



Rural Iowa Primary Care Loan Repayment Program

The Rural Iowa Primary Care Loan Repayment Program is a state-supported and administered loan repayment program developed to address critical doctor shortages in rural Iowa communities. It provides loan repayment incentives for medical students who agree to practice as physicians in rural commitment areas for 5 years.

Eligibility Requirements

A student is eligible to apply to enter into a program agreement if he or she:

- Attends the Des Moines University College of Osteopathic Medicine or the University of Iowa Carver College of Medicine.
- Is enrolled full-time in a program leading to a doctor of medicine degree or a doctor of osteopathy degree.
- Receives a recommendation from his or her college contact.
- A limited number of applicants will be recommended to complete the agreement.

Program Agreements

A student who meets the above eligibility requirements must sign an agreement in the final year of his or her program of study agreeing to fulfill the following requirements.

- Matriculate in and graduate from Des Moines University College of Osteopathic Medicine or the University of Iowa Carver College of Medicine;
- Complete an eligible residency program;
- Become licensed and employed in the practice of medicine and surgery or osteopathic medicine and surgery, specializing in family medicine, neurology, pediatrics, psychiatry, internal medicine, obstetrics and gynecology or general surgery within nine months of completing residency.

- Work for a minimum of 5 consecutive years in an eligible service commitment area following completion of residency.

An eligible service commitment area is

- An Iowa city with a federal mental health shortage area as designated by the United States department of health and human services, if the physician specializes in psychiatry.
- An Iowa city with a population less than 26,000 located more than 20 miles from a city with a population of at least 50,000 (see map on second page).
- Service commitment areas must provide a \$20,000 matching contribution to a trust fund held by the state of Iowa that will fund future recipient awards.

Upon receipt of an Iowa license and secured employment, loan repayment awards will be paid directly to the student loan lender. Up to \$40,000 can be paid annually to eligible student loan balances for up to five years. Federal loans eligible for repayment include all Subsidized Stafford, Unsubsidized Stafford, Graduate PLUS and Perkins Loans. Priority will be given to eligible students who are residents of Iowa. If an applicant signs an agreement but fails to meet the program criteria prior to receiving a loan repayment award, the applicant has no further employment requirement under the agreement.

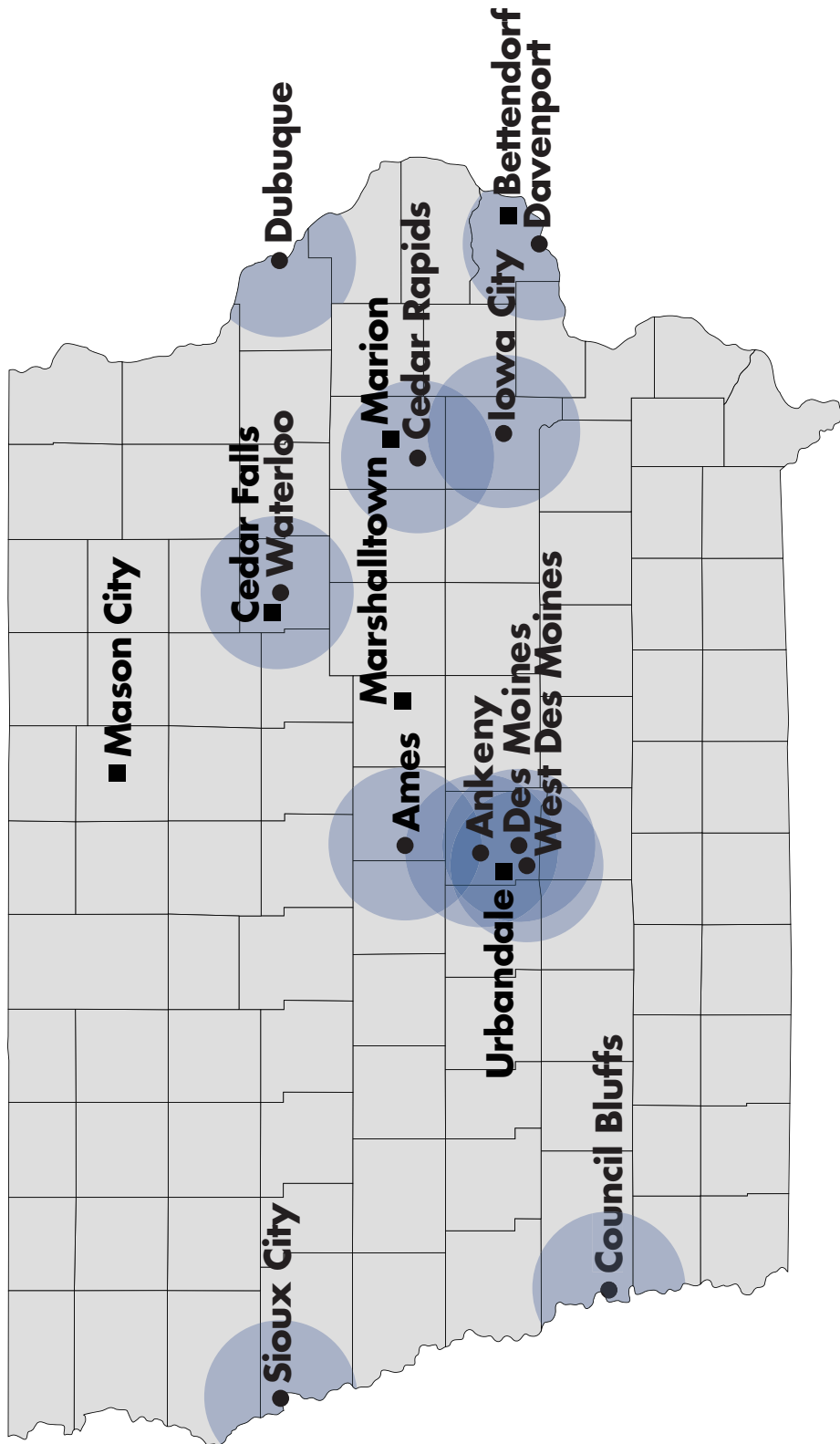
College Contacts

To be considered for the program, contact the individual below at the college you are attending:

- Jeff Emrich at the University of Iowa Carver College of Medicine – 319-335-8059; or
- Mary Payne at the Des Moines University College of Osteopathic Medicine – 515-271-1452

Eligible Service Commitment Areas

Current eligible service commitment areas appear in gray on the map below (as of summer 2016) Current eligible service commitment areas appear in gray on the map below (based on 2017 U.S. Census population estimates). In addition to those indicated below, cities with a population of 26,000 or more are also ineligible service commitment areas



- Cities with a population of 26,000-49,999
- Cities with a population of 50,000 or more
- 20 mile ineligibility radius