



PROGRAM SUMMARY

The Montana Rural Physician Incentive Program (MRPIP) was created by the 1991 Montana Legislature. The MRPIP fund is statutorily appropriated to reimburse a portion of 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, WWAMI, and ICOM medical education programs.

ELIGIBILITY REQUIREMENTS

Prospective physicians providing medical services to underserved populations or in underserved communities, or rural areas of the state must be U.S. citizens or U.S. or Foreign nationals with:

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

Eligible supporting facilities must:

- Provide information related to the site's Health Professional Shortage Area (HPSA) and Rural Urban Commuting Area Codes (RUCA) score designation to detail location classification and the shortage of healthcare providers in the area
- Provide information regarding what underserved population or community is being served
- Confirm if the site is considered a federally qualified health center (FQHC), Rural Health Clinic (RHS), Free Clinic, Migrant Health Center, School-Based Health Center, Community Mental Health Center (CMHC), Indian Health Service Clinic (IHS), or if the site offers services on a sliding fee scale
- 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.

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 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 encouraged to apply for such benefits if their practice area/location qualifies. State, federal, and IHS loan repayment benefits cannot be received concurrently; only qualified medical education debt is eligible for MRPIP repayment. In the event a MRPIP participant is selected for NHSC or IHS loan repayment, their MRPIP disbursements will be paused during the federal program participation, and will resume following completion of the federal obligation.

QUALIFYING LOCATIONS

- It is the intent of the legislation upon which this program is based to provide assistance for medically underserved populations and rural communities in Montana.
- A site's RUCA and HPSA scores are highly prioritized as they are indicators of both location classification and the shortage of healthcare providers in the area.
- Sites that are recognized as a Federally Qualified Health Center (FQHC), Rural Health Clinic (RHS), Free Clinic, Migrant Health Center, School-Based Health Center, Community Mental Health Center (CMHC), Indian Health Service Clinic (IHS), or if the site offers services on a sliding fee scale
- Sites that serve people with limited English proficiency, people of color or ethnic and national origin minorities, women and children, seniors, people who are socioeconomically disadvantaged, people who are geographically isolated or educationally disenfranchised and Montana Veterans.

APPLICATION PROCESS

The annual application cycle runs from May 1 through August 1. The MRPIP application is an [online](#) 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 contains sections for both the physician and supporting facility to complete.

Separate loan information/verification forms must be completed for each educational loan being submitted for repayment consideration.

Additional application details can be accessed at [MRPIP](#).

SUGGESTED APPLICATION MATERIALS

Before you begin the application process for the Montana Rural Physician Incentive Program, it may be helpful to gather the information and documentation listed at [MRPIP](#).

SELECTION AND APPROVAL PROCESS

Following August 1st, applications are initially reviewed and organized by OCHE staff. Applications are scored against criteria established by the MRPIP Advisory Committee that is reflective of the state's current needs. Factors considered include practice nature and location, community services needs, physician availability, and other relevant factors to enhance physician availability in rural Montana.

OCHE staff presents the scored applications along with an annual budget analysis presentation to demonstrate the fiscal health of the program and for future participant forecast modeling to the MRPIP Advisory Committee for review in the Fall. The MRPIP Advisory Committee makes recommendations of approval which are shared with the Commissioner of Higher Education for final consideration and approval. Following the Commissioner's approval, OCHE staff relays application results and works to issue formal contract agreements with new program participants to detail disbursement dates, practice verification processes, disbursement amounts, and other program details.

The following components make up the scored criteria for application consideration:

- RUCA Score - Rural-Urban Community Area Codes measure population density, urbanization, and daily community
- HPSA Score - [Health Professional Shortage Area](#) score demonstrates areas with a shortage of primary or mental health care providers
- Physicians practicing Primary Care: Pediatrics, Family Medicine, Psychiatry, Emergency Medicine, Internal Medicine, and OBGYN
- Previous Montana PSEP participation in the WICHE, WWAMI or ICOM programs
- Completion of a Montana Residency Program
- Full hospital privileges are highly encouraged of MRPIP applicants within the broad community in which they practice

Learn more at [Award Montana](#)
To apply, visit [Award Montana Applications](#)

CONTACT US

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Incentive program
(MRPIP)

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MONTANA RURAL PHYSICIAN INCENTIVE PROGRAM (MRPIP)

