

Medical Loan Assistance Program Launches Feb. 1

Great news for healthcare practitioners: On Feb. 1, the state Department of Health will launch the [Florida Reimbursement Assistance for Medical Education \(FRAME\) Program](#) to assist eligible healthcare practitioners with the repayment of medical education student loans. The FMA secured an annual appropriation of nearly \$6.6 million for the FRAME Program during the 2022 Legislative Session.

HERE'S WHAT YOU NEED TO KNOW:

General Eligibility

While the FRAME Program was established in 2002, this is the first year that the Department will be in a position to disperse payments. The FMA believes that this type of incentive program will help to alleviate healthcare shortages in underserved communities, encourage more practitioners to practice family and general medicine, and promote team-based medicine in rural communities.

• **Payment:** Reimbursement limits are statutorily determined by license type.

o Up to \$20,000 per year for physicians and medical residents

o Up to \$15,000 per year for autonomous advanced practice registered nurses

o Up to \$10,000 per year for advanced practice registered nurses and physician assistants

o Up to \$4,000 per year for licensed practical nurses and registered nurses.

• **Eligible specialties:** Physicians engaged in the practice of primary care, which includes obstetrics, gynecology, general and family practice, internal medicine, pediatrics, and psychiatry. Primary care medical specialties for autonomous advanced practice registered nurses include family medicine, general pediatrics, general internal medicine, or midwifery. All applicants must hold a clear and active Florida license.

• **Eligible practice locations:** All payments are contingent on continued proof of primary care practice in an underserved area designated by the Department of Health, provided the practitioner or the practitioner's employer accepts Medicaid reimbursement, if eligible for such reimbursement. This includes correctional facilities, state hospitals, and other state institutions. The Department will utilize the HRSA Health Professional Shortage Area (HPSA) designations to identify areas of unmet needs. Please visit HRSA's [HPSA Find Tool](#) to determine the potential eligibility of service location(s).



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Application Process

The Department will accept applications through the FRAMEworks Portal, which will open on Wednesday, Feb. 1, and run through Friday, March 31, 2023. Applications will be evaluated, and selections will be made on or before June 1, 2023. The required submission forms are below:

- [FRAME Application](#)
- [FRAME Loan Certification Form](#)
- [FRAME Employment Verification Form](#)
- [FRAME Solo Practitioner Attestation](#)

Please note: The FRAME Loan Certification and Employment Verification Forms will need to be sent to your educational loan lender and employer and then uploaded to the FRAMEworks Portal. The remaining application forms can be completed directly in the FRAMEworks Portal once the application window opens.

Don't wait to apply! Make sure to provide the required forms to your educational loan lender and employer as soon as possible to avoid delays in submission.

Applications may also be submitted via mail to:

FRAME Program
4052 Bald Cypress Way
Bin A-05
Tallahassee, FL 32399

Additional Resources

Visit the Department of Health's [Florida Reimbursement Assistance for Medical Education Program \(FRAME\) website](#), which provides information regarding eligibility for physicians and other healthcare practitioners, the application process, FAQs, and information on additional assistance programs.

To read the implementing statute, please see [Florida Statute §1009.65](#).

Contact Information

To contact FRAME Program administrators, email FRAME@flhealth.gov or call (850) 245-4009. If you are an FMA member with questions or concerns regarding the FRAME Program, please contact our Membership Department at membership@flmedical.org or (850) 224-6496 so that we can assist you.