

**283—24.2(261) Definitions.** As used in this chapter:

*“Contribution”* means a nonrefundable \$20,000 contribution paid by the service commitment area to the rural Iowa primary care trust fund for each physician in the community who is participating in the program. Each physician participating in the program must contract with the service commitment area to ensure the service commitment area provides the nonrefundable contribution. Payment of the nonrefundable contribution to the trust fund can be made by, but is not limited to, the following organizations: community agencies, hospitals, medical groups, municipalities, community foundations, local government agencies, or other community entities.

*“Eligible loan”* means the physician’s total subsidized, unsubsidized, and consolidated Federal Stafford Loan amount under the Federal Family Education Loan Program, Federal Direct Loan Program, federal Graduate PLUS Loan, or federal Perkins Loan, including principal and interest. Only the outstanding portion of a federal consolidation loan that was used to repay an eligible subsidized or unsubsidized Federal Stafford Loan qualifies for loan repayment. A physician who receives loan repayment under this program and who refinances an eligible loan by obtaining a private educational loan may continue to receive loan repayment awards.

*“Eligible university”* means either the State University of Iowa Carver College of Medicine or Des Moines University College of Osteopathic Medicine.

*“Maximum award”* means the maximum amount of loan repayments that the physician can receive after completing all obligations under the rural Iowa primary care loan repayment program, not to exceed a total of \$200,000. The maximum award can be applied only to eligible loans; thus, payments cannot exceed the outstanding eligible loan balance at the time of payment.

*“Part-time practice”* means that the physician is employed at least 28 hours of a 40-hour workweek in a service commitment area.

*“Physician”* means an individual who holds a practitioner’s license issued by an agency or board under the Iowa department of public health and is employed in the practice of medicine and surgery or osteopathic medicine and surgery, specializing in family medicine, pediatrics, psychiatry, internal medicine, obstetrics and gynecology, neurology, or general surgery.

*“Residency program”* means an accredited medical residency program.

*“Service commitment area”* means a medically underserved Iowa city that provides a nonrefundable contribution for each physician in the community who is participating in the rural Iowa primary care loan repayment program, and the city meets any of the following conditions:

1. Is a city within a federal mental health shortage area, as designated by the Health Resources and Services Administration of the United States Department of Health and Human Services, if the physician participating in the rural Iowa primary care loan repayment program specializes in psychiatry.

2. Is a city with a population of less than 26,000 that is located more than 20 miles from a city with a population of 50,000 or more. Locations and distances between cities will be consistently measured and verified by calculating the shortest travel distance on paved roads.

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