

# Financial Incentives



**Practicing medicine in specific areas designated as high need in Delaware can be a rewarding experience in many ways. The following options are available to you.**

## Loan Repayment Program

The Delaware Loan Repayment Program repays a portion of educational debt in exchange for your commitment to practice in an underserved area of Delaware. Through this program, awards are made for repayment of outstanding government and commercial loans incurred during under-graduate and graduate education. Approved providers agree to work at an approved practice site on a full time basis for a minimum of two years. Practice sites may include public or private non-profit settings and solo or group private practices.

Additionally, loan repayment funds may also support capital/equipment expenditures to establish a new practice in an area of high need. For an application or additional information, contact the Delaware Health Care Commission at (302) 739-2730 or visit <http://dhss.delaware.gov/dhss/dhcc/slrp.html>.

## National Health Service Corps

The National Health Service Corps (NHSC) places physicians in federally designated health professional shortage areas around the country, providing you with practical experience and the following financial rewards:

- **NHSC Loan Repayment Program:** \$50,000 (up to the outstanding balance of qualifying student loans if less than \$50,000) provided tax free, to primary care medical clinicians in exchange for two years of service at an approved site in a designated Health Professional Shortage Area.
- **NHSC Scholar Program:** Tuition, required fees, and other education costs (including books, clinical supplies, laboratory expenses, instruments, uniforms and travel for one clinical rotation) provided tax free, for up to four years. Recipients also receive a monthly living stipend (\$1326 in 2010-2011). The stipend is taxable. National Health Service Corps scholars are committed to complete a primary care residency (family medicine, general pediatrics, general internal medicine, or obstetrics/gynecology), become licensed, and serve one year for each year of support (minimum of two years service) at an approved site in a high-need Health Professional Shortage Area upon graduation.

NHSC job opportunities can be found online at <http://nhscjobs.hrsa.gov/> and applications are available at <http://hrsa.gov/bcrs/>.

## Conrad State 30/J-1 Visa Waiver Program

This program places international medical graduates who have completed their medical education in the United States into practice in underserved areas. In exchange, J-1 physicians must agree to practice medicine full time at a pre-approved Delaware sponsoring site for a minimum of three years. The practice sites must be located in a federally designated Health Professional Shortage Area or Medically Underserved Area.

International medical graduates are usually required to return to their country of nationality for at least two years. However, the home residency requirement can be waived for up to 30 physicians annually per state under this program.

Additional information on the J-1 Visa Waiver program can be obtained by calling (302) 744-4555 or by visiting <http://dhss.delaware.gov/dhss/dph/hsm/j1visahome.html>.

