

TITLE 540. PHYSICIAN MANPOWER TRAINING COMMISSION
CHAPTER 50. OKLAHOMA MEDICAL LOAN REPAYMENT PROGRAM

Section

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[**Authority:** 63 O.S. 1-2721]

540:50-1-1. Purpose

The purpose of the Oklahoma Medical Loan Repayment Program (OMLRP) is to provide financial assistance to physicians in repaying educational loans when they elect to provide health care in rural and underserved areas of Oklahoma. *The Program, depending upon and limited to available funding, shall provide educational loan repayment assistance to Oklahoma licensed primary care physicians who agree to establish a practice in a community located in Oklahoma approved by the Commission.* [63:1-2721(3)]

540:50-1-2. Statutory administration

The Physician Manpower Training Commission shall administer the Oklahoma Medical Loan Repayment Program. [63:1-2721(1)] The Oklahoma Medical Loan Repayment Program shall be administered by the Physician Manpower Training Commission pursuant to rules promulgated by the Commission and shall be funded based on an annual estimate of need as determined by the Commission and the actual funds available to the Program for expenditure.

540: 50-1-3. Terms and conditions of loans

The terms and conditions governing the Program shall be as prescribed and formulated by the Physician Manpower Training Commission. *The physician shall agree to practice in the designated need areas identified by the Commission for no fewer than two (2) consecutive years as a condition of the loan repayment. If the physician does not fulfill the service*

obligation, the Commission may collect from the participant the entire amount of loan payments made under the Program plus interest. [63:1-2721(D) The contract shall specify that in case of default the physician shall be required to repay all funds that they received plus interest that equals the prime rate plus one-percent (1%).

Physicians must submit proof that they are not currently obligated, and will not become obligated, to any other repayment program that has a conflicting service obligation.

540:50-1-4. Eligibility

(a) A physician shall be eligible to participate in the OMLRP if the physician:

- (1) *Is licensed to practice medicine in Oklahoma;*
- (2) *Is a new primary care residency graduate; or*
- (3) *Is a current practicing physician and has met criteria established by the Commission. [63:1-2721(C) (1-3)]*
- (4) *Agree to provide medical care and services to Medicaid recipients as authorized by the Oklahoma Health Care Authority [63:-12721(B)]*

(b) *"Primary care physicians" shall mean physicians practicing in family medicine, geriatrics, general internal medicine, general pediatrics, obstetrics/gynecology, or emergency medicine.*

[63:1-2721 (A) (2)]

540:50-1-5. Amount and method of payment

Physicians would have to provide documentation of legitimate educational debt in the amount of \$160,000 or above to receive the maximum amount available. If total debt is less than \$160,000 a contract would be tailored, on a prorated basis, to provide an amount not to exceed legitimate educational debt of the physician. *Prior to any disbursement, the Commission shall certify and properly review reports submitted by the participating physician detailing performance of activities in accordance with the Program. [63:1-2721(4)]*

Maximum amounts of financial assistance: first year \$25,000; second year \$35,000; third year \$45,000; and fourth year \$55,000. Payments would be made after the physician completed the first year and on each anniversary thereafter, up to a maximum of four years. Physicians would be required to sign on to the Program for a minimum of two years. *At the conclusion of*

an initial two-year period, the Commission shall review the performance in the Program of the participating physician and determine whether an award may be granted for additional years pursuant to rules. [63:1-2721(5)]

540:50-1-6. Procedures for administering loans

The Commission shall promulgate and adopt procedures as may be necessary to carry out the administration of the program. The Commission shall delineate the following procedures:

(1) Promulgation of information concerning loans.

Every reasonable effort shall be made to contact all eligible physicians concerning the availability of the program. *Preference will be given to graduates of the primary care residency programs affiliated with the Oklahoma State University of College of Osteopathic Medicine, the University of Oklahoma College of Medicine and the teaching hospitals affiliated with both schools of medicine. [63:1-2721(2)]*

(2) Applications. All interested physicians shall file an application with the Physician Manpower Training Commission. This application can be submitted at any time during the year. Applications are available at www.pmtc.ok.gov and in the office of the Physician Manpower Training Commission.

(3) Approval by the Commission. Applications shall be submitted to the Commission for approval at any regular Commission meeting. Applications will be reviewed in the order they are received and will be approved or denied as determined by the Commission.

(4) Renewal of contracts. The original contract shall be guaranteed for the initial year, and renewed each anniversary thereafter contingent upon available funding.

540:50-1-7. Repayment by practice or repayment of monies received

(a) Each physician shall repay the financial assistance received by practicing full time in an approved community in Oklahoma. The period shall begin on the date the physician begins to practice in the approved community.

(b) Repayment of the total amount received, plus interest, and litigation costs as assessed by the Commission, upon failure of the physician to fulfill the contractual obligations, shall be made payable to the Commission.

540:50-1-8. Applicant contracts

- (a) Each physician shall enter into a contract with the Commission agreeing to the terms and conditions upon which financial assistance shall be granted to the physician.
- (b) The physician shall fulfill their contractual obligation to a qualifying community as outlined in the original contract.
- (c) The contract shall include such terms and provisions as will carry out the full purpose and intent of the Program, and shall be in a form prepared and approved by the Attorney General.
- (d) The contract shall be signed by the Executive Director on behalf of the Commission, and by the applicant. In the event the applicant is married, the contract shall also be cosigned by the applicant's spouse.
- (e) The Commission may file suit against any physician, and cosigner if applicable, for any balance due the Commission on any contract. The Commission may cancel any contract made between it and any physician upon cause deemed sufficient by the Commission.
- (f) The Commission shall maintain copies of the contracts in its offices.

540:50-1-9. Annual reports to Governor and Legislature

The Commission shall present a report on the operation of the Program to the Governor, the Speaker of the House of Representatives, and the President Pro Tempore of the Senate within one (1) month of the beginning of each regular session of the Legislature, including but not limited to the progress made in accomplishing the goal of the Program. [63:1-2721(E)]