



GENERAL INFORMATION

What is the Indiana Primary Care Scholarship Program?

The Indiana Primary Care Scholarship Program was established by the State of Indiana in 1993 in an effort to increase the number of practicing primary care physicians within Indiana's medically underserved areas. Since its inception, the program has financially assisted over 230 Indiana residents attending Indiana University School of Medicine (IUSM) in exchange for their commitment to the practice of primary care in an Indiana underserved area.

How much is the scholarship?

The scholarship pays the recipient's in-state IUSM medical school tuition and applicable fees for each of the four years of medical school in exchange for the medical student's commitment to practicing primary health care within Indiana's medically underserved areas for each year of receiving the support. The Indiana State Department of Health provides information to IUSM that identifies medically underserved areas using a ratio of one physician for every 2000 county residents: a result greater than 1:2000 puts the county into an underserved status.

How Do I Qualify for the Indiana Primary Care Scholarship?

- You must be accepted or enrolled as a medical student at the Indiana University School of Medicine.
- You must be an **Indiana** resident at the time of application, although an exception can be made for a non-resident applicant.
- You must not be already committed to any other program that would require a service commitment in direct conflict with the Indiana Primary Care Scholarship.
- You must maintain good academic standing while in medical school.
- You must demonstrate commitment to a primary care specialty (family medicine, general internal medicine, general pediatrics or med/peds).

SELECTION PRIORITIES

- A commitment to primary care and the practice of primary care in the state of Indiana.
- Prior experience with medically underserved populations.
- The length of time as an Indiana resident.

PRACTICE OBLIGATION

Is there a practice requirement for the Indiana Primary Care Scholarship?

YES.

- You must enter a residency-training program in family medicine, general internal medicine, general pediatrics, or medicine/pediatrics.
- You must complete your residency program within four years of graduation from medical school.
- You must practice full-time in primary health care within an Indiana medically underserved area until the scholarship practice obligation is completed. One full year of full-time practice is equivalent to forgiving one year of scholarship received. The practice may be in any capacity as long as it meets the underserved criteria for the scholarship. Physicians practicing in hospital settings must work full-time in ambulatory patient care through an outpatient clinic.

What is the process for securing a practice location?

The responsibility for securing a practice location that fulfills the scholarship obligation lies with the scholarship recipient. An Indiana map of physician shortage areas is made available from the Indiana State Department of Health via the IUSM MSA-Student Financial Services to assist the scholar identify qualified underserved areas in targeting employment opportunities.

What are some examples of primary health care and non-primary care residency and practice activities for the Indiana Primary Care Scholarship Program?

PRIMARY HEALTH CARE:

ACCEPTABLE

Clinical Preventive Medicine
Geriatrics*
Adolescent Medicine
Adolescent Pediatrics
Sports Medicine*
Obstetrics*

*One-year fellowships after FM Residency

NON-PRIMARY HEALTH CARE

NON-ACCEPTABLE

Cardiology
Gastroenterology
Obstetrics/Gynecology
Surgery
Dermatology
Radiology
Rehabilitation Medicine
Psychiatry
Emergency Medicine

What if I do not fulfill the primary care practice obligation?

At the point you fail to fulfill your practice obligation, the outstanding scholarship balance will be subject to interest penalties computed at a simple interest rate of 10% plus the 52-week U.S. Treasury Bill from the date of the scholarship's issuance. If you terminate your medical school

studies and do not plan on completing medical school, the outstanding scholarship balance will be computed at a simple interest rate of 8% plus the 52-week U.S. Treasury Bill from the date of issuance.

What if I accept the Indiana Primary Care Scholarship and change my mind about primary health care?

If you are not firmly committed to the practice of primary health care, you should not apply or accept the Indiana Primary Care Scholarship.

What if I want additional certification?

You may obtain additional certification in primary health care prior to fulfilling your practice obligation, as long as you complete your primary health care residency program and additional training within four years after medical school graduation. Allowances can be made for certification training after beginning the scholarship obligation. For example, if your primary care residency is completed in three years after graduation, you may obtain a one-year certification in an area of training to enhance your primary health care practice (i.e., geriatrics, obstetrics or sports medicine), and it will be considered an acceptable activity for fulfillment of your practice obligation. However, you may not do additional training or obtain certification in any non-primary health care sub-specialty.

SCHOLARSHIP REPAYMENT

If I breach the scholarship agreement, when does repayment begin and end?

- Repayment begins 60 days after you breach the scholarship agreement or withdraw from medical school.
- Interest at 10% plus the 91-day U.S. Treasury Bill retroactive to the date of issuance is computed on the unfulfilled practice or unpaid principal balance.
- Scholarship balances are repayable over a period of not less than three years. If this creates an undue hardship on the scholar financially, arrangements can be made at the discretion of the Indiana Primary Care Scholarship Committee.

What happens to my Indiana Primary Care Scholarship in the event of death or disability?

Your obligation to repay the scholarship loan will be canceled upon receipt of the required documentation in the event of your death or permanent and total disability.

FINAL THOUGHT

How should I explore whether the Indiana Primary Care Scholarship Program is right for me?

- Talk to primary health care physicians.
- Talk to your financial aid officer about eligibility as well as terms and conditions.

Contact:

Jose R. Espada, Director
MSA – Student Financial Services
635 Barnhill Drive, MS119
Indianapolis, IN 46202-5120
(317) 274-1967
Jespada@iupui.edu