Summary:

The Patient Protection and Affordable Care Act (ACA) modifies and expands Title VII primary care education and training programs to encourage more participation in primary care specialties.

Primary Care Loan Program
The Primary Care Loan (PCL) program, part of the Health Resources and Services Administration’s (HRSA) Title VII student loan programs, is a low cost federal loan program for medical students who commit to practicing in primary care. The interest rate is 5 percent and begins to accrue following a one-year grace period after graduation.

The ACA made changes to the PCL program by establishing a lower default rate (2 percent greater than the rate the student would pay if compliant, instead of 18 percent). It also requires primary care loan recipients to practice primary care for 10 years or the date the loan is repaid if it is less than 10 years. In addition, loan guidelines will be amended to no longer require parental information to determine financial need for independent students.

Eligible students can apply for this loan at the financial aid office of the school where they are or intend to be enrolled.

Faculty Loan Repayment Program
The Faculty Loan Repayment Program (FLRP) was established to increase the recruitment and retention of faculty members from disadvantaged backgrounds in eligible health professions disciplines who have a health professions degree or certificate to serve at an eligible health professions school for a minimum of 2 years.

The ACA increases the maximum award for the Title VII faculty loan repayment from $20,000 to $30,000, and reauthorizes the program at $5 million for each of FYs 2010-2014.

Sign up to be notified by email when the application cycle for FY 2014-2015 opens. Go to: http://www.hrsa.gov/loanscholarships/repayment/faculty/

Scholarships for Disadvantaged Students
The Scholarships for Disadvantaged Students program provides funds to schools to provide scholarships to full-time, financially needy students from disadvantaged backgrounds, enrolled in health professions and nursing programs. Participating schools are responsible for selecting scholarship recipients, making reasonable determinations of need, and providing scholarships that do not exceed the cost of attendance (tuition, reasonable educational expenses and reasonable living expenses).

The ACA reauthorized the Title VII Scholarships for Disadvantaged Students program at $51 million for FY 2010 (and such sums for each of FYs 2011-2014).
Eligible students can apply for this scholarship at the student financial aid office of the school where they are or intend to be enrolled.

**ACTION:** Eligible ACP members should apply, if interested, to the appropriate program for funding. ACP chapters should make members aware of these programs.

**Resources:**

- Health Resources and Services Administration Loan and Scholarship Information [http://bhpr.hrsa.gov/scholarshipsloans/index.html](http://bhpr.hrsa.gov/scholarshipsloans/index.html)
- Letter to Representatives Crowley and Grimm regarding their GME legislation H.R. 1180 - Resident Physician Shortage Reduction Act of 2013 (17-Apr-13)
- ACP letter to Representative Cathy McMorris Rodgers in support of H.R. 487, the Primary Care Workforce Access and Improvement Act of 2013 (16-Apr-13)
- ACP letter to Senators Nelson, Schumer, and Reid supporting S. 577, the Resident Physician Shortage Reduction Act of 2013 (16-Apr-13)
- Statement for the Record of the American College of Physicians to the House Appropriations Subcommittee on Labor, Health and Human Services, Education, and Related Agencies (15-Mar-13)
- Letter to the President: Funding Title VII VIII and to the House and Senate (27-Feb-13)
- Letter to Sen. Conrad in support of S. 1979, the "Conrad State 30 Improvement Act" (26-Jan-12)
- Five Prescriptions for Ensuring the Future of Primary Care