amount with graduated payment amounts over the five year term of the contract.

Are there other requirements to meet 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. Each quarter, you and your practice manager/supervisor 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?

This grant is not tax exempt but payments are made payable to the provider's lender and sent directly to the lender. The provider will not receive a 1099 tax form. Contact your tax advisor for tax related questions pertaining to educational loan repayment assistance.

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?

No.

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.

For more information contact:

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