

# The Montana Rural Physician Incentive Program (MRPIP)

**Montana University System**  
**Office of the Commissioner of Higher Education**

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## Montana Rural Physician Incentive Program (MRPIP)

- Originally authorized by the 1991 Montana Legislature
- Established to encourage primary care physicians to practice in rural, medically underserved areas of Montana, or serve underserved populations
- Funded through a trust which facilitates the repayment of qualified medical education debts of participating physicians.



## Program Benefits/Obligations

- MRPIP provides up to \$150,000 in medical education loan repayment
- Disbursed over one- to five-year periods of service in approved rural or underserved locations
- Graduated payments, based on length of service, are disbursed directly to verified lending institutions of the participating physician; amounts can be prorated for less than full-time practice

<i>Year in Program</i>	<i>Service Period</i>	<i>Repayment Amount</i>	<i>Service Period</i>	<i>Repayment Amount</i>	<i>Total</i>
1st Year	6 Months	\$10,000	12 Months	\$10,000	\$20,000
2nd Year	18 Months	\$12,500	24 Months	\$12,500	\$25,000
3rd Year	30 Months	\$15,000	36 Months	\$15,000	\$30,000
4th Year	42 Months	\$17,500	48 Months	\$17,500	\$35,000
5th Year	54 Months	\$20,000	60 Months	\$20,000	\$40,000
<b>TOTAL</b>					<b>\$150,000</b>



## Characteristics of Qualifying Locations

- MRPIP is designed to help rural and medically underserved communities or areas serving medically underserved populations that have difficulty attracting and maintaining adequate numbers of physicians; most commonly, these areas are:
  - Communities with populations of fewer than 8,000
  - Hospitals with fewer than 50 beds
  - Communities demonstrating shortages of physicians serving specific populations
  - Federally Qualified Health Centers (FQHCs) and Community Health Centers (CHCs)
  - Have high RUCA and HPSA scores
  - Many of these areas have been designated as HPSA's, MUA's or MUP's



## Application Process

- Application process is online through [Award Montana Portal](#)
- Annual application cycle from May 1<sup>st</sup> – August 1<sup>st</sup>
- Joint application process – applying physician & supporting institution site
- A separate loan information/verification form must be completed for educational loans being submitted for repayment consideration.
- Program Requirements:
  - MD or DO degree is required
  - Valid State of Montana Medical License
  - Qualified Medical Education Loans



## Selection Process

- Applications are compiled by OCHE staff for review by an advisory committee, who recommend the number of new applicants to be funded each cycle.
- Qualified applications are prioritized for participation based upon community needs and the availability of funds.
- Preference is applied to:
  - Physicians who practice in remote rural, underserved locations, or locations having difficulty attracting physicians
  - MT WICHE, WWAMI, and ICOM graduate physicians who contributed to the MRPIP trust fund
  - Physicians practicing in a high-demand field (primary care, family medicine, etc.)



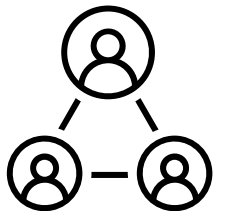
## Montana Communities Served by MRPIP

The numbers following the city/county names represent the total number of MRPIP physicians who have practiced in that location. Some MRPIP physicians have practiced in more than one location.

CITY/TOWN	CITY/TOWN	CITY/TOWN
Anaconda (25)	Forsyth (2)	Red Lodge (6)
Big Timber (2)	Glasgow (6)	Ronan (7)
Billings (5)	Glendive (10)	Roundup (1)
Butte (8)	Hamilton (14)	Scobey (3)
Chester (3)	Hardin (3)	Seeley Lake (1)
Chinook (1)	Harlowton (2)	Shelby (11)
Columbia Falls (5)	Havre (9)	Sheridan/Twin Bridges (2)
Columbus (3)	Helena (4)	Sidney (7)
Conrad (2)	Kalispell (1)	St. Ignatius (1)
Corvallis (2)	Lewistown (8)	Stevensville (8)
Culbertson (3)	Libby (7)	Superior (3)
Cut Bank (2)	Lincoln (2)	Thompson Falls (1)
Deer Lodge (7)	Livingston (2)	Townsend (2)
Dillon (11)	Miles City (8)	West Yellowstone (1)
Ennis (7)	Plains (7)	White Sulphur Springs (2)
Eureka (1)	Plentywood (2)	Whitefish (3)
Florence (1)	Polson (16)	

## How is MRPIP Tied to WICHE, WWAMI and ICOM?

- All WICHE, WWAMI, and ICOM state-supported MD and DO students are required to pay an annual MRPIP fee assessment each year of their medical program as a condition of receiving the state support (total of 4 years)
- The fee is mandated by state law and is paid directly to OCHE. These fees are invested and used to fund the MRPIP loan repayment program
- The MRPIP annual fee amount is calculated as a percentage of the annual WICHE support fee rates for Allopathic and Osteopathic fields of study to create the standard fee amount for each field
- For WWAMI & ICOM students, the type of contract selected will dictate the amount of their MRPIP fee





# Questions

