

# Health Professional Loan Repayment and Scholarship



"The loan repayment program made it feasible to move to this area where the rate of pay is less than the urban/suburban areas. I had to take a significant pay cut to accept this job. It has all been worth it though, as I do love the Methow Valley and the population we serve."

— Physician's Assistant, Methow

## PROGRAM OVERVIEW

The Legislature created the Health Professional Loan Repayment and Conditional Scholarship program to address health professional shortages in rural and underserved urban communities. The program gives financial support to eligible licensed health professionals through loan repayment or conditional scholarships. Funding amounts are set each year.

The Loan Repayment Program has two funding sources and operates as two separate programs. The state funds the Health Professional Loan Repayment Program (HPLRP). HPLRP requires recipients to work in health professional shortage areas for a minimum of three years. This program does not require recipients to be employed full time. The Federal-State Loan Repayment Program (FSLRP) matches state funds with a federal grant. FSLRP requires recipients to work in a federally designated Health Professional Shortage Area (HPSA) for a minimum of two years. This program requires recipients to be employed full time.

### EMERGING ISSUES

- Washington's rural communities have a variety of barriers to access primary health care. A notable portion (24 percent) of Washington's population is rural. Thirty-eight percent of the people who live in rural Washington are at or below 200 percent of the federal poverty level, and 15 percent of the rural population are elderly, according to an estimate by the U.S. Census Bureau.
- Washington State is facing an aging medical workforce. According to a recent study conducted by the University of Washington Center for Health Workforce Studies, 70 percent of physicians in Washington are 56 years old or older.
- The state is facing a primary health care provider shortage. This program provides incentives
  for medical students in Washington to practice primary care medicine instead of specialty
  medicine.



#### BENEFITS TO STUDENTS

The Health Professional Loan Repayment and Scholarship program benefits students and health care professionals. The

program reduces their educational debt. Recipients agree to provide primary health care in rural or underserved areas with designated shortages.



#### BENEFITS TO THE STATE

The Health Professional Loan Repayment and Scholarship program encourages eligible health care professionals to

serve in the state's rural and underserved urban communities. The goal of the program is to assist the state in reducing barriers to access primary care health services.

# PROGRAM RESULTS

The program has placed more than 1,000 primary care health care providers in 38 counties across the state. This number includes over 180 recipients who benefited from the federal matching program (FSLRP) and who are serving in federally designated Health Professional Shortage Areas (HPSA).

More than 360 students in health professional training programs have received scholarships. The majority of these recipients have attended postsecondary institutions in Washington, and all recipients must practice as medical professionals in the state of Washington.

"Thank you for your help in this endeavor. I cannot tell you how challenging it is to recruit good physicians to rural areas. It is so good to have this program available that actually rewards physicians for making a commitment to our rural population."

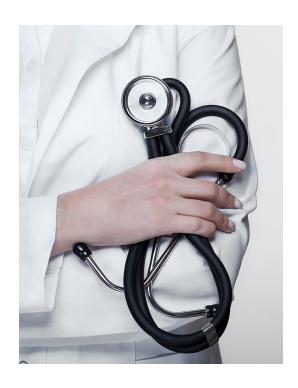
— Rural Health Facility Walla Walla, WA

# FOR MORE INFORMATION:

Becky Thompson, Director of Student Financial Assistance beckyt@wsac.wa.gov or 360-753-7840.

"Though I really enjoy my work setting and my clientele, I can admit that the loan repayment program opened my eyes to this site. I think once you can draw clinicians to the sites, it allows them to see the need and the rewarding nature of the work, and makes them want to stay."

— Pharmacist, Yakima





Washington's student financial aid programs are known collectively as Opportunity Pathways. The Washington Student Achievement Council administers these programs, helping tens of thousands of students earn college certificates and degrees annually.