



Steven M. Thompson Physician Corps Loan Repayment Program Frequently Asked Questions

STLRP Program Overview

STLRP was established in 2003 to increase access to healthcare and promote the retention of primary care physicians in medically underserved areas of California. The program has an Advisory Committee of seven members, with two members recommended by the California Medical Association. Physicians and surgeons can receive up to \$105,000 in exchange for providing direct patient care in a Health Professional Shortage Area – Primary Care (HPSA-PC) or Primary Care Shortage Area (PCSA) for a minimum of 3 years.

Application FAQs

1. **How do I apply?**

Visit <https://eapp.oshpd.ca.gov/funding/>.

2. **If I have previously applied for STLRP and want to re-apply, do I need to submit a new application?**

Yes, you must submit a new application each time you apply.

3. **When is the deadline to apply for STLRP?**

The application must be submitted via the online application system between December and February. Applications submitted after the deadline, will not be accepted.

4. **Can I submit my application prior to the deadline?**

You are encouraged to submit your application prior to the deadline; however, the application will not be available until the cycle opens in December.

5. **How do you select the award recipients for STLRP?**

No single factor determines the award selection. Below are some factors that are taken into consideration:

- *Cultural and linguistic competence*
- *Experience working in underserved areas with underserved populations*
- *Geographic distribution of awardees*
- *Career goals*
- *Other community service involvement*
- *Specialty and experience working with adults over the age of 65 and/or with disabilities*

6. **What are the eligibility requirements?**

To be eligible, you must:

- A. Have a valid, unrestricted MD/DO license to practice in California.



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- B. Be working a minimum of 40 hours per week with 32 hours of direct patient care. If you are an OB/GYN, you must be working at least 21 hours of direct patient care per week.
 - C. Be working at qualifying worksite in a Health Professional Shortage Area – Primary Care (HPSA-PC) or a Primary Care Shortage Area (PCSA). Please refer to question #11 regarding qualifying worksite facilities.
 - D. Have outstanding educational debt from a government or commercial lending institution.
7. **What is “service obligation?”**
“Service Obligation” means a scholarship/loan repayment service commitment in which the recipient has a contractual obligation to practice their profession in a qualified Facility/Agency in California for a specified period of time. ***STLRP has a 3-year service obligation.***
8. **Is a social security number (SSN) required to apply?**
Applicants can apply using the last four digits of their SSN. If an applicant does not have an SSN, they can apply using their individual taxpayer identification number (ITIN).
9. **Can I apply for other Health Professions Education Foundation (HPEF) programs while applying for STLRP?**
Yes. You may apply to all HPEF programs for which you are eligible. However, if selected for more than one program, you may only accept one award, since you may not have overlapping service obligations.
10. **Can I apply for STLRP, even if I currently owe a service obligation to HPEF or another entity?**
Yes. You may apply if you have an existing service obligation to HPEF or another organization. You may only apply if your service obligation ends before the next cycle’s start date. You must complete your existing service obligation before starting your (new) obligation with HPEF/STLRP. This includes, but is not limited to, State Loan Repayment Program, National Health Services Corps, or other stipend programs.
11. **How do I know if my practice site will qualify for STLRP?**
To qualify, your practice site must fall within either a Health Professional Shortage Area – Primary Care (HPSA-PC) or a Primary Care Shortage Area (PCSA). It must also meet the requirements listed on page 2 of the Certification of Practice Setting form (COPS). To confirm if your practice site falls within a HPSA-PC or PCSA, and to obtain a copy of the COPS form, visit the STLRP page at www.healthprofessions.ca.gov.



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12. Will my employer need to fill out any forms for STLRP?

Yes. Your direct Supervisor or Administrative Officer will be required to sign the COPS form included in the application. If you are awarded, your Direct Supervisor or Administrative Officer will also complete a one-page Progress Report every six (6) months during your service obligation.

13. Do all applicants of STLRP receive a loan repayment award?

No. Awards for STLRP are made on a competitive basis. Additionally, applicants may not always receive the maximum loan repayment award of \$105,000, as awards are based on the availability of funding and applicants' amount of educational debt.

14. Do I need to be a primary care doctor to qualify for STLRP?

No. Any doctor with an active MD or DO license may apply if they meet the criteria listed in question #6.

15. Can physicians in fellowships apply?

Yes, if they meet the criteria listed in question #6.

16. What if my loans are consolidated?

Loans may be consolidated as long as as they are with an educational lender. They cannot be consolidated with other types of debt or with another person. All debt must be educational and in your name.

17. What if my loans are in forbearance or deferment?

You are considered eligible for a loan repayment award if your loans are in forbearance or deferment so long as those remain with a commercial or government education lender. You are, however, not qualified to apply if your loan is in default.

18. What is a medical exchange program?

A medical exchange program is a program where medical students study abroad with the objective of experiencing a comparative approach to medical practices in both clinical and didactic settings.

19. What is culturally appropriate service delivery?

Culturally appropriate service delivery is a set of competent behaviors, attitudes, and policies that come together in a system, agency, or among professionals that enables effective work in cross-cultural situations.

20. How many applicants are awarded through STLRP?

The number of applicants awarded will depend on the number of eligible applications and the availability of funding.



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21. How will I be notified of an award?

HPEF will notify all applicants of their STLRP results when all applications have been reviewed and scored. Award notifications will be sent before service obligations begin. Award notifications and other correspondence will be sent via email.

22. If I am selected for a STLRP award, does the money come directly to me, or will it be sent to my lender?

The check will be sent directly to the awardee. Awardees should expect it to take 6 to 8 weeks for the payment to be processed after they have completed their obligation and submitted all necessary paperwork.

23. If I am selected for a STLRP award, do I still have to make payments to my lender/s?

Yes. You are responsible for making continued loan payments to your lender/s throughout your participation in STLRP, unless they are in forbearance or deferment. HPEF is not responsible for any late fees, penalties, or accrued interest.

24. If I have been working in a qualified facility for several years already, can I backdate my contract to include time that I have already served?

No. You cannot use prior employment in order to complete the terms of your service obligation for STLRP. The start date of your 3-year service obligation will begin after you are awarded and have signed your agreement.

25. What happens if I am unable to fulfill the terms of my contractual obligation and complete my service obligation?

A physician participating in the program who is unable to complete the required three years of service will be required to repay, within 365 calendar days after notification by the program, an amount equal to the total amount of loan repayment paid to the physician by the program. Failure to repay the amount within 365 days will result in the accrual of interest, at prime, on the outstanding balance.