

# 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.

# ***MRPIP***



- 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.

# ***MRPIP***

## Graduated payment schedule:

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

Benefits are paid directly to participating physicians' lending institutions and are disbursed in six-month intervals based on a graduated payment schedule.

# ***MRPIP***



## **2018 Changes to MRPIP**

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.

# MRPIP



- 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

# ***QUESTIONS??***



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