



PROGRAM SUMMARY

The Montana Rural Physician Incentive Program (MRPIP), authorized by the 1991 Montana Legislature and amended in 1997, 2007, and 2017, was created to encourage physicians to provide service to rural and medically underserved areas and populations in Montana. The MRPIP fund is statutorily appropriated to be used to pay the educational debts of physicians who practice in rural or medically underserved areas of the state or who provide services to primarily medically underserved populations. The trust is funded by fees assessed to Montana medical and osteopathic medical students participating in the WICHE and WWAMI medical education programs.

ELIGIBILITY REQUIREMENTS

Prospective physicians must be U.S. citizens or U.S. or Foreign nationals with:

- M.D. or D.O. Degree
- Valid State of Montana Medical License
- Qualified Medical Education Loans through U.S. Lenders and U.S. Loan Servicing Companies

MRPIP applicants are expected to:

- Have full hospital privileges within the broad community in which they practice.
- Continue to apply for federal NHSC loan repayment if practicing in a qualified area/location.

Eligible supporting facilities must:

- Establish that a physician shortage exists and that the area has been unsuccessful in recruiting and retaining a sufficient number of physicians to serve the community.

BENEFITS AND OBLIGATIONS

The MRPIP program offers medical education loan repayment assistance to approved physicians who practice in rural or medically underserved areas of the state or who specifically serve underserved populations. The maximum amount of debt repayment a full-time physician may receive is \$150,000 over a 5-year period of verified medical service. Proportionately reduced repayment amounts are available for physicians who practice less than full-time. The maximum eligibility period is five years; awards are not retroactive. Physicians participating in a federal or Indian Health Service (IHS) loan repayment program or while completing a federal or IHS practice obligation are not eligible for MRPIP participation until the federal or IHS program obligation has been fulfilled.

MRPIP loan repayment disbursements are paid directly to the participants' lender or loan servicer and are distributed in six-month intervals based on a graduated payment schedule over the five years. Eligibility for each disbursement requires completion of the full, consecutive, six-month practice period. The typical graduated payment schedule for a full-time physician is as follows:

Sample Graduated Loan Repayment Schedule:

\$10,000—after 6 months	\$15,000—after 36 months
\$10,000—after 12 months	\$17,500—after 42 months
\$12,500—after 18 months	\$17,500—after 48 months
\$12,500—after 24 months	\$20,000—after 54 months
\$15,000—after 30 months	\$20,000—after 60 months

Federal loan repayment assistance may also be available under the National Health Services Corps (NHSC). All MRPIP candidates are expected to apply for such benefits if their practice area/location qualifies. State and federal loan repayment benefits cannot be received concurrently; only qualified medical education debt this is not eligible for repayment under a federal loan repayment program is eligible for MRPIP repayment. In the event MRPIP participants are selected for NHSC or IHS loan repayment, MRPIP repayment is postponed during the federal program participation, and is resumed following completion for any remaining MRPIP eligibility.

QUALIFYING LOCATIONS & POPULATIONS

The MRPIP program strives to provide assistance to medically underserved populations and rural communities in Montana demonstrating difficulty attracting and maintaining adequate numbers of physicians.

Traditionally, such rural communities have populations of less than 8,000 and hospitals with less than 50 beds or have demonstrated shortages of physicians serving specific populations. Medically underserved practices may include federally qualified community health centers and others. Many of these areas have been designated by the United States government as health professional shortage areas (HPSAs). Hospitals and other medical facilities in these areas must clearly document their inability to recruit and retain sufficient numbers of physicians.

APPLICATION PROCESS

The MRPIP application is a joint application submitted by an interested physician and a supporting facility (hospital or clinic) located in the community where the physician is practicing or is considering practice. The application form contains sections for both the physician and supporting facility to complete.

A separate loan information/verification form must be completed for each educational loan submitted for repayment consideration. Only bona fide, legally enforceable commercial, state, government, or private education loans made for the purpose of the borrower's medical education qualify for loan repayment; personal loans do not qualify. Eligible education debt may include undergraduate education, but cannot include debt incurred during residency or professional training.

The following application materials are required for program consideration:

- MRPIP Application
- Loan Information/Verification Forms with Corresponding Loan Documents
- Curriculum Vitae or Résumé
- Documentation from supporting facility identifying the need for assistance with physician recruitment/retention. (See application instructions for details.)

SELECTION AND APPROVAL PROCESS

Applications are reviewed by an advisory committee appointed by the Commissioner of Higher Education. Generally one application cycle is held per year with a recurring application deadline of August 1st each year. Selection is a comparative process; eligibility alone does not determine selection. Applications are prioritized based upon the community needs, the number of applicants, and the availability of funding.

Preference is applied to the following:

- Montana WWAMI TRUST graduates;
- Montana WICHE and WWAMI medical and osteopathic medical graduates;
- Physicians practicing in remote rural locations take precedence over physicians practicing in rural locations more likely to draw physicians.
- Primary care physicians take precedence over non-primary care physicians.

All advisory committee nominations are submitted to the Montana Board of Regents for final approval.

To apply, visit our website, <https://applymontana.mus.edu/> and apply through the application portal

CONTACT US

Montana
Rural Physician
Incentive program
(MRPIP)

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