



PRIMO

**Primary Care Resource  
*Initiative for Missouri*  
Annual Report 2019**

# About This Report

The Missouri Department of Health and Senior Services (DHSS) established the Primary Care Resource Initiative for Missouri (PRIMO) Program, as a result of the Missouri Revised Statutes Section 191.411. This legislation authorizes the DHSS to develop and implement a plan to make health care services more accessible to all Missouri residents. The PRIMO Program focuses on improving health care delivery systems and increasing the number of primary care, dental health and mental health professionals practicing in Missouri Health Professional Shortage Areas (HPSAs). The Office of Rural Health and Primary Care (ORHPC) administers the PRIMO Program. This report demonstrates the PRIMO budget and activities for State Fiscal Year 2019 (SFY19).



The Primary Care Resource Initiative for Missouri (PRIMO) is a comprehensive program designed to improve healthcare delivery in the State of Missouri. There are four components to PRIMO:

- Student Loans
- Student Loan Repayment Program (SLRP)
- Health Care Delivery System Development
- Recruitment/Placement of Health Professionals

The Student Loan Program is a competitive state program that awards forgivable loans to students pursuing training leading to Missouri licensure in specific health care professions (primary care physician, dentist or dental hygienist) and whom intend to practice in a designated medical or dental Health Professional Shortage Area (HPSA) in Missouri following licensure.

## Funding Sources

- PRIMO Student Loans: The Missouri Hospital Association (MHA) provides a generous donation to assist in funding student loans, in addition to payments from loan recipients who have defaulted on their contracts, default payments, tax intercepts, and wage garnishments.
- Student Loan Repayment Program (SLRP): The SLRP Federal Grant issues funds requiring a dollar-to-dollar (1:1) state funds match. The match is acquired from the MHA providing a generous donation, in addition to payments from loan recipients who defaulted on their contracts, default payments, tax intercepts, and wage garnishments.
- Recruitment/Placement of Health Professionals: The Primary Care Office (PCO) Grant and the Health Access Incentive Fund (HAIF).
- Health Care Delivery System Development: Provided by the HAIF.
- Rural Residency: Provided by the HAIF.
- Area Health Education Centers (AHECs): Appropriated by the General Assembly.

## PRIMO State Fiscal Year 2019 Budget

PRIMO Student Loans	\$119,404.00
Student Loan Repayment Program	\$850,000.00
Recruitment/Replacement	\$184,544.00
Health Care Delivery System	\$417,982.00
Rural Residency	\$184,544.00
Area Health Education Centers	\$500,000.00



## **PRIMO Student Loans**

The PRIMO Student Loans is a competitive state program that awards funding to Missouri residents attending a Missouri institution pursuing training leading to Missouri licensure as primary care physicians, dentists, dental hygienists, and psychiatrists. Upon completion of training, the PRIMO student loan recipients practice in a designated primary care, dental health, or mental health HPSA in Missouri.

In SFY19, 75% of practicing PRIMO recipients reported planning to remain in their current practices for an additional 35 years; in their community for an additional 40 years; in rural practice for an additional 35 years; and in the state of Missouri for an additional 40 years. Twenty-five percent of practicing PRIMO recipients reported planning to remain in their current practice for an additional 5 years; in their community for an additional 20 years; in rural practice for an additional 10 years; and in the state of Missouri for an additional 30 years.

In SFY19, 95% of practicing PRIMO recipients reported feeling that their practice is financially stable; they do important work; and fully value the mission of their practice. Eighty-nine percent of practicing PRIMO recipients reported that they are able to provide the full range of services for which they were trained to perform and they are overall satisfied in their current practice.

## **PRIMO Loan Applicant Qualifications**

- Full-time enrollment at a Missouri educational institution in a course of study leading to licensure in one of the qualifying health care professions.
- Resident of Missouri for at least one year, prior to applying.
- Express a desire to work in a medical, dental, or mental health shortage area upon completion of training.

## **PRIMO Qualifying Health Care Professions**

- Primary care physician (family practice, general practice, general internal medicine, general pediatrics, obstetric and gynecological care)
- General dentist
- Dental hygienist

## PRIMO Loan Amounts

The chart demonstrates the amount of the funding awarded to loan recipients based on the discipline and type of degree.

Amount Per Academic Year	Number of Maximum Loans	Student Status	Degree
\$5,000	Maximum 4 loans	Full-Time	Undergraduate or Dental Hygienist students
\$3,000	Maximum 6 loans	Part-Time	Undergraduate or Dental Hygienist Students
\$10,000	Years 1 and 2 of a 6-Year Program	Full-Time	Allopathic or Osteopathic Medical or Dental Program
\$20,000-\$25,000	Years 3 through 6 of a 6-Year Program	Full-Time	Allopathic or Osteopathic Medical or Dental Program
\$20,000-\$25,000	Maximum 4 Years of a 4-Year Program	Full-Time	Allopathic or Osteopathic Medical or Dental Program
\$10,000	Maximum 3 Loans	Full-Time	Selected Primary Care Resident Physicians



# PRIMO

awards funding for eligible educational expenses to qualified students pursuing careers as licensed physicians specializing in family practice, general practice, general internal medicine, general pediatrics, obstetric and gynecological care, general dentist, or dental hygienist.

Learn more:

<https://health.mo.gov/living/families/primarycare/hpl-lr/index.php>



### Health Professional Shortage Area (HPSA)

Designated by the Health Resources and Services Administration (HRSA), the DHSS utilizes HPSAs to identify areas, population groups, or facilities within Missouri experiencing a shortage of health care professionals. The HPSAs help determine where to allocate federal and state resources to best increase access to health care. The HPSA website is <https://data.hrsa.gov/tools/shortage-area>.

HPSA disciplines include:

- Primary Care
- Dental Health
- Mental Health

The HPSA designations may be:

- **Geographic-based** (a county, defined service area, or census tract);
- **Population-based** (specific population groups, such as low income or Medicaid eligible); or
- **Facility-based** (correctional facilities, state mental hospitals, Federally Qualified Health Centers and Auto-HPSA facilities).

### PRIMO Loan Forgiveness

Upon completion of training, the PRIMO recipient fulfills their loan repayment obligation by earning forgiveness through qualifying employment in a Missouri HPSA, experiencing shortages of primary care, mental health, and dental health professionals.

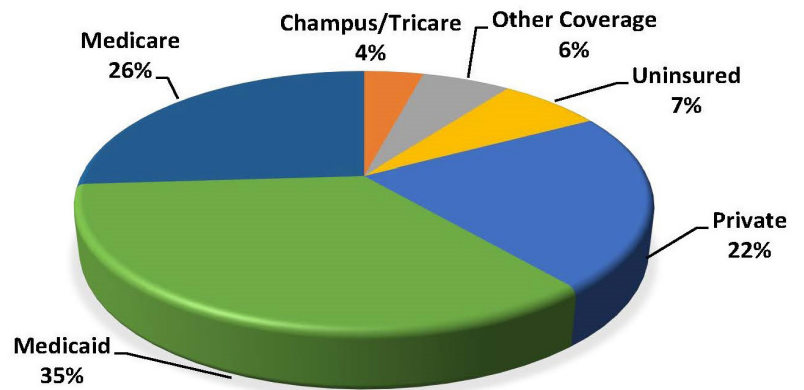
- **Qualifying Employment:** Qualifying employment is defined as full-time, direct patient care at a facility located in a Missouri HPSA. Recipients repay their PRIMO loans by working as a primary care provider in a Missouri HPSA location. Each loan contract requires a one-year service commitment. Service commitments cap at a five-year maximum, regardless of the number of loans awarded. The licensed PRIMO recipient must accept Medicaid, Medicare, and work at an employment site that operates with a sliding fee schedule. The loan recipient must provide professional primary health care services to the general population.
- **Cash Repayment:** If the loan recipient defaulted on their loan obligation or decided to repay the loan, they must pay back the entire amount dispersed plus accrued interest. The loan begins accruing interest at the rate of 9.5% the date the loan is dispersed.

### PRIMO Student Loans Fiscal Year 2019

	Undergraduate	Medical/Dental School	Residency	Total
Medical	-	1	-	1
Dental	-	2	-	2
Behavioral Health	-	-	-	-
Dental Hygiene	4	-	-	4
<b>Total</b>	4	3	-	7

According to the PRIMO SFY19 Payer Mix chart, the percentages of each insurance and payer type are indicative of the population served. Medicaid represents the largest reimbursement and population served, at 35%. Medicare is the second largest reimbursement and population served, at 26%.

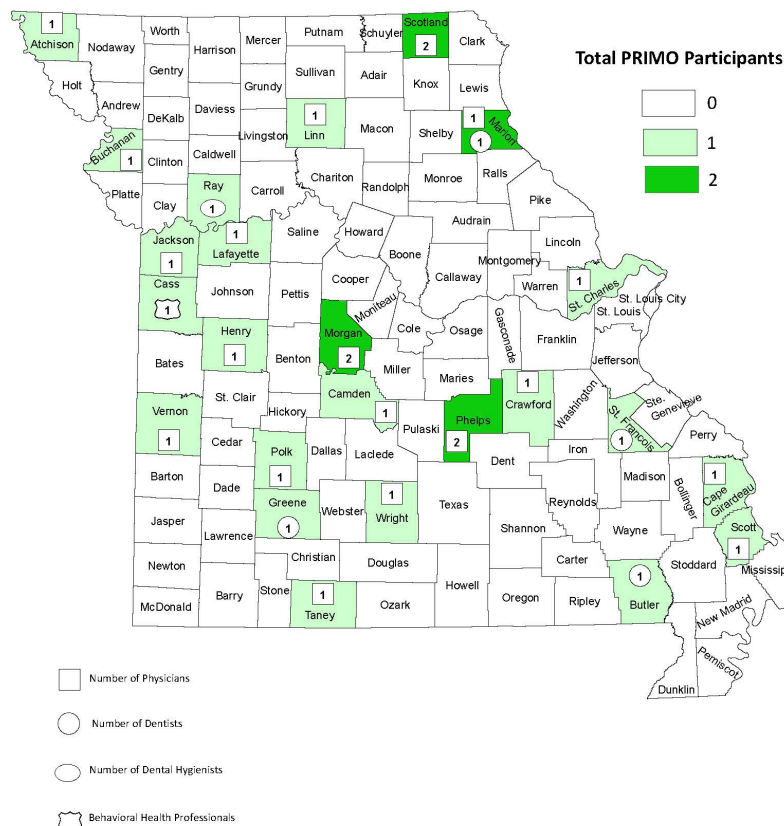
### PRIMO SFY19 PAYER MIX



### Primary Care Resource Initiative for Missouri

### PRIMO Scholars Who Completed or Are Completing Obligation in 2019

Total = 28



Missouri Department of Health and Senior Services

Office of Primary Care and Rural Health  
January 2020

The map above demonstrates the county locations where PRIMO physicians, dentists, dental hygienists, and behavioral health practitioners are currently earning forgiveness or have fulfilled their forgiveness requirements in SFY19. The map indicates 28 PRIMO recipients earned or are earning forgiveness on their PRIMO loans in SFY19.

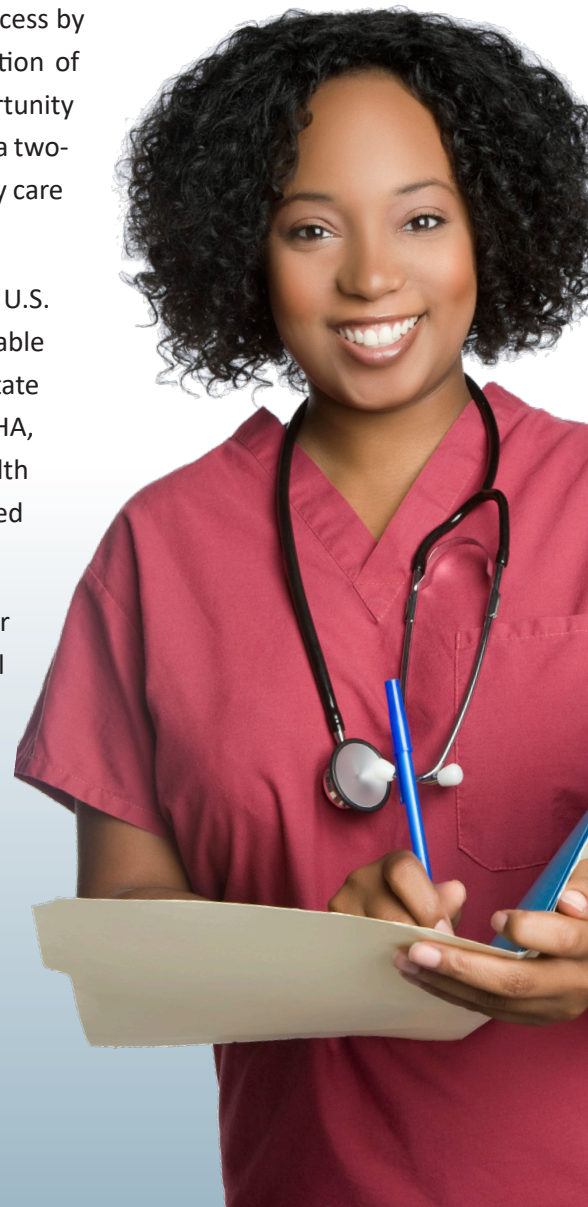
# Student Loan Repayment Program

The Student Loan Repayment Program (SLRP) seeks to improve primary care access by assisting rural and underserved communities with the recruitment and retention of primary care providers. The SLRP offers eligible health care providers the opportunity to receive repayment assistance for qualifying educational loans in exchange for a two-year minimum commitment to provide health care services at an eligible primary care practice site located in a federally designated Missouri HPSA.

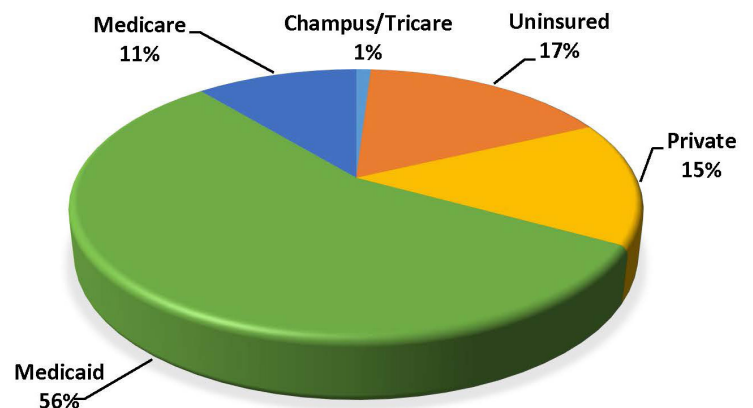
Awards for this program are financed through funding from HRSA of the U.S. Department of Health and Human Services, under grant HRSA-14-033, Affordable Care Act - State Loan Repayment Program, CFDA 93.165, a required 1:1 state match funding commitment made possible by an annual donation from the MHA, and recipients who have defaulted on their loans. In SFY19, 18 primary health care professionals were awarded loan repayment assistance to repay qualified educational debt.

In SFY19, 75% of practicing SLRP recipients reported planning to remain in their current practices for an additional 20 years; in their community for an additional 30 years; in rural practice for an additional 30 years; and in the state of Missouri for an additional 30 years. Twenty-five percent of practicing SLRP recipients reported planning to remain in their current practice for an additional 3 years; in their community for an additional 5 years; in rural practice for an additional 5 years; and in the state of Missouri for an additional 10 years.

In SFY19, 64% of practicing SLRP recipients reported feeling that their practice is financially stable; 96% believe they do important work; and 92% fully value the mission of their practice. Seventy-two percent of practicing SLRP recipients reported that they are able to provide the full range of services for which they were trained to perform and they are overall satisfied in their current practice.



SLRP SFY19 PAYER MIX

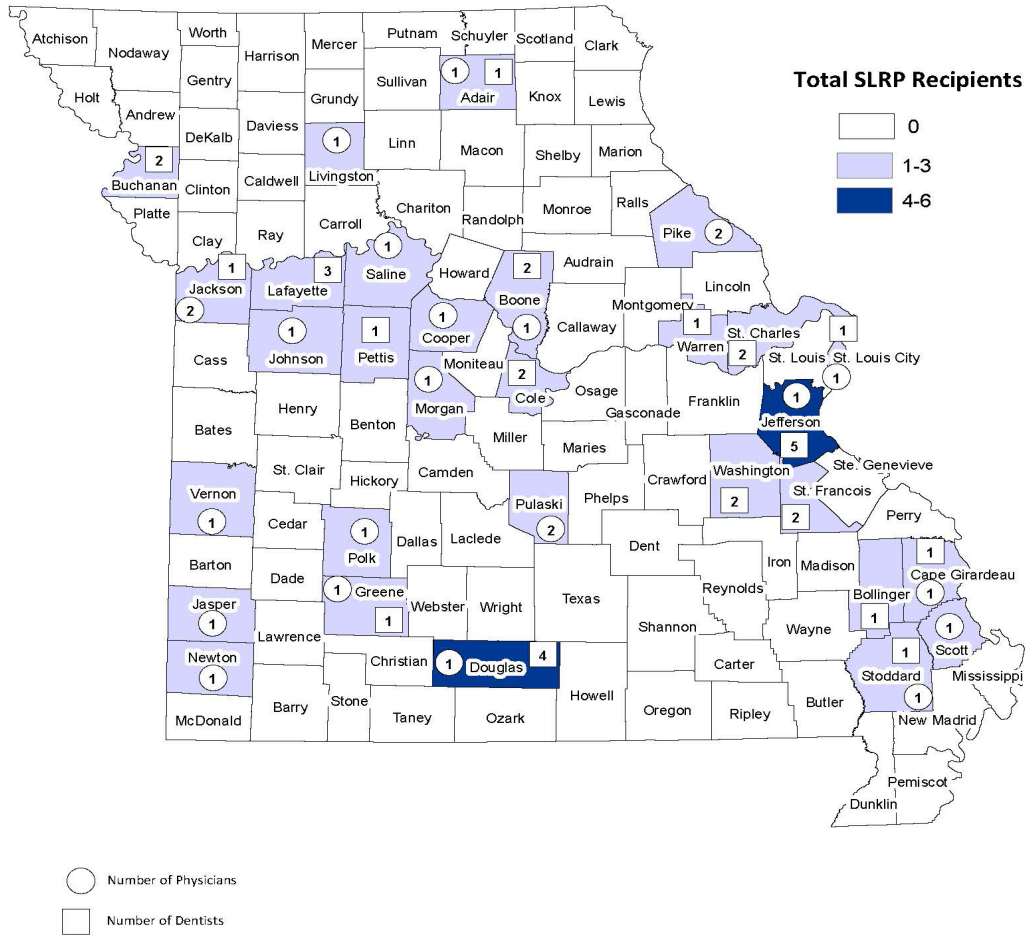


According to the SLRP SFY19 Payer Mix chart, the percentages of each insurance and payer type are indicative of the population served. Medicaid represents the largest reimbursement and population served, at 56%. The uninsured are the second largest reimbursement and population served, at 17%.

# Student Loan Repayment Program (SLRP)

## SLRP Recipients Who Completed or Are Completing Obligation in 2019

**Total = 57**



Missouri Department of Health and Senior Services

Office of Primary Care and Rural Health  
January 2020

The map above highlights the county locations where the SLRP physicians and dentists are currently earning forgiveness or have fulfilled their forgiveness requirements in SFY19. The map indicates that 57 SLRP recipients earned or were earning forgiveness on their SLRP loans in SFY19.





# Recruitment and Placement

The DHSS, ORHPC collaborates with the Missouri Primary Care Association (MPCA) and the MHA to identify and address workforce shortage needs. The Missouri Health Professional Placement Services (MHPPS) program is a non-profit statewide health care program that specializes in workforce development, recruitment, and retention. The MHPPS partners with safety-net providers and health

care systems to recruit and retain health care professionals in Missouri rural and underserved areas.

The tables below illustrate the number of opportunities available to health professionals, and the number of placed health professionals during the SFY19.

## Practice Sites Opportunity Data State Fiscal Year 2019

Opportunity Specialty	State Fiscal Year 2018	State Fiscal Year 2019	Total
Family Medicine	81	94	175
Internal Medicine	20	18	38
Internal Medicine & Pediatrics	10	10	20
OB/GYN	5	10	15
Pediatrician	17	15	32
Advanced Practice Nurse	17	19	36
Physician Assistant	4	4	8
Dental Hygiene	2	3	5
Dentist	52	66	118
Psychiatry	17	17	34
Other Mental Health Professional	32	38	70
Other Physician	27	25	52
Pharmacist	0	0	0
<b>Totals</b>	<b>284</b>	<b>319</b>	<b>603</b>

## Practice Sites Placement Data State Fiscal Year 2019

Opportunity Specialty	State Fiscal Year 2018	State Fiscal Year 2019	Total
Family Medicine	2	2	4
Internal Medicine & Pediatrics	-	1	1
Advanced Practice Nurse	2	1	3
Dentist	6	6	12
<b>Totals</b>	<b>10</b>	<b>10</b>	<b>20</b>

# Healthcare Delivery Systems and Development

The PRIMO Program seeks to improve the delivery of health care services by collaborating with statewide organizations, communities, and academic institutions to support the building and equipping of clinics, treatment centers, and other economically sustainable health care delivery sites.

## Missouri School of Medicine, Rural Track Pipeline Program (MU-RTPP)

During SFY19, PRIMO provided continued funding to support the Rural Medical Services Grant with the MU-RTPP. The MU-RTPP works to increase the placement of primary care physicians in rural areas of Missouri through the recruitment and preadmission of medical students from rural areas of the state, while emphasizing student training at rural clinical sites. This upstream approach to provider training complements the intent of the PRIMO program to provide incentives to increase the number of primary medical care professionals and health care delivery systems in areas of need within Missouri.

### SFY19 Collaboration Accomplishments:

- Quarterly lectures to medical students and residents on topics including ECHO and Telemedicine, transitioning from medical school to rural residency, and opioid abuse in rural communities. Of the surveyed attendees, 91.67% said they were more interested in practicing rural medicine after the fourth lecture series.
- The Rural Immersion Program continues to unite medical and health care students with rural communities to examine the unique challenges rural communities face. This is a non-clinical, four-day experience, during which the students travel to a rural location to learn about the community and its rewards and challenges. In SFY19, the program took place in Hannibal, MO.
- Hosted the 2019 National Rural Health Association Rural Medical Educators Conclave. The fifty-four attendees included rural program directors, rural program managers, community-based faculty, and rural hospital and rural health organization representatives from 16 states.



### Resources:

- Health Professional Loan and Loan Repayment Programs  
<https://health.mo.gov/living/families/primarycare/hpl-lr/index.php>
- Health Professional Shortage Area  
<https://data.hrsa.gov/tools/shortage-area>
- Missouri Primary Care Association  
<https://www.mo-pca.org/>
- Missouri Hospital Association  
<https://web.mhanet.com>
- Missouri Area Health Education Centers  
<https://mahec.org/>
- MU School of Medicine- Rural Track Pipeline Program  
<https://medicine.missouri.edu/education/rural-track-pipeline-program>

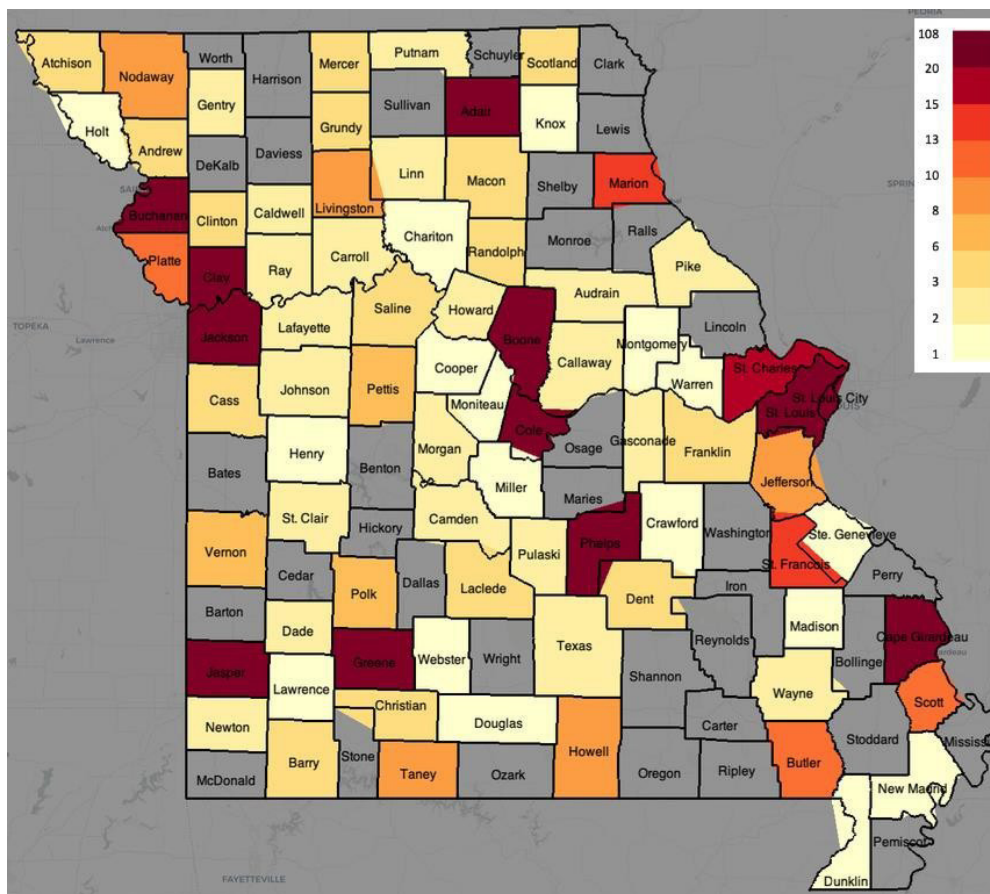
## Missouri Area Health Education Centers (MAHECS)

The DHSS, ORHPC maintains a partnership with the MAHECS. The MAHEC is comprised of seven regional centers and three medical schools. The MAHEC contract focuses on working with Missouri students to grow Missouri's healthcare workforce. Students have explored and prepared for careers in the health field, many of which are now working health care providers in communities across Missouri. Students may participate in MAHEC at different levels of the pipeline as high school, undergraduate, or health professions training students. For many, their involvement in MAHEC activities continued from middle school through clinical training.

### SFY19 Collaboration Accomplishments:

- Seventy new pipeline students were identified.
- Fifty-four MAHEC participants began primary care residencies in Missouri.
- A statewide admission and diversity workshop was held.
- Fifty-seven medical students participated in clinical rotations of 4 weeks or more in FQHCs and rural health clinics (RHCs).
- An additional two health care delivery sites were developing capacity to provide educational experiences for inter-professional groups of health professional students.
- M\*A\*S\*H (Missouri AHEC Science & Health) Camps for teachers/educators, provided counselor/teacher professional development and immersion activities related to health careers.
- Seminars on the following topics were held: Opioid Use Disorder/Substance Use Disorder (OUD/SUD), HPV Vaccination, Vaping, Show-ME ECHO, and tele-behavioral health.

### Current Employment Locations of MAHEC's Prior Student



Approximately 1,024 MAHEC participants have gone on to health care careers in 79 of Missouri's 115 counties; 71 of these counties are Primary Care Health Professional Shortage Areas (HPSAs).



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