

About This Report

Missouri Revised Statutes Section 191.411 charges the Missouri Department of Health and Senior Services (hereinafter refers to as the Department) with developing and implementing a plan to define a system of coordinated healthcare services available and accessible to all Missourians. The Primary Care Resource Initiative for Missouri (PRIMO) was established as a major component of this legislation from 1993.



PRIMO is a multi-pronged system designed to improve healthcare delivery in the State of Missouri. There are four prongs to PRIMO:

- Student Loans
- Healthcare Delivery System Development
- Recruitment/Placement of Health Professionals
- Health Professional Loan Repayment Program

The Student Loan Program is designed to help students fund their degrees towards specific career paths (primary care physician, dentist or dental hygienist) who intend to practice in a medical or dental Health Professional Shortage Area (HPSA).

PRIMO also offers funding opportunities to Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs). In Missouri, FQHCs are local, non-profit, community based health centers that are designed to provide health services to low-income, medically underserved communities in either urban or rural areas. RHCs are required to provide outpatient primary care and basic laboratory services to rural areas as defined by the U.S. Census Bureau. Both FQHCs and RHCs must be located in a federally designated Health Professional Shortage Area (HPSA).

PRIMO SFY16 Budget

Student Loans*	\$285,000.00
Healthcare Delivery	\$250,000.00
Rural Residency	\$200,000.00
Recruitment/Placement	\$110,000.00
Loan Repayment*	\$350,000.00

^{*} PRIMO student loans and the loan repayment were made available through funds donated by the Missouri Hospital Association and money repaid to the program.



Student Loans

How much do PRIMO loans pay?

PRIMO loans can range from \$5,000 - \$20,000 depending on the type of educational program. Typically, the loans are dispersed as follows:

- Qualifying undergraduate applicants may receive \$5,000 annually with a maximum of four loans.
- Students pursuing doctorates in **medicine and dentistry** may receive loans up to \$20,000 annually with a maximum of four loans per individual.
- Medical Students in UMKC's 6-year program may receive \$10,000 the first two years and \$20,000 annually for the remaining four years.
- Physicians in a primary care residency in Missouri may qualify for loans of \$10,000 per year for a maximum of three years.

What are the qualifications for PRIMO loans?

Students interested in applying for the PRIMO loan program must:

- Be enrolled full time at a Missouri educational institution.
- Be a resident of Missouri (for more than educational purposes) for at least one year prior to applying.
- Have a desire to work in a medical or dental shortage area after graduation/licensure.

Where can a PRIMO graduate work?

Upon graduation, a PRIMO Scholar must work in a HPSA for one year for each loan received. The maximum number of years a professional must work is five (5) years. To determine which county or in Kansas City and St. Louis Census tracts are designated as a HPSA, the scholar must consult the Department of Health and Senior Services in the Office of Primary Care and Rural Health, the HRSA website, or the Missouri Primary Care Association. These resources will not give the scholar a job; it merely points them in the direction to assists in satisfying their loan forgiveness. Applicants should not assume all rural counties are federally designated HPSAs or all urban cities are not. Verifying their choice employment prior to acceptance is extremely important.

What is a HPSA?

Health Professional Shortage Areas are designated by the Health Resources and Services Administration as having shortages of primary care, dental care or mental health providers. There are three main types of HPSAs: Primary Care, Dental and Mental Health. Within those HPSAs there are different categorization levels: Geographic, Population and Facilities. Geographic is the county or service area including census tracts. Population looks at demographics including low income and Medicaid eligible. Facilities include federally qualified health centers, state or federal prisons. HPSAs are used to help target millions of dollars of federal and state resources to improve access to healthcare.



How are PRIMO loans repaid?

PRIMO loans can be repaid in the following ways:

- Forgiveness- A PRIMO loan can be forgiven if the scholar works as a primary care provider in HPSA upon the completion of their training and licensure. The number of years required to obtain loan forgiveness is directly tied to the number of loans the student received being no more than five years but not less than one year of service.
- Qualifying Employment- Qualifying employment is considered full-time, direct patient care at a facility located in a HPSA. The participant must also accept Medicare/Medicaid and work at a facility that operates with a sliding fee payment plan for under and uninsured patients. Primary care services must be provided to the general population. This employment is capped at five years regardless if the scholar received more than five loans.
- Cash repayment- Scholars can repay loans by check or money order. There is an interest rate of 9.5 percent on each loan that starts to accrue the day the loans were dispersed.

What type of health fields qualify for PRIMO?

- Primary Care Physicians (Internal Medicine, Pediatrics, OB/GYN and Family Medicine)
- Primary Care Dentists (General Dentistry, Pediatrics)
- Dental Hygiene

Hospitalists DO NOT count towards PRIMO loans or as a qualifying employment since they do not provide primary care services to the general population.

PRIMO Student Loans Fiscal Year 2017

	Undergraduate	Medical/Dental School	Residency	Total
Medical	1	7	4	12
Dental		6		6
Behaviorial Health				
Dental Hygiene				
Total	1	13	4	18



Recruitment and Placement

The Office of Primary Care and Rural Health (OPCRH) works with federal, state and local entities to identify shortage areas for primary care, dental health and/or mental health. Once designated as HPSAs, these areas are eligible for federal funding and services. In a collaborative effort among the Office of Primary Care and Rural Health, the Missouri Primary Care Association and the Missouri Hospital Association, workforce shortage are being identified and addressed. One initiative created was the Missouri Health Professional Placement Services program. This non-profit recruiting service focuses on getting more dental, medical and mental health practitioners into rural and underserved areas within the state.

The tables below illustrate the number of opportunities available to health professionals, and the number of placed health professionals during the State Fiscal Year (SFY) 2017.

Practice Sites Opportunity Data State Fiscal Year 2016-2017

Opportunity Specialty	State Fiscal Year 2014	State Fiscal Year 2015	Total
Family Medicine	68	64	132
Internal Medicine	19	25	44
Internal Medicine & Pediatrics	0	6	6
OB/GYN	4	3	7
Pediatrician	7	12	19
Advanced Practice Nurse	17	18	35
Physician Assistant	4	3	7
Dental Hygiene	1	1	2
Dentist	30	25	55
Psychiatry	25	15	40
Other Mental Health Professional	2	23	25
Other Physician	26	19	45
Pharmacist	0	1	1
Totals	203	215	418

Practice Sites Placement Data State Fiscal Year 2016-2017

Opportunity Specialty	State Fiscal Year 2016	State Fiscal Year 2017	Total
Family Medicine	1	2	3
Internal Medicine & Pediatrics	1	0	1
Advanced Practice Nurse	1	1	2
Dentist	8	9	17
Totals	11	12	23

Healthcare Delivery Systms and Development

The PRIMO program provides funding opportunities to Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs) throughout the state to improve access to health care services. FQHCs are local, non-profit, community based health care centers that serve low income, and medically underserved rural or urban communities. RHCs are required to provide outpatient primary care, basic laboratory services and must be located in a non-urbanized rural area as defined by the U.S. Census Bureau. Both types of clinics must also be designated as a Health Professional Shortage Area (HPSA).

During the State Fiscal Year 2017, PRIMO providing funding to the following healthcare delivery sites:

Family Health Center:

The funding received through the PRIMO program was used to purchase an X-ray machine and software. The X-Ray machine offers numerous services including, but not limited to the following: identifying bone fractures, diagnosing COPD, diagnosing pneumonia and identifying arthritis. The goal of this machine was to provide access to X-ray services locally, rather than referring patients to other facilities over 20 miles away. The benefits to the 7,759 residents in rural Chariton County resulted in the volume of usage of approximately 10 X-rays per month in the first three months of usage.

Health Care Coalition-Lafayette County

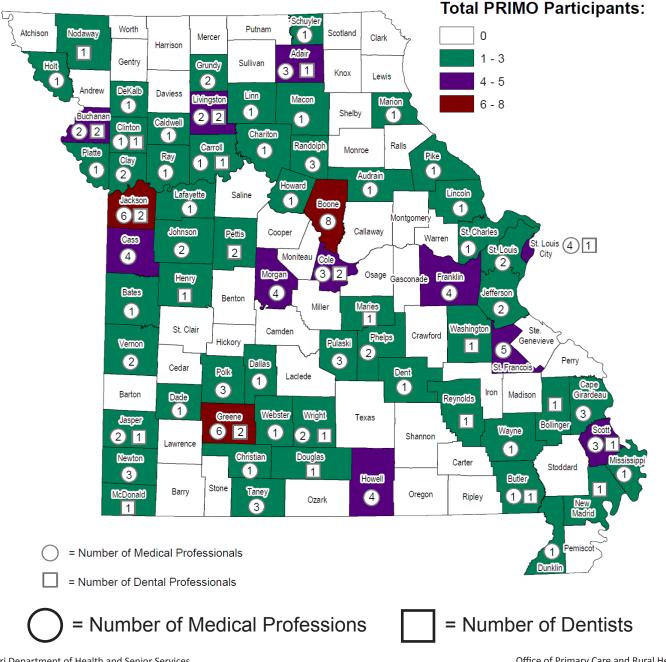
The funding received through the PRIMO program was used to install Telemedicine services in the Orrick School District. Distance to care is a barrier in rural areas as well as the limited availability of pediatric services. The school based telehealth program is attractive to both the schools and to parents. Children miss an entire day of school and parents miss an entire day of work to take their children into Independence or Kansas City for care. The goal was to help provide preventative services such as BMI monitoring to all students, oral and behavioral health, provide a physician or nurse practitioner to all students when necessary and offer telebehavioral health to 50 percent of students. By the end of the contract year, 500 students have used the Telemedicine services, with 1/3 of them benefitting from a nurse practitioner/physician being available.

Missouri Highlands Health Clinic:

The funding received through the PRIMO program was used to build a laboratory at the Ellington Clinic location, establish lab services at all locations, hire a lab supervisor, purchase a lab interface software system to allow the lab to report the lab results directly to the patient's electronic health record, and make health care providers in its service area aware of the eight lab locations and offer its lab services for patients needing lab draws. From July 2016 to May 31, 2017, the lab served 8,598 patients with 40, 873 individual lab orders. The overall satisfaction of clinical services has been very positive (85 percent+).

Primary Care Resource Initiative for Missouri

Medical and Dental Professionals Who Completed or Are Completing Obligation Total = 147



Missouri Department of Health and Senior Services

Office of Primary Care and Rural Health March 2017

The map above highlights the locations PRIMO Doctors, Dentists and Dental Hygienists are currently earning or have fulfilled their forgiveness requirements. As of March 2018, there were 147 total participants earning or having earned PRIMO loan forgiveness in the state. It takes approximately 11 years for a physician to complete their education and approximately eight years for a dentist. Since PRIMO allows earning up to five years in loan forgiveness, the program is successful at recruiting doctors to work for rural and/or underserved areas within the state.

Health Professional State Loan Repayment Program



The purpose of the State Loan Repayment Program (SLRP) is to improve primary care access by assisting rural and underserved communities with recruiting and retaining primary care providers. SLRP offers eligible health care providers the opportunity to receive assistance with repaying their qualifying educational loans in exchange for a minimum two-year commitment to provide health care services at an ambulatory public, nonprofit or private primary care practice site located in a federally designated Health Professional Shortage Area (HPSA).

The program is funded 50 percent by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS), under grant HRSA-14-033, Affordable Care Act - State Loan Repayment Program, CFDA 93.165, and 50 percent by the annual donation of the Missouri Hospital Association. In State Fiscal Year (SFY) 2017, 10 primary health care professionals were awarded loan repayment assistance to repay qualified educational debt.





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P.O. Box 570, Jefferson City, MO 65102, 573.751.6219.

Hearing- and speech-impaired citizens can dial 711.

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