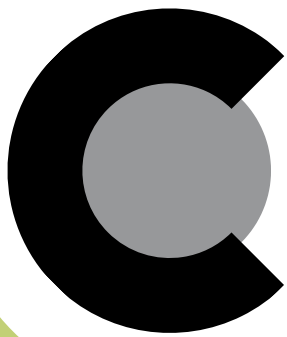


FROM STUDENT TO PROVIDER:

Your Essential Resource Guide

This guide is designed to support health professional students and residents as they navigate the transition from academic life to their professional careers. Packed with valuable resources, tips, and insights, it offers practical advice to help you succeed in your journey to becoming a healthcare provider in rural and underserved communities.





COVERED IN THIS GUIDE

WELCOME FROM THE COLORADO RURAL HEALTH CENTER

An introduction to our organization and a letter to students, offering guidance and support as you transition from student to healthcare provider in rural and underserved communities.

EXPLORING THE RURAL COLORADO LANDSCAPE

Gain an understanding of what makes rural Colorado unique, from its stunning landscapes to the vital healthcare needs of its diverse communities. Discover the opportunities and challenges that come with practicing in this beautiful and remote region.

3RNET: YOUR KEY TO RURAL JOB OPPORTUNITIES NATIONWIDE

Learn how 3RNET connects healthcare professionals with job opportunities in rural areas across the U.S., including the specific benefits of practicing in rural and frontier communities. Explore the platform's role in your career development and finding the right fit for your skills and interests.

LOAN REPAYMENT PROGRAMS: WHAT YOU NEED TO KNOW

Understand the ins and outs of loan repayment options for healthcare professionals, including federal and state programs designed to ease your student loan debt in exchange for serving underserved communities. Explore eligibility, application processes, and how these programs can support your career journey.

CONVERSATIONS THAT MATTER: ENGAGING WITH POTENTIAL EMPLOYERS

What questions should you be asking when considering a rural healthcare position? This section outlines the key topics and conversations that will help you make an informed decision about your future career, including workplace culture, compensation, and community integration.

WELCOME MESSAGE

Dear Students & Residents,

Welcome to an exciting journey toward making a meaningful impact in rural and underserved communities! As future health professionals, you hold the potential to transform lives and improve health outcomes for those who need it most.

At the State Office of Rural Health Healthcare, we are dedicated to supporting your aspirations and providing resources to help you thrive in your future careers. Your passion for serving rural populations is invaluable, and we're here to empower you with the knowledge and tools needed to succeed.

Rural communities face unique health challenges, including limited access to care, higher rates of chronic illnesses, and a shortage of healthcare providers. Your commitment to serving these areas is crucial for addressing health disparities and ensuring that every individual has access to quality care. By choosing to work in rural healthcare, you can help bridge the gap and make a lasting difference in the lives of your patients.

We invite you to explore the unique opportunities that await you in rural healthcare—where every patient encounter is an opportunity to create lasting change. Together, we can build healthier communities and ensure that quality care is accessible to all.

Thank you for your commitment to this important work. We look forward to supporting you on this rewarding path! you can help bridge the gap and make a lasting difference in the lives of your patients.

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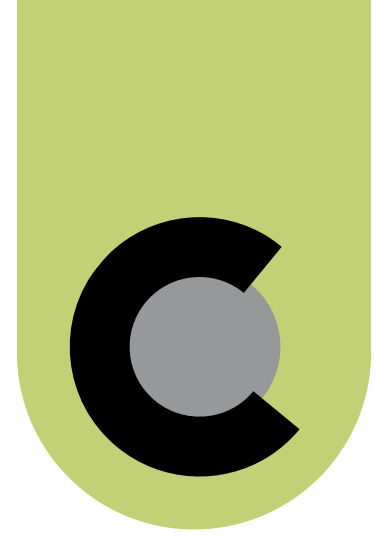
Warm regards,

The Workforce Team

Colorado Rural Health Center
The State Office of Rural Health



ABOUT THE COLORADO RURAL HEALTH CENTER



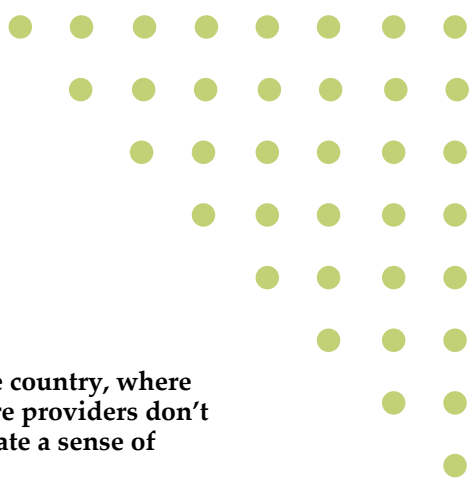
ABOUT

The Colorado Rural Health Center (CRHC) is Colorado's nonprofit State Office of Rural Health. CRHC works with federal, state, and local partners to offer services and resources to rural healthcare providers, facilities and communities. We have a diverse and inclusive statewide constituency serving organizations in every corner of the state.

Established in 1991 by members of the Colorado Rural Health Consortium, Colorado Rural Health Center (CRHC) was created with start-up support from the Federal Office of Rural Health Policy and several other public and private organizations around the state. CRHC was developed as a nonprofit organization and is one of only three nonprofit offices of rural health in the country.

MISSION & VISION

Our mission is to enhance healthcare services in the state by providing information, education, linkages, tools, and energy toward addressing rural health issues. Our vision is to improve healthcare services available in rural communities to ensure that all rural Coloradans have access to comprehensive, affordable, high quality healthcare.



WHY CHOOSE RURAL COLORADO FOR YOUR HEALTHCARE CAREER?

Imagine practicing medicine in some of the most beautiful and remote corners of the country, where every day brings the opportunity to make a real impact. In Rural Colorado, healthcare providers don't just treat patients—they help bridge access gaps, build lasting relationships, and create a sense of community in stunning landscapes that you won't find anywhere else.

EXPLORE THE RURAL HEALTHCARE LANDSCAPE:

- 17 Urban Facilities
- 24 Rural Facilities
- 23 Frontier Facilities

In rural areas, you'll find counties without municipalities over 50,000 residents, while in frontier regions, you'll be part of a community where there are fewer than 6 residents per square mile—offering unique challenges and deep rewards in both patient care and lifestyle.

TYPES OF FACILITIES IN RURAL COLORADO:

- 32 Critical Access Hospitals (CAH)
- 56 Certified Rural Health Centers (RHC)
- 11 Rural Prospective Payment System Hospitals (PPS)
- 92 Federally Qualified Health Centers (FQHCs)
- 21 Community Health Centers (CHC)

WHY OUR RURAL PROVIDERS LOVE THEIR PRACTICE:

"We practice at a higher standard, handling more complicated cases—it keeps me learning and growing."

"The opportunity to make a difference for those who may not have access to care."

"I love the personal connections I make, wearing multiple hats, and collaborating to solve problems."

"Building meaningful relationships with my team and community, feeling like I am part of something bigger."

Ready to take your career to new heights? Join us in Rural Colorado, where you'll make a lasting difference in communities that truly need you, all while growing your skills and expanding your practice in ways you won't find anywhere else. Your next adventure starts here!

DISCOVER 3RNET

YOUR PATH TO RURAL HEALTHCARE CAREERS!

Are you ready to make a real difference in rural communities while building your career in healthcare? Whether you're a medical student, a nurse, or a healthcare professional ready to explore new opportunities, 3RNET (The National Rural Recruitment and Retention Network) is here to help you find the perfect job and live the adventure of a lifetime. Welcome to a world where your skills are needed, your passion is valued, and you can help bridge the gap in rural healthcare!



WHAT SETS 3RNET APART?

1

Focused on Rural Health: 3RNET is dedicated exclusively to rural healthcare, offering a tailored selection of jobs that are hard to find elsewhere.

- **Wide Variety of Jobs:** From physicians, nurses, and dentists to mental health counselors and allied health professionals, 3RNET connects you with the job that's right for your expertise and passion.
- **Amazing Benefits:** Many rural healthcare jobs offer great benefits like loan repayment programs, relocation assistance, and competitive salaries to make the transition smooth.

WHY WORK IN RURAL HEALTHCARE?

2

The Adventure of a Lifetime: Imagine working in close-knit communities where your impact is felt directly. Rural healthcare roles are rewarding and often offer unique experiences that you won't find in urban settings.

- **Job Security and Growth:** Rural areas often have higher demand for healthcare professionals, meaning more opportunities for job security, advancement, and career growth.
- **Scenic Locations:** From the countryside to quiet small towns, rural areas offer a slower pace of life and a strong sense of community. It's the perfect place to live and work if you love nature and want to get away from the hustle and bustle of city life.

STEPS TO GET REGISTERED ON 3RNET:

3

Getting started with 3RNet is easy! Just follow these simple steps to begin your journey toward a fulfilling career in rural healthcare:

VISIT THE 3RNET WEBSITE

- Head to www.3rnet.org and explore the site! You'll find tons of resources and helpful guides that will make your job search smooth.

CREATE YOUR ACCOUNT

- Click the "For Professionals" button at the top right of the page to create a new account. Fill in your basic info, including your contact details and healthcare specialty. We highly recommend using a personal email (not school or current place of employment). We also recommend uploading your current CV to allow hiring managers in the screening process.

SEARCH AND APPLY

- Use the search tools to explore job openings based on your location preferences, qualifications, and career goals. With thousands of listings across the nation, you're bound to find something that suits your skills and interests. Apply directly through the platform!

GET SUPPORT

- Need help navigating the site or understanding the job listings? CRHC offers dedicated support to answer all your questions, from the application process to relocation tips.

LOAN REPAYMENT ESSENTIALS

PROGRAMS



TRADITIONAL PROGRAM:

- Must be employed at a qualifying site
- Receive financial incentives applied to education debt in exchange for service
- Incentives are only for qualified education expenses

SCHOLARSHIP PROGRAM:

- Employment not required
- Must be actively working toward your degree and licensure
- Funding is specifically for medical education expenses

WHAT IS A GEOGRAPHIC HPSA?

- A shortage of providers in a defined geographic area

WHAT IS A POPULATION HPSA?

- A shortage of providers for specific groups (e.g., low-income, homeless, or migrant farmworker populations)

WHAT IS A MATERNITY CARE TARGET AREA (MCTA)?

- An area within a Primary Care HPSA experiencing a shortage of maternity care professionals

WHAT IS A FACILITY HPSA?

- Public or nonprofit medical facilities serving populations with provider shortages, including
 - Correctional Facilities: Federal/state institutions or youth detention facilities with provider shortages
 - State/County Mental Hospitals: Facilities with mental health provider shortages

AUTOMATIC FACILITY HPSAs (AUTO-HPSAs):

- Facilities automatically designated as HPSAs, such as:
 - Federally Qualified Health Centers (FQHCs)
 - FQHC Look-Alikes (LALs)
 - Indian Health Facilities
 - IHS and Tribal Hospitals

You can find the HPSA (Health Professional Shortage Area) score for a facility by using the HRSA's (Health Resources and Services Administration) online tool, which allows users to search for shortage areas by facility name, location, or type.

The Colorado Health Service Corps (CHSC) does not approve Critical Access Hospitals (CAHs) as eligible CHSC sites. However, affiliated outpatient clinics of CAHs are eligible for CHSC approval. Clinicians contracted with CHSC can still complete up to 11 hours per week at the CAH under our alternative care setting policy. However, the clinician must be primarily based at the affiliated outpatient clinic and fulfill most of their hours there.

GENERAL ELIGIBILITY -

NO OTHER SERVICE OBLIGATIONS:

- You cannot have another service obligation while participating in CHSC.

SIGNING BONUS:

- If your employer offers a signing bonus that requires a service period, this obligation must be waived before you can receive loan repayment.



DUAL APPLICATIONS:

- You can apply to both the Colorado and National Health Service Corps but can accept only one award.

EMPLOYMENT REQUIREMENTS:

- You must have a negotiated employment contract and start your first day of work by the opening of the application cycle (Colorado Health Service Corps: March 1 or September 1).

LICENSURE:

- You must be licensed at the time of application. Conditional licenses due to disciplinary action are not eligible.

SERVICE COMMITMENT:

- You must work at an approved site for three years, with part-time, 3/4-time, or full-time options available, meeting the clinical contact hour requirements.

INELIGIBLE LOANS FOR REPAYMENT:

- Loans consolidated with other types of debt or someone else's debt
- HRSA Primary Care Loans
- Parent PLUS loans
- Loans from friends or family members

LOAN REPAYMENT AMOUNTS BASED ON SERVICE COMMITMENT

FULL-TIME SERVICE:

- \$120,000 for physicians and dentists.
- \$90,000 for physician assistants, advanced practice nurses, clinical pharmacists, mental health providers, addiction counselors, dental hygienists, and certified addiction counselors.

3/4-TIME SERVICE:

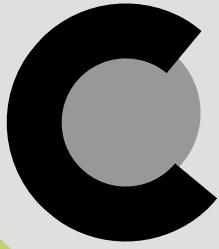
- \$90,000 for physicians and dentists.
- \$67,500 for other qualifying healthcare providers.

PART-TIME SERVICE:

- \$60,000 for physicians and dentists.
- \$45,000 for other qualifying healthcare providers.

TAX LIABILITY

Some loan repayment programs may be subject to income tax, even in states without an income tax, as federal income tax could still apply. However, NHSC programs are exempt from both state and federal income taxes.



LOAN REPAYMENT OPTIONS

INDIAN HEALTH SERVICES

- Must be employed with the Indian Health Service.
- Receive up to \$40,000 toward your student loan repayment for two years of service.
- Open to advanced practice nurses, behavioral health specialists, dentists, medical doctors, nurses, optometrists, pharmacists, physical rehabilitation professionals, physician assistants, and other healthcare roles.
- For more details, visit: [IHS Loan Repayment Program](#).

NATIONAL HEALTH SERVICE CORPS

- Must be employed at an NHSC-approved site.
- Receive up to \$50,000 for full-time service and \$25,000 for part-time service over two years.
- Open to physicians (DO/MD), nurse practitioners, physician assistants, certified nurse midwives, health service psychologists, licensed clinical social workers, psychiatric nurse specialists, marriage and family therapists, licensed professional counselors, dentists, and dental hygienists.
- For more information, visit: [NHSC Loan Repayment Program](#).

NHSC SUBSTANCE USE DISORDER WORKFORCE

- Must be employed at an NHSC-approved Substance Use Disorder (SUD) site.
- Receive up to \$75,000 for full-time service and \$37,500 for part-time service over three years.
- Open to physicians (DO/MD), nurse practitioners, physician assistants, certified nurse midwives, health service psychologists, licensed clinical social workers, psychiatric nurse specialists, marriage and family therapists, licensed professional counselors, substance use disorder counselors, pharmacists, and registered nurses.
- For more details, visit: [NHSC SUD Workforce Loan Repayment Program](#).

NHSC RURAL COMMUNITY LOAN REPAYMENT PROGRAM

- Must be employed at a rural, NHSC-approved Substance Use Disorder (SUD) site.
- Receive up to \$100,000 for full-time service and \$50,000 for part-time service over three years.
- Open to physicians (DO/MD), nurse practitioners, physician assistants, certified nurse midwives, health service psychologists, licensed clinical social workers, psychiatric nurse specialists, marriage and family therapists, licensed professional counselors, and substance use disorder counselors.
- For more information, visit: [NHSC Rural Community Loan Repayment Program](#).



LOAN REPAYMENT OPTIONS

NHSC STUDENT TO SERVICE

- Must be a student in your final year of medical, nursing, or dental school and work at an NHSC-approved site.
- Receive up to \$120,000 for full-time service, disbursed in four annual installments of up to \$30,000 each, over three years.
- Eligible professions include physicians (DO/MD), nurse practitioners, certified nurse midwives, and dentists.
- For more details, visit: [NHSC Students to Service Loan Repayment Program](#).

NHSC SCHOLARSHIP PROGRAM

- Scholars commit to this program while still in school, before they begin their careers. Once ready for employment, you must serve at an NHSC-approved site in a Health Professional Shortage Area (HPSA).
- The NHSC provides financial support for full-time students pursuing degrees in primary care health professions for up to four years. This support includes tuition and eligible fees, an annual payment for additional educational expenses, and monthly stipends to help with living costs during your studies.
- This program is tailored for students training in primary care health professions.
- For more details, visit: [NHSC Scholarships Overview](#)

NURSE CORPS PROGRAM

- Must be employed at a Critical Shortage Facility or serve as nurse faculty at an eligible school of nursing.
- Receive up to 85% of your unpaid nursing education debt covered for two years of service.
- Eligible participants include licensed registered nurses, advanced practice nurses, and nurse faculty.
- For more information, visit: [Nurse Corps Loan Repayment Program](#).

NURSE CORPS SCHOLARSHIP

- Scholars commit to this program while still in school, before starting their careers. Upon graduation, you must serve at a Critical Shortage Facility.
- The Nurse Corps covers tuition, fees, other educational costs, and provides a monthly stipend for a two-year commitment.
- This program is for nursing students.
- For more information, visit: [Nurse Corps Scholarship Program](#).



LOAN REPAYMENT OPTIONS

STATE LOAN REPAYMENT PROGRAM (SLRP)- COLORADO HEALTH SERVICE CORPS (CHSC)

- The Colorado Health Service Corps (CHSC) offers up to \$120,000 for a three-year commitment to practice in areas with a clinician shortage, serving low-income, publicly insured, uninsured, or rural Coloradans.
- Eligible professions include doctors of osteopathic or allopathic medicine (family medicine, geriatrics, general internal medicine, general psychiatry, child psychiatry, pediatrics, obstetrics and gynecology, addiction medicine, and pain management), clinical pharmacists (PharmD), dentists (both general and pediatric), and licensed clinical or counseling psychologists (Ph.D. or Psy.D.).
- For more information, visit: [Colorado Health Service Corps](#).

THE PRIMARY CARE OFFICE (PCO)

- A key resource for addressing healthcare provider shortages (HPSAs) and managing loan repayment programs. The PCO identifies regions in need of healthcare professionals and connects qualified individuals to these opportunities. By collaborating with healthcare facilities, community organizations, and educational institutions, the PCO works to improve access to care in underserved areas.

INDEPENDENT STATE PROGRAMS

- Many states have developed financial incentive programs for health professionals. These programs will vary from state to state, searching online or connecting with your PCO are good ways to identify independent state programs

PUBLIC SERVICE LOAN FORGIVENESS

- The Public Service Loan Forgiveness (PSLF) Program enables you to have the remaining balance of your Direct Loans forgiven after making 120 qualifying monthly payments while working full-time for an eligible employer.
- Additionally, there is a possibility for forgiveness through the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) opportunity. If some or all of your payments on Direct Loans were made under a non-qualifying repayment plan for PSLF, you may still qualify for TEPSLF if you meet the other criteria.

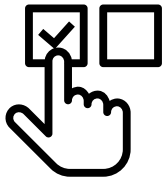
COMMUNITY BASED OR HEALTH SYSTEM PROGRAMS

- Some communities and health systems offer their own sponsorship programs. Be sure to ask potential employers during your interview or negotiation phase to discover more about these opportunities.

DISCLAIMER:

Please note that loan repayment programs are subject to change at any time. It is the responsibility of the applicant or interested party to review the most current program materials directly from the official program website before committing to or applying for the program. This will ensure that you meet all eligibility requirements and fully understand the terms and conditions associated with the program.

BEFORE YOU SUBMIT YOUR APPLICATION



IS YOUR DISCIPLINE OR PROFESSION INCLUDED?

Many initiatives are designed to support a wide range of healthcare disciplines, from nursing and medicine to mental health and dental health professions. It's important to check the eligibility criteria for each program, as they may vary. If you're unsure, don't hesitate to reach out to CRHC or your PCO or explore their website for detailed information. Ensuring your discipline is included could open doors to valuable opportunities and support for your career!



WHAT IS THE DURATION OF YOUR OBLIGATION TO THE PROGRAM?

The duration of your obligation can vary significantly depending on the specific initiative you choose. Most programs typically require a commitment ranging from two to four years of service, often tied to the financial support or benefits you receive. It's crucial to understand these terms, as fulfilling your service obligation not only benefits the communities you serve but also enhances your professional experience. Before you apply, make sure to review the details of the program carefully. If you have questions, don't hesitate to reach out to program administrators for clarification. Knowing the length of your commitment will help you plan your career path and ensure you're fully prepared for the responsibilities ahead!



WHAT ARE THE CONSEQUENCES OF WITHDRAWING FROM YOUR SERVICE COMMITMENT?

It's essential to understand that many programs have specific penalties for failing to fulfill your obligation. These consequences can vary widely, but they may include financial repercussions, such as having to repay the funds received, or losing access to certain benefits.

If you find yourself in a situation where you might need to back out, it's advisable to communicate openly with program administrators. They may offer options or solutions that can help you navigate your circumstances while minimizing negative impacts. Being informed about the consequences can help you make the best decision for your career and personal situation.

LOAN REPAYMENT APPLICATION BUILDERS



REQUIRED DOCUMENTS

When applying for the program, you'll need to submit several essential documents to ensure your eligibility. Here's a breakdown of what's required:

PROOF OF U.S. CITIZENSHIP OR NATIONAL STATUS

- Documentation confirming your U.S. citizenship or national status.

LOAN DOCUMENTATION

- Account Statement: A current statement showing your loan balance and payment history.

DISBURSEMENT REPORT

- A report detailing all loan disbursements.

SUPPLEMENTAL DOCUMENTATION (IF APPLICABLE)

- Any additional documents specific to your situation.

DATA 2000 WAIVER:

- Required only for NHSC Substance Use Disorder (SUD) Workforce Loan Repayment Program (LRP) applicants.

SUBSTANCE USE DISORDER CERTIFICATION/LICENSE

- For NHSC SUD Workforce LRP applicants, proof of qualification.

DISADVANTAGED BACKGROUND FORM

- To assess eligibility based on your educational and socioeconomic background.

PROOF OF NAME CHANGE

- If applicable, submit documentation confirming any name changes.

VERIFICATION OF EXISTING SERVICE OBLIGATION

- Proof of any current service commitments.

PAYMENT HISTORY

- A record of your loan payments to provide context for your financial obligations.

SPECIALTY CERTIFICATION

- If applicable, documentation of any relevant specialty certifications.

Having these documents ready will speed up your application process and help ensure you meet all eligibility requirements. Be sure to review the specific guidelines for each document, as requirements may vary by program. If you have questions, feel free to reach out for assistance!

IMPORTANT CONSIDERATION REGARDING CONFLICTING SERVICE OBLIGATIONS

If you decide to accept an employment opportunity that includes a sign-on bonus (such as \$10,000 in exchange for a three-year commitment), it's important to understand that this commitment comes with a service obligation. Specifically, this time commitment may make you ineligible for the Colorado Health Service Corps (CHSC) loan repayment program, as the service obligation conflicts with the program's requirements.

To be considered for the CHSC loan repayment program, you will need to ask your employer to waive the service obligation clause in your contract. Be sure to discuss this with your employer and clarify whether they are willing to make this adjustment.

LOAN REPAYMENT APPLICATION BUILDERS

STATE LOAN REPAYMENT CONSIDERATIONS



EXPOSURE THROUGH VOLUNTEER WORK:

- Gaining experience in rural or underserved communities can come from various avenues, including clinical and non-clinical volunteer opportunities, clinical rotations, or choosing a rural track during your education. Personal lived experiences in these areas also significantly contribute to your understanding and connection to the community.

COMMUNITY INTEGRATION:

- Demonstrating a commitment to becoming part of the community can include actions such as purchasing a home, relocating, participating in local volunteer efforts, and involving your children in extracurricular activities that engage them with the local culture and needs.

DEDICATION TO UNDERSERVED SETTINGS:

- Your personal and professional experiences should reflect a commitment to practicing in underserved environments. This may involve making career decisions that prioritize serving these communities throughout your career.

LONG-TERM COMMITMENT:

- Consider your willingness to make a three-year commitment to working in an underserved setting, and how this aligns with your career path and future aspirations.

RELEVANT ACTIVITIES PARTICIPATION:

- Engaging in activities related to rural or underserved settings can strengthen your application. These activities include:
 - Clinical and Volunteer Experience: Involvement in both clinical and non-clinical volunteer work that directly impacts these communities.
 - Residency and Training Programs: Participation in residency programs or specialized training tracks focused on rural or underserved healthcare.
 - Research Initiatives: Engaging in research related to access to care or conducting projects aimed at addressing issues in rural or underserved populations.
 - Internships or Practicums: Completing internships or practicum experiences that provide hands-on exposure to the challenges and needs of these communities.

MENTORSHIP:

- Establishing a strong relationship with a mentor who can speak to your skills, career aspirations, community engagement, and extracurricular involvement.

These experiences not only enhance your qualifications but also demonstrate your genuine commitment to serving rural and underserved populations in your future career.

LOAN REPAYMENT APPLICATION BUILDERS



FEDERAL LOAN REPAYMENT CONSIDERATIONS

CURRENT OR FORMER NHSC SCHOLARSHIP AWARDEES:

- Applicants who have previously received NHSC scholarships are encouraged to apply. Their experience with the program can enhance their qualifications and dedication to serving underserved areas.

COMPLETION OF SPECIALIZED TRAINING:

- Applicants who have completed training programs relevant to the needs of the NHSC will be prioritized. This training helps address the unique healthcare challenges in Health Professional Shortage Areas (HPSAs).

DISADVANTAGED BACKGROUND APPLICANTS:

- Applicants from disadvantaged backgrounds are encouraged to apply. This includes individuals who have faced socioeconomic challenges that may influence their career trajectory and commitment to underserved communities.

COMMITMENT TO HPSAS:

- Applicants demonstrating personal and professional traits likely to result in a long-term presence in HPSAs will be considered favorably. This may include volunteer work, community involvement, or personal experiences that connect them to these areas.

TRAINING IN COMMUNITY-BASED UNDERSERVED SETTINGS:

- Experience in training programs within community-based settings serving underserved populations is an asset. This hands-on experience prepares applicants to meet the unique needs of these communities.

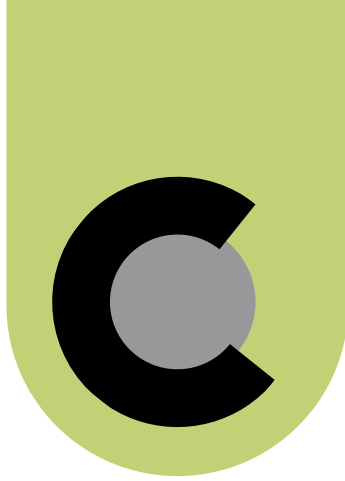
CURRENT OR PAST EMPLOYMENT AT NHSC-APPROVED SITES:

- Applicants with experience working at NHSC-approved sites will have a strong indication of their commitment to underserved areas, demonstrating practical knowledge of the challenges these communities face.

SPOUSAL CHARACTERISTICS (IF APPLICABLE):

- In some cases, the characteristics of the applicant's spouse may also be considered, particularly if their career aspirations, community involvement, or personal connections suggest a likelihood of staying in a HPSA.

These criteria aim to identify applicants who have the qualifications, experience, and commitment to serve rural and underserved populations.



PROVIDER CONVERSATIONS

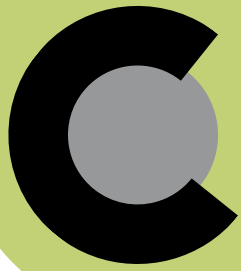
As you transition from your studies into your professional career, it's essential to explore several key factors that can impact your job satisfaction and long-term success. These considerations should align with what matters most to you and your career goals. Here are some important aspects to evaluate before accepting a position:

- What kind of access will I have to a larger community with specialized dining, entertainment, shopping, and cultural or religious opportunities?
- How diverse will the patient population be, or alternatively, what access will I have to specific niche patient groups relevant to my desired practice?
- What will my access to social support and socialization (dating, mentorship, friendship, etc.) opportunities be like?
- What opportunities will I have for local, enjoyable activities outside of work?
- What access will my spouse or partner have to education, employment, and socialization opportunities?
- What access will there be to quality schools for school-aged children, including special education services, sports, and clubs?
- What access will there be to local shopping and essential services, such as hardware stores and auto repair shops?
- What is the year-round weather like in this community, particularly in terms of driving conditions and opportunities for outdoor hobbies?
- How flexible is the clinic or hospital in accommodating part-time work schedules?
- Does the clinic or hospital offer loan repayment options for qualifying providers?
- What support is available for my community introduction? How does the clinic or hospital help alert the community that I am a new provider, assisting me in establishing a patient base? Consider options like:
 - Income Guarantee
 - Moving Allowance
 - Signing Bonus
 - Start-Up/Marketing Costs



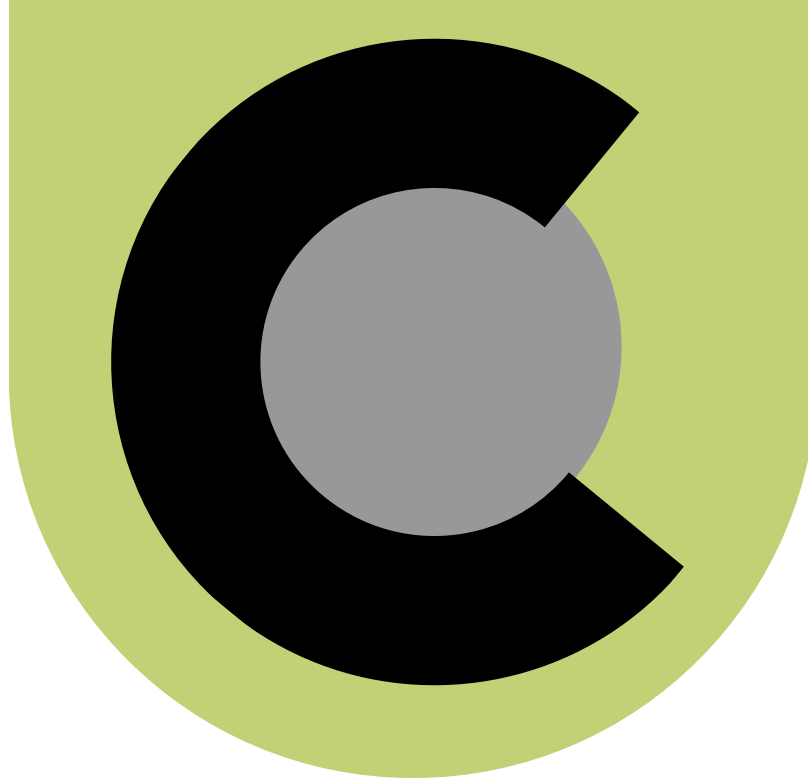
PROVIDER CONVERSATIONS

- How competitive is the take-home pay, including potential bonuses, health benefits, retirement packages, and retention payments?
- What is the breakdown of the payor mix?
 - Understanding the payor types is important, as they may influence your ability to provide care to patients.
- What is the collegiality like among providers and other staff members?
- Is providing obstetrical care mandatory, optional, or not offered at all? Does the clinic or hospital specifically provide this level of care?
 - If obstetrical services are offered, are C-sections mandatory or optional?
- Is emergency room coverage mandatory, optional, or not available? Regarding minor trauma care (e.g., casting), is this level of service required, optional, or not offered?
- Is providing scope services, such as colonoscopy or endoscopy, mandatory, optional, or not available?
- Is nursing home coverage mandatory, optional, or not available?
- What level of inpatient care is expected from providers and how is it structured?
- What are the expectations for providers regarding the delivery of direct mental health care services?
- What are the expectations regarding NP/PA supervision? Is this supervision mandatory, optional, or not applicable for providers?
 - Note this is not inquiring about regulations.
- Is teaching residents or medical students mandatory, optional, or not available?
- How flexible is participation in committees or additional roles (e.g., Chief of Staff)? What are the expectations for involvement?
- What does the retention rate of physicians and advanced practice providers look like over the long term?
- Are sub-specialists available for patient consultations either on-site or via telehealth?
- What is the process for arranging patient transfers to another facility, particularly in emergency situations, and how easy is it to navigate?



PROVIDER CONVERSATIONS

- What does access to resources, training, and collaboration with other professionals involve?
- What access will I have to ancillary staff, such as ultrasound technicians, lab technicians, X-ray technicians, and physical therapists?
- What access will I have to pre-hospital medical services through EMS?
- Is participation in an on-call schedule mandatory or optional? What does the schedule entail, and how is on-call time compensated?
- What equipment is available to providers? Are there plans to expand equipment or services?
- Are there plans for capital investment, and how are updates about these plans communicated to staff?
- How long has the hospital or clinic been using this EMR system, and what does the training process involve?
- What does the leadership structure look like, and what are the expectations for communication and support within the organization?
- Is there CME support available for providers, such as funding, access to resources, or on-site opportunities?
- Are there opportunities for volunteer and community service available, both medical and non-medical?



THANK YOU

Thank you for your time and dedication to serving rural communities. Your commitment to making a difference in the lives of those in underserved areas is truly inspiring. The passion and hard work you bring to your studies and future careers will undoubtedly have a lasting impact on the health and well-being of countless individuals. We appreciate your willingness to engage with these communities and your determination to address their unique challenges. Together, you are helping to shape a brighter future for rural healthcare.

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