MRPIP
Loan Repayment *

MONTANA RURAL PHYSICIAN INCENTIVE PROGRAM

* Only applicable to physicians – MD & DO

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MRPIP

- Montana Rural Physician Incentive Program
  - Created to encourage physicians to provide service to rural and medical underserved areas and populations in Montana
  - Applicants and the associated facilities must establish that a physician shortage exists and the area has been unsuccessful in recruiting sufficient number of physicians to serve the community where the physician is located.
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- Eligible MRPIP applicants must:
  • Have an MD or DO degree, and
  • Obtain licensure in State of MT, and
  • Have existing eligible medical education loans held by US lenders and US loan servicing agencies
  • Have full hospital privileges within the broad community in which they practice.
  • Apply for Federal NHSC loan repayment benefits if practice area/location qualifies.
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Graduated payment schedule:

<table>
<thead>
<tr>
<th>$10,000 – 6 months of service</th>
<th>$15,000 – 36 months of service</th>
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<tbody>
<tr>
<td>$10,000 – 12 months of service</td>
<td>$17,500 – 42 months of service</td>
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<tr>
<td>$12,500 – 18 months of service</td>
<td>$17,500 – 48 months of service</td>
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<tr>
<td>$12,500 – 24 months of service</td>
<td>$20,000 – 54 months of service</td>
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<tr>
<td>$15,000 – 30 months of service</td>
<td>$20,000 – 60 months of service</td>
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Benefits are paid directly to participating physicians’ lending institutions and are disbursed in six-month intervals based on a graduated payment schedule.
Once students are accepted to the WWAMI program, they will be required to enter into a contract, specifying whether they would return to Montana to practice for three years, within one year of completing their education.
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- Pay Back Option: Pay ~$5225/year and return to the state with no penalty and the opportunity to receive $150,000 over a 5-year period in loan repayment when practicing in a rural community.

- Claw Back Option: Pay ~2 ½ times that much for no requirement to return. If the doctor did ultimately return, they would qualify for the same $150,000 loan repayment when practicing rurally.