

# THE KANSAS MEDICAL STUDENT LOAN — PRIMARY CARE PROGRAM

The Kansas Medical Student Loan Program – Primary Care (KMSL- Primary Care) was established by the State of Kansas to encourage students attending the University of Kansas School of Medicine to practice primary care medicine in areas of need in the State of Kansas. The KMSL- Primary Care assists students with costs associated with attending the University of Kansas School of Medicine.

The KMSL- Primary Care is awarded annually, effective for an academic year. The KMSL provides payment of tuition, and living expenses of up to \$2,000 a month. Nine (9) monthly stipends are allocated for the 1<sup>st</sup> and 2<sup>nd</sup> years, eleven (11) monthly stipends for the 3<sup>rd</sup> years, and ten (10) monthly stipends for the 4<sup>th</sup> year of enrollment at KUMC.

## ELIGIBILITY AND APPLICATION REQUIREMENTS

Students admitted to the University of Kansas School of Medicine in a course of instruction leading to the degree of Doctor of Medicine, are eligible to apply for the KMSL- Primary Care. Priority consideration will be given to Kansas residents from rural counties that demonstrate financial need and are in good academic standing.

Students applying for the KMSL- Primary Care for the first time must file the Free Application for Federal Student Aid (FAFSA) in addition to the KMSL- Primary Care application. The KMSL- Primary Care application is available on the Student Financial Aid website, and the FAFSA can be completed at [www.fafsa.gov](http://www.fafsa.gov).

Students selected for the KMSL- Primary Care will sign loan agreements and promissory notes. Once the paperwork has been completed, arrangements will be made for the payment of tuition and appropriate stipends.

Currently enrolled KMSL- Primary Care recipients are not required to file the Free Application for Federal Student Aid (FAFSA). Contingent upon meeting the Student Financial Aid office's Satisfactory Academic Progress policy, renewing students will automatically be awarded KMSL funds upon reapplication.

## LOAN OBLIGATIONS

To be a recipient of the KMSL- Primary Care, you must enter into an agreement with the University of Kansas School of Medicine. In return for the KMSL- Primary Care support, you must:

1. complete the required course of instruction and receive the degree of Doctor of Medicine;
2. apply for and obtain a license to practice medicine in Kansas;
3. enter a primary care residency (family practice, general internal medicine, general pediatrics, and emergency medicine) upon graduation. Once your residency is completed, you must do one of the following:
  - engage in full-time medical practice for a period of twelve months for each year the KMSL- Primary Care was received, in a Kansas city excluding those cities in Douglas, Johnson, Shawnee and Sedgwick counties; or
  - Commencing the full-time practice of medicine and surgery within nine months after completion of the aforesaid approved post-graduate residency training program and licensure in any state medical care facility or institution as defined by K.S.A. 76-381 (d), or
  - Commencing the full-time practice of medicine and surgery within nine months after completion of the aforesaid post-graduate residency training program and licensure in any medical center in Kansas operated by the Veterans' Administration of the United States; or
  - Commencing as a full-time faculty member of the University of Kansas School of Medicine in family medicine, family practice, general internal medicine, or general pediatrics within nine months after completion of the aforesaid post-graduate residency training program and licensure; or
  - perform at least 100 hours per month of on-site primary care medical service (defined as general pediatrics, general internal medicine or family practice) in a clinic operated by a local health department

or other non-profit organization in this state which is organized for the principal purpose of service to medically indigent persons.

### **FULL TIME EMPLOYMENT**

For the purposes of the KMSL- Primary Care, doctors must work an average of at least 45 hours per week. Emergency medicine doctors must work an average of at least 36 hours per week.

### **MEDICAL FELLOWSHIPS**

In 2009, the Kansas state legislature added the option for doctors to complete a fellowship in geriatric medicine and remain in compliance with the KMSL- Primary Care obligations. Doctors who elect to enter and complete a geriatric medical fellowship after completing an approved residency, and who establish a full-time practice in an acceptable location within 9 months of the completion of the geriatric medical fellowship are in compliance, and no repayment is required.

### **SATISFYING THE MEDICAL SERVICE OBLIGATION**

KMSL- Primary Care will be canceled:

1. if the obligation to engage in full-time medical practice has been completed as specified in the service agreement;
2. if the person obligated dies;
3. if, because of permanent physical disability, the person obligated is unable to practice medicine.

### **LOAN REPAYMENT**

Any person who fails to satisfy the service obligation must repay within ten (10) years to the University of Kansas School of medicine an amount equal to the sum of money received in tuition payments and living expenses plus interest at the rate of 15%, from the date such money was received, with the first installment payment commencing 6 months after the date of the action or circumstances that causes the failure of the student to satisfy the obligations of this agreement.

### **SERVICE OBLIGATION POSTPONEMENT**

An obligation to engage in the full-time practice of medicine in accordance with the agreement entered into for KMSL- Primary Care may be postponed for no more than five years for:

1. active military service;
2. service in Volunteers in Service to America (VISTA);
3. service in the Peace Corps;
4. service in the United States Public Health Service; or
5. religious missionary work.

Additionally, a KMSL- Primary Care service commitment may be postponed because of temporary medical disability for as long as the medical disability exists.

### **RETROACTIVE KANSAS MEDICAL STUDENT LOAN**

Depending on availability, the KMSL- Primary Care can be awarded retroactively. Students who did not take out the KMSL- Primary Care when they first enrolled as a medical student may be eligible to receive it in later years, for up to the full amount that would have been received if it had been offered as an incoming student. For each Retro KMSL- Primary Care contract a student receives, one year of obligation will be required. Students must be meeting the Student Financial Aid office's Satisfactory Academic Progress policy to be eligible for Retro KMSL- Primary Care. For more details on the obligation and to obtain a Retro KMSL- Primary Care application, please contact the Student Financial Aid Office.

Recipients of the Retro KMSL- Primary Care will be expected to use Retro KMSL- Primary Care funds to repay student loans borrowed while in medical school. Any funds remaining after your medical student loan debt has been repaid can be used for other school related expenses.