

5122-34-01      **Physician loan repayment.**

- (A) The purpose of this rule is to enhance the ability of the department to recruit and retain psychiatrists, as civil service employees in department operated behavioral healthcare organizations through a physician loan repayment program.
- (B) The director, in consultation with the department's medical director, shall designate which behavioral healthcare organizations, on an as needed basis, may implement the physician loan repayment program.
- (C) The department may implement this program through written agreements, approved by the director or his designee, with individual physicians. These agreements shall be contingent upon funds being available pursuant to section 126.07 of the Revised Code. The written agreements shall be for a term of one year, renewable annually, for not more than a total of five years, contingent upon satisfactory annual performance reviews. If a physician does not complete the agreed upon one full year of service, the repayment loan monies will not be disbursed and the written agreement will be null and void.
- (D) Funds for the loan repayment may come from the behavioral healthcare organization, central office, or a combination of the two funding sources.
- (E) Funds for the loan repayment will be disbursed at the physician's completion of agreed upon hours of service or the physician's annual employment anniversary date, whichever occurs later.
- (F) A physician, approved for loan repayment, shall provide verified documentation of the outstanding loan amounts agreed to be repaid by the department. Loans eligible for repayment are limited to those that remain outstanding for up to ten years from the completion of the physician's residency program.
- (G) Loan amounts eligible for repayment shall consist of the principal, interest and related expenses on government and commercial loans received by the physician, which are directly related to education for the medical degree and specialty training, and may include only tuition, reasonable room and board, and all other educational expenses including fees, books and laboratory expenses.
- (H) Each physician may receive up to, but no more than a total of, eighty-eight thousand dollars for repayment of loans. Repaid loan amounts shall be no more than twenty two thousand dollars in any one year for a physician working two thousand eighty hours, and payments shall not be made for more than five years. At no time will the repaid loan amounts exceed the amount of the outstanding loans for costs incurred during the years the physician was attending an accredited medical or osteopathic medical school, residency or fellowship.

- (1) A written physician loan repayment agreement for a civil service physician working one thousand forty hours or more in a twelve month period may be entered into that would pro rate the amount of loan repayment against the annualized hours worked. For example: a doctor working one thousand forty hours a year would be eligible for up to an eleven thousand dollars repayment loan and a doctor working one thousand five hundred sixty hours would allow a repayment of up to sixteen thousand five hundred dollars.
  - (2) Doctors working less than one thousand forty hours in a twelve month period would not be eligible for the program.
- (I) A department behavioral healthcare organization chief executive officer:
- (1) Upon establishment of funding source(s) may request to participate in a physician loan repayment program through written request to the director;
  - (2) May enter into negotiations with a prospective or current civil service employed physician about loan repayment, after a behavioral healthcare organization has been designated to utilize a loan repayment procedure,
  - (3) Will ensure the physician meets all criteria for civil service employment, if a prospective employee,
  - (4) May recommend a physician for loan repayment;
  - (5) Is to ensure the physician abides by all department rules and policies;
  - (6) Will verify hours worked, as a full time civil service employed physician, prior to the distribution of funds on the physician's anniversary date of employment or upon completion of the agreed hours of service, whichever occurs later;
  - (7) Will ensure completion, by the chief clinical officer or appropriate staff, of an annual performance review of the physician and provide a copy of that to the director at the time of the request for a renewed loan repayment agreement; and
  - (8) May sign the loan repayment agreement along with the physician to enact the year long program.
- (J) The loan agreement must also be signed by the medical director and the deputy

director of administration of the Ohio department of mental health.

R.C. 119.032 review dates: 01/09/2004 and 01/09/2009

CERTIFIED ELECTRONICALLY

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Certification

01/09/2004

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Date

Promulgated Under: 119.03  
Statutory Authority: 5119.101  
Rule Amplifies: 5119.101  
Prior Effective Dates: 10/15/98, 10/12/00