

CalREACH Webinar Questions: Steven M. Thompson program

- 1. *What happens if I work at 2 different sites, 1 MUA and 1 that will not qualify?*** In order to be considered eligible, you must work a minimum of 40 hours per week in a Medically Underserved Area (MUA). Of these 40 hours, at least 32 hours per week must be providing direct clinical services. While it is acceptable to receive an award and work at multiple sites, all locations must be in a MUA and meet the full-time work requirement.
- 2. *What happens if I apply to multiple programs and am awarded through more than one program?*** We encourage you to apply to all programs for which you are eligible, but if you are offered multiple awards you will have to choose between them and select only one award.
- 3. *How competitive is the SMTLRP?*** Last year, approximately 35% of applicants were selected to receive an award. If you believe that you are eligible, we encourage you to apply. Please make sure that you complete the application carefully and follow all instructions. Also be thorough in articulating your qualifications, background, community involvement, and career goals, in order to increase the competitiveness of your application.
- 4. *How long before I am notified if I am awarded?*** Because we are using a new electronic application system, we have not yet established a date for notifying awards. We estimate the notification will take place after December 1, 2013 and before April 1, 2014.
- 5. *How do I access the application?*** Please go to www.calreach.oshpd.ca.gov and click on the link for “new user.” Once you have registered as a new user, you can log-in to the Responsive Electronic Application for California’s Healthcare (CalREACH) to begin your application.
- 6. *Can SMTLRP repay Primary Care Loans?*** Yes, U.S. governmental and commercial educational loans are considered eligible for loan repayment. However, the following are not considered eligible: credit card debt, student loans that have already been repaid, or educational loans that have been combined with other types of debt (i.e. spouse’s debt, house mortgage, credit cards, etc.).
- 7. *What is the maximum award amount?*** The maximum award amount is \$105,000, which is paid in the following increments: up to \$25,000 upon completing your first year of service; up to \$35,000 upon completing your second year; and up to \$45,000 upon completing your third year.
- 8. *What are the tax implications of receiving the award?*** So long as the award is applied directly to your student loans, the funds are not considered taxable income. If the award is used for any other purpose, you would need to seek advice from a tax professional and claim the funds as personal -taxable- income. For more information on taxes, please also

visit <http://www.irs.gov/uac/Affordable-Care-Act-Provides-Expanded-Tax-Benefit-to-Health-Professionals-Working-in-Underserved-Areas>

9. Do you need to be bilingual to apply? No, you do not need to be bilingual to apply.

10. Is it possible to reapply after being awarded? Yes, however priority will be given to applicants who have not previously received an award.

11. What happens if I change jobs during the middle of my service obligation? You will need to contact the Foundation 30 days prior to changing jobs, as the Foundation must verify that the new job also meets the loan repayment criteria. That is, you must work full-time in a MUA, which is defined as:

- A federally-designated Primary Care Health Professional Shortage Area (HPSA) (<http://hpsafind.hrsa.gov/HPSASearch.aspx>), or
- A Primary Care Shortage Area (PCSA), as defined by the Healthcare Workforce Policy Commission ([Primary Care Shortage Areas: Methodology Memo and Map](#))

To find a Primary Care HPSA or PCSA near you, we recommend using the following resources:

- <http://gis.oshpd.ca.gov/atlas/topics/shortage/hpsapc> (interactive maps and search tools)
- <http://datawarehouse.hrsa.gov/HGDWReports/OneClickRptFilter.aspx?rptName=FAHCSiteList&rptFormat=PDF> (please filter for California only)
- <http://nhsciobs.hrsa.gov/external/search/index.seam> (please filter for California only)

12. What if I haven't started working at the site by October 1, 2013? If you are not working at the time of application, unfortunately you would not be eligible to apply. However, we will accept letters from employers who have offered you employment with a start date after October 1 as eligible.

13. What types of physicians can apply? Any allopathic or osteopathic physician may apply. However, priority will be given to physicians in, or training for practice in underserved areas in, primary care Pediatrics, Family Practice, General Internal Medicine, or OB-GYN. Priority will also be given to physicians who work in geriatric care settings.

14. What are my chances of being awarded if I was rejected last year? Many applicants apply three to six times before receiving an award. The odds change every year, depending on the number of applications received and the funding available.

15. Are extensions available if I am unable to submit my application by deadline? Unfortunately, no extensions will be granted.

16. Can I mail in the required documents? No, please upload and submit all documents electronically, using your personal account on www.calreach.oshpd.ca.gov, unless otherwise instructed by a Foundation representative.