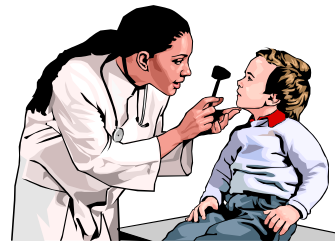
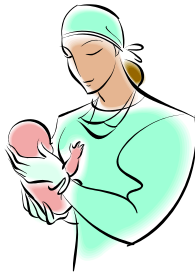


Primary Care Practitioner Loan Redemption Program of New Jersey

Policies and Procedures Manual



*Improving Healthcare In
Underserved Areas
Throughout New Jersey*

ADMC, Building 1, Room 119
30 Bergen Street, Newark, NJ 07107-3000
<http://rbhs.rutgers.edu/lrpweb/>

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A. INTRODUCTION

1. Purpose of the Primary Care Practitioner Loan Redemption of New Jersey (NJLRP)

The purpose of the Primary Care Practitioner Loan Redemption Program of New Jersey (NJLRP) is to improve access to primary health care services for underserved populations by encouraging physicians, dentists, certified nurse midwives, certified nurse practitioners and physician assistants to practice in state designated underserved areas and Health Professional Shortage Areas (HPSA). The Commissioner of the New Jersey Department of Health (NJDOH) designates state underserved areas for the placement of providers using state funds. The federal Bureau of Primary Health Care Division of Shortage Designations designates Health Professional Shortage Areas (HPSAs) to place providers using matching dollars from federal/state funds.

In return, the NJLRP assists providers in the repayment of qualifying educational loans incurred during medical/dental/graduate school in exchange for specified periods of service at approved placement sites in underserved areas in New Jersey.

2. Statutory Authority and Program Administration

The NJLRP is authorized by section 60 of Public Law 1991. c.187 (c: 18A:72D-12 et seq.) enacted on July 1, 1991 as part of the Health Care Cost Reduction Act of 1991. Amended April 26, 1999; P.L. 1999, Chapter 46. Statutory Authority of the NJLRP is to the State of New Jersey Higher Education Student Assistance Authority (HESAA) formerly the Office of Student Assistance and the Department of Education.

The NJLRP is contracted to and administered by the Rutgers Biomedical Health Sciences (RBHS) formerly University of Medicine and Dentistry of New Jersey (UMDNJ) on behalf of HESAA.

B. SERVICE/REPORTING REQUIREMENTS

1. Two-Year Service Obligation Requirement

NJLRP participants must sign a contract agreeing to provide two years of full-time clinical service in an approved NJLRP site located in a state designated underserved area or a Health Professional Shortage Area (HPSA). Participants in good standing may continue their service obligation for a third year and/or fourth year. Participants must continue to meet the eligibility criteria and must be in full compliance with their existing NJLRP service obligation prior to the issuance of a third and/or fourth year contract. No service credit will be given for employment at an approved site before the effective date of a NJLRP contract. Service credit will commence upon the effective date of the contract. The program must approve any changes to a NJLRP site location or work schedule.

2. Full-Time and Part-Time Clinical Practice

Every NJLRP participant is required to engage in the full-time clinical practice of the profession for which he or she was awarded a NJLRP contract during the initial two years on the program. Full-time clinical practice is defined as a minimum of 40 hours per week. For the third and fourth year of service NJLRP providers may opt to work part-time. For more information about full-time and part-time clinical practice, see policy number 020.

3. Quarterly Service Reports/Six Month Probationary Evaluation/Annual Evaluation

Quarterly Service Report: The Quarterly Service Report is a data collection system designed to monitor attendance and measure the services provided to underserved populations by NJLRP participants. Every three months sites are required to submit Quarterly Service Reports for the participant to the NJLRP.

Six-Month Probationary Evaluation: During the initial year of service obligation NJLRP, each participant serves a six-month probationary period at an approved placement site. This period of service includes an assessment of the provider's performance and suitability of the placement at the site. At the end of the six month probationary period if participants/sites are compliant, participants receive credit for the six-month period in calculating the first year of required service under the loan redemption contract.

Annual Evaluation: Approved NJLRP sites are required to submit an annual evaluation report for each participant on an annual basis.

Disbursement of loan repayments to participants are contingent on the sites timely submission of quarterly service reports and annual evaluation reports at the end of each year of service.

4. Breach of NJLRP Contract

A NJLRP participant seeking to nullify the contract before completing a second full year of service shall be required to pay 50 % of the redeemed portion of indebtedness in not more than one year following the nullification of the agreement. In no event shall service in a State designated underserved area or HPSA for less than the full year of each period of service entitle the NJLRP participant to any benefits under the loan redemption program.

Any participant who fails to repay an amount due the NJLRP may be subject to litigation, offset of state tax refunds or rebates, reporting negative credit information to credit reporting agencies, ineligibility for any student assistance benefits administered by HESAA, any of the information exchange or collection procedures set forth under Article 1 of this part or to the extent loan redemption benefits are federally funded as permitted by federal law, federal collection tools, including but not limited to the Federal Treasury Offset Program. The participant will be liable for the debt incurred, interest on the debt, plus administrative costs and court costs associated with collection of the debt. Any amount not repaid when due will accrue interest at the maximum legal prevailing rate, as determined by the Treasurer of the United States.

5. National Health Service Corps Loan Repayment Program Participants Not Eligible

Anyone who is participating in the federally administered National Health Service Corps Loan Repayment Program, section 338B of the Public Health Service Act (42 U.S.C.s.254 1-1), is not eligible to participate simultaneously in the NJLRP.

6. NJLRP Exit Survey

At the end of the participant's service commitment in the NJLRP, an exit survey is to be completed by the participant to assess his or her experience while enrolled in the program.

C. METHOD OF DISBURSING LOAN PAYMENTS

1. NJLRP Loan Repayments

The NJLRP will provide funds to program participants to repay their outstanding qualifying educational loans incurred while enrolled in medical, dental or professional graduate school. At the end of each full year of service, NJLRP participants are eligible for loan repayments as follows:

- 18% of outstanding loan balance up to \$21,600 first full year of service;
- 26% of outstanding loan balance up to \$31,200-second full year of service
- 28% of outstanding loan balance up to \$33,600-third full year of service
- 28% of outstanding loan balance up to \$33,600-fourth full year of service.

The maximum loan repayment over a four year period of service is \$120,000. All loan repayments must be used to repay the approved qualifying educational loans. Every NJLRP participant must complete a full year of full-time clinical service in order to be eligible for loan repayment for the first and second year of service. During the third and fourth year of service part-time clinical service is an option. Loan repayments will not be made on a pro rata basis for completion of less than a full year of service.

2. NJLRP Loan Distribution Form/Check Disbursements

Each year the NJLRP will send participants a loan distribution form at least one month prior to completion of each year service obligation. The loan distribution form will list the repayment amount each participant is eligible to receive. If a participant is eligible to receive the interest paid on qualifying loans, instructions are provided on what loan information must be requested from the lending institution for the qualifying period of service. The NJLRP will disburse check payments jointly to the participant and lender. Loan repayment checks are sent to the participant for signature and must be forwarded to the lender.

3. Tax Liabilities

NJLRP loan repayments are taxable income and will be reported to the State of New Jersey Division of Taxation. Federal loan repayments are tax free effective in 2009 and are excluded from income. Participants are encouraged to consult a qualified tax advisor regarding the tax ramifications of loan repayments since the participant's annual taxable income may increase significantly.

PROGRAM POLICIES

Under the direction of the Steering Committee, the following policies oversee the operation of the NJLRP to ensure that business is conducted in accordance with the NJLRP's mission, goals and objectives.



**PRIMARY CARE PRACTITIONER LOAN REDEMPTION PROGRAM
OF NEW JERSEY**

PROGRAM POLICIES

SUBJECT: PLACEMENT SITES **TITLE:** REQUIREMENTS
CODE: 010 **ADOPTED:** May 17, 1995 **AMENDED:** April 29, 2015

1. A. Location within a medically underserved area as identified by the Commissioner of Health; or State, county and municipal and private non-profit health care facilities which meet staffing shortage ratios.
- B. Location within a federally designated Health Professional Shortage Area (HPSA) as defined in Section 332 of the Public Health Service Act.
2. Documentation of services to underserved populations to include at a minimum:
 - Universal access to populations served regardless of insurance coverage.
 - Non discrimination on basis of race, color, religion, sexual orientation, gender or national origin.
 - Accept Medicare assignment.
 - Sliding fee schedule for patients falling under 250% of the federal poverty level.
 - Placement site must demonstrate that the percentage of medically underserved patients that it serves, as determined by its Medicaid and uninsured patients, is equal or greater than the percentage of Medicaid and uninsured persons in the county. Subsequent to the verification of a proportionate share of the uninsured, poverty and Medicaid populations at placement sites, the LRP reserves the right to confirm patient service statistics submitted to the program on a continuing basis.

Calculation of Percentage Medically Underserved in County and at Site:

Percentage Medically Underserved in County:

Percentage Uninsured in county (refer to New Jersey Health Insurance Status for All Counties chart (<https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>))

Total Medicaid in county (refer to the New Jersey Division of Medical Assistance and Health Services Managed Care Report)

$$\text{Percentage Medicaid in county} = \frac{\text{Total Medicaid in county (refer to the New Jersey Division of Medical Assistance and Health Services Managed Care Report)}}{\text{Total population in county (refer to United States Census Bureau Quick Facts <https://www.census.gov/quickfacts/fact/table/US/PST045216>)}}$$

$$\text{Percentage Medically Underserved in County} = \text{Percentage Uninsured in County} + \text{Percentage Medicaid in County}$$

Percentage Medically Underserved at Site:

$$\text{Percentage Uninsured patients at site} = \frac{\text{Number of Uninsured at site during period reported}}{\text{Total number of patients at site during period reported}}$$

$$\text{Percentage Medicaid patients at site} = \frac{\text{Number of Medicaid Patients at site during period reported}}{\text{Total number of patients at site during period reported}}$$

$$\text{Percentage Medically Underserved at Site} = \text{Percentage Uninsured at Site} + \text{Percentage Medicaid at Site}$$

3. Provide comprehensive primary care and preventive medical/dental services to patients to include in addition to ambulatory care facility, access to inpatient services, nursing homes, hospice, etc.
4. Professional staffing patterns appropriate to scope of practice.
5. Documentation of resources adequate to support the position through revenues, grants and/ or other appropriate income sources.
6. Conclude a contract with the applicant to include:
 - A mutually acceptable annual salary.
 - A mutually agreed upon work schedule.
 - A mutually acceptable benefit package, including vacation, and health insurance.
 - Support for a relevant continuing education experience.
 - Initial term for 2 years with satisfactory performance, with two annual renewals thereafter, again contingent on satisfactory performance.
7. Complete evaluation report on the NJLRP provider after the initial six month probationary period and at the end of each year of service prior to contract renewal.
8. Complete quarterly service reports on patient services rendered. The NJLRP reserves the right to confirm patient service statistics submitted to the program by placement sites.
9. Placement sites which have off-site facilities may not assign NJLRP providers to these off-site facilities unless they are approved as a part of the initial placement site application, or subsequently approved separately. Such assignments must be consistent with a pattern which will assure quality and continuity of care, and the provider may not spend any less than two full days at any one site. Any variation from this pattern will require a request for waiver from the NJLRP.
10. The maximum number of providers that will be placed in any one approved placement site is contingent on provider productivity standards; availability of program funds; and other applications in process regarding sites of greatest need.

11. NJLRP productivity standards are used as the **minimum** number of annual patient encounters a NJLRP provider is required to provide while enrolled on the program (see chart below). The NJLRP uses these standards to measure productivity of its providers and placement sites. If a NJLRP provider is unable to meet the NJLRP productivity standards during their first year of service, the provider and placement site will receive a written warning. If a provider's productivity falls below the NJLRP standards at the end of the second, third or fourth year of service, the NJLRP will reassess the approval status of the provider and/or placement site. The NJLRP will determine if the provider should be granted contract renewal at an approved NJLRP placement site location.

Specialty	NJLRP Productivity Standards # visits annually
Dentists	2,500-3,000
Pedodontists	2,500-3,000
Family Practice	3,500-4,000
Internal Medicine	3,000-3,500
Ob/Gyn	3,000-3,500
Pediatricians	3,700-4,200
Physician Assistants	2,500-3,000
Nurse Midwives	2,200-2,700
Nurse Practitioners	<i>see specialty (below)</i>
-Family Practice	1,600
-Obstetrics/Gynecology	2,000
-Pediatrics	1,600



PRIMARY CARE PRACTITIONER LOAN REDEMPTION PROGRAM OF NEW JERSEY

PROGRAM POLICIES

SUBJECT: PROVIDERS **TITLE:** TERMS OF PARTICIPATION
CODE: 020 **ADOPTED:** May 17, 1995 **AMENDED:** November 12, 2013

1. Possess a M.D., D.O., D.D.S., D.M.D., P.A., C.N.M. or C.N.P. degree or certificate.
2. For Physicians: satisfactory completion of an accredited primary care residency training program-
-Internal Medicine, Family Practice, Pediatrics, Obstetrics & Gynecology, combined
Medicine/Pediatrics.

Dentists: graduation from an accredited dental school; for pediatric dentistry, satisfactory
completion of residency in pedodontics.

Certified Nurse Practitioners: graduation from a post baccalaureate or Master's degree program
accredited by the National League of Nursing as either a Family Nurse Practitioner, Primary
Ambulatory Nurse Practitioner, Primary Healthcare Adult Nurse Practitioner, Pediatric Nurse
Practitioner, OB/GYN or Women's Health Nurse Practitioner.

Certified Nurse Midwives: satisfactory completion of a program accredited by the American
College of Nurse/Midwives or the American College of Nurse Midwives Certification Council.

Primary Care Physician Assistants: satisfactory completion of a Committee on Allied Health
Education and Accreditation (CAHEA) approved training program for primary care physician
assistants.
3. Maintain a current license to practice in the State of New Jersey.
4. Live within the State of New Jersey.
5. Practice in a placement site approved by the LRP.
6. Deliver comprehensive primary care services.
7. Effective date of participation begins at time of approval by the Selection or Steering
Committees. No back dating is permitted.
8. Providers are required to work on a full-time basis (40 hours per week) during the initial two
years on the program. For the third and fourth year of service NJLRP providers may opt to work
part-time, extending their service obligation over a period of two years each year.

Full-Time Clinical Practice

- a. Providers must work at least 32 of the minimum 40 hours per week providing direct patient care at the approved placement site during normally scheduled office hours with the remaining hours spent providing inpatient care to patients of the approved placement site and/or in practice-related administrative activities, which are not to exceed 8 hours per week. Time spent “on-call” will not count toward the 40 hour week.
- b. Ob/Gyn providers (including physicians, certified nurse midwives and Ob/Gyn nurse practitioners), are expected to spend at least 21 hours of the minimum 40 hours per week providing primary care services during normally scheduled office hours with the remaining 19 hours spent providing inpatient care to patients of the approved placement site, and/or in practice-related administrative activities, with administrative activities not to exceed 8 hours per week. Time spent “on-call” will not count toward the 40 hour week.
- c. Providers may dedicate up to 20% of this time to resident and/or medical/dental student supervision and teaching, provided it does not reduce their productivity below the accepted standards for primary care physicians/dentists. Exceptions to this must be approved by the Selection Committee.

Part-time Clinical Practice

Providers who have engaged in full-time clinical practice during the initial two years of participation in the program shall be permitted to fulfill the subsequent service obligations on a part-time basis during the third and fourth year with the approval of the NJLRP and the provider’s employer. The provider may be permitted a total redemption of eligible qualifying loan expenses for the equivalent of four years of full time service.

Providers in the third and fourth year must have met the productivity standards during the initial two year contract term for consideration of completing subsequent years on a part-time basis.

- a. Part time providers must work a minimum of 20 hours per week for at least 45 weeks per year. At least 16 hours are spent providing direct patient care at the approved placement site during normally scheduled office hours with the remaining 4 hours spent providing inpatient care to patients of the approved placement site and/or in practice-related administrative activities, which are not to exceed 4 hours per week.
- b. Ob/Gyn providers (including physicians, certified nurse midwives and Ob/Gyn nurse practitioners), are expected to spend at least 11 hours per week, for a minimum of 45 weeks providing primary care services during normally scheduled office hours with the remaining 9 hours spent providing inpatient care to patients of the approved placement site, and/or in practice-related administrative activities, with administrative activities not to exceed 9 hours per week. Time spent “on-call” will not count toward the 40 hour week.
- c. Providers may dedicate up to 20% of this time to resident and/or medical/dental student supervision and teaching, provided it does not reduce their productivity below the accepted standards for primary care physicians/dentists. Exceptions to this must be approved by the Selection Committee.

9. Placement sites must accept the NJLRP productivity standards as the **minimum** number of annual patient encounters a NJLRP provider is required to see while enrolled on the program (see chart below). The NJLRP will use these standards to measure productivity of its providers and placement sites. If a NJLRP provider is unable to meet the NJLRP productivity standards during their first year of service, the provider and placement site will receive a written warning. If a provider's productivity falls below the NJLRP standards at the end of the second, third or fourth year of service, the NJLRP will reassess the approval status of the placement site. The NJLRP will determine if the provider should be granted contract renewal at the placement site location

Specialty	NJLRP Productivity Standards # visits annually
Dentists	2,500-3,000
Pedodontists	2,500-3,000
Family Practice	3,500-4,000
Internal Medicine	3,000-3,500
Ob/Gyn	3,000-3,500
Pediatricians	3,700-4,200
Physician Assistants	2,500-3,000
Nurse Midwives	2,200-2,700
Nurse Practitioners	<i>see specialty (below)</i>
-Family Practice	1,600
-Obstetrics/Gynecology	2,000
-Pediatrics	1,600

10. NJLRP providers must apply all loan repayment funds to eligible qualifying educational loan expenses while enrolled in the program at the end of each service year obligation. Prior to the NJLRP releasing loan repayment funds, providers are required to verify that all disbursed NJLRP payment(s) from the previous NJLRP service year obligation were applied to eligible educational loan(s) as disbursed by the NJLRP. Providers are required to submit a detailed payment history from each lending institution from the prior year to which a loan redemption payment was made as verification of payment. Failure to apply all monies received from the NJLRP towards eligible educational loans is not permissible under any circumstance and may result in the suspension or nullification of the NJLRP service obligation contract of the provider.
11. NJLRP providers must submit verification documents to substantiate that all loan redemption payment funds to designated qualifying educational loan expenses have been applied and all loans have been paid in full. Verifications must include a detailed payment history from each lending institution for each year the provider is enrolled in the program. Once all documentation meets the program's satisfaction, the NJLRP is then authorized to disburse a loan repayment check made payable in the participant's name only.



**PRIMARY CARE PRACTITIONER LOAN REDEMPTION PROGRAM
OF NEW JERSEY**

PROGRAM POLICIES

SUBJECT: PROVIDERS **TITLE:** LEAVE OF ABSENCE
CODE: 021 **ADOPTED:** May 17, 1995 **AMENDED:** May 21, 2003

1. The NJLRP provider follows the leave of absence policy at the placement site to which he/she is assigned.
2. Should placement site leave policies require make-up time for any period the provider is absent, the NJLRP office must be notified, and contract period for the provider will be extended for the same period of time.
3. Should the provider request additional leave for personal reasons (i.e.: pursuing interests, training, locum tenens, etc.), the following shall prevail:
 - The individual responsible for the provider at the placement site must approve any such leaves, and the specific opportunity the provider intends to pursue, and so inform the NJLRP office in writing.
 - This special leave of absence may not exceed two months in any contract year.
 - The contract for the provider will be extended an equal period of time, and the payment schedule adjusted accordingly.
 - The provider is personally responsible for satisfying any licensure and liability insurance needs relevant to the leave of absence.
4. Providers that utilize maternity leave/family leave must submit written notification to the NJLRP detailing the type of time used (i.e.: vacation time, sick time, etc.) and the date returned to work. The contract for the provider will be adjusted upon review and approval by the NJLRP.



PRIMARY CARE PRACTITIONER LOAN REDEMPTION PROGRAM OF NEW JERSEY

PROGRAM POLICIES

SUBJECT: APPEALS **TITLE:** APPEAL PROCESS*
CODE: 030 **ADOPTED:** November 22, 1993 **AMENDED:** June 16, 2009

1. Request for reconsideration is required as the first step in the appeal process.
 - Within 14 business days of receipt of the written notification of the decision made by the Selection Committee, the responsible party at the placement site, or the provider, whichever may be the case, should submit a written request for reconsideration of the decision. If the appellant would like additional information to be reviewed by the Selection Committee, it must be submitted with the request for reconsideration. The request should be addressed to the NJLRP Director.
 - Within 14 business days of receipt of the request for reconsideration, the Director will have mailed the request to members of the Selection Committee and convened a meeting or conference call to review the request for reconsideration and any additional information submitted by the appellant.
 - The appellant will receive written notification of the decision on the request for reconsideration within 14 business days of the meeting or conference call.
 - If a favorable decision is rendered for an appellant, the effective date for the decision may be the initial review date of the appellant application submission to the NJLRP Selection Committee.
 - If an unfavorable decision (*) is sustained, the appellant has 14 business days of/from receipt of the written notification to submit a formal appeal to the Steering Committee of the NJLRP.

2. Formal Appeal Process
 - Within 14 business days of receipt of written notification of an unfavorable decision on the request for reconsideration, the appellant should submit a letter requesting a formal appeal to the NJLRP Steering Committee Chairperson, c/o the NJLRP Director. Should a regularly scheduled meeting of the Steering Committee be held within 30 business days of the request for formal appeal, it will be placed on the regular meeting agenda.
 - Should a regularly scheduled meeting of the Steering Committee not be available within this 30 day period, the NJLRP Director will convene a meeting of the designees of the Higher Education Student Assistance Authority, Commissioner of Health and NJLRP Steering Committee Chairperson RBHS, within 14 business days of receipt of the request for a formal appeal.
 - Should the Steering Committee or this subcommittee reverse the decision in favor of the appellant, the process is herein concluded and the appellant will be so notified within 14 business days of the decision.

- Should the Steering Committee or this subcommittee, whichever reviewed the appeal, sustain the decision of request for reconsideration, the appellant will be notified within 14 business days (*).
- The appellant will have 14 business days from receipt of the written notification from the Steering Committee to request a formal appeal to the Executive Director, Higher Education Student Assistance Authority.
- The decision of the Executive Director, Higher Education Student Assistance Authority is final, and the last step in the appeal process. The appellant will be notified within 14 business days of the decision.

(*). Written notification of decisions to either the Placement Site or Provider shall be sent by certified mail, return receipt requested.



**PRIMARY CARE PRACTITIONER LOAN REDEMPTION PROGRAM
OF NEW JERSEY**

PROGRAM POLICIES

SUBJECT: CONTRACT PENALTY
CODE: 040

TITLE: NON-COMPLETION OF SECOND YEAR
ADOPTED: May 21, 2003

-
1. Participants seeking to nullify the contract before completing a second full year of service shall be required to pay 50% of the redeemed portion of indebtedness in no more than one year following nullification of the agreement.

Primary Care Practitioner Loan Redemption Program of New Jersey

Administrative Complex, Building 1, Room 119
30 Bergen Street, Newark, NJ 07101-3000
Phone: 973-972-4605 * Fax: 973-972-8491

NEW JERSEY MEDICALLY UNDERSERVED INDEX - 1999

These municipalities have been designated as underserved by the State Commissioner of Health based on the New Jersey Medically Underserved Index (NJMUI). The state designated underserved areas are used to place primary care participants in the Primary Care Practitioner Loan Redemption Program of New Jersey. The NJMUI ranks municipalities with populations of 5,000 or more according to indicators that are potentially indicative of a lack of access to comprehensive and timely primary health care. Populations of 30,000 or more were evaluated according to four economic indicators; the values for health status indicators were generally too small to provide valid statistics. Geographic areas not designated on the NJMUI can be considered on a case by case basis, if adequate documentation is provided to support the designation.

Municipalities with Populations of 5,000 to 29,999

Bridgeton city	Fairfield township
Paulsboro borough	Asbury Park city
Salem city	Buena Vista township
Pleasantville city	Lower township
City of Orange township	Phillipsburg township
Egg Harbor city	Keansburg borough
Woodbury city	Mullica township
Middle township	Gloucester city
Maurice River township	Millville city
Glassboro borough	Hammonton town
Fairview borough	Mount Holly township
Long Branch city	Burlington city
Clementon borough	Clayton borough
Harrison town	Egg Harbor township
Garfield city	North Hanover township
Upper Deerfield township	Ocean township
Lodi borough	Riverside township
Pine Hill borough	Union Beach borough
Franklin borough	

Municipalities with Populations of 30,000 or More

Newark city	Atlantic city
Camden city	East Orange city
Trenton city	Paterson city
Jersey city	Perth Amboy city
Passaic city	Irvington township
New Brunswick city	Elizabeth city
Union city	Lakewood township
Plainfield city	West New York town
Vineland city	

Health Professional Shortage Areas (HPSAs), as designated by the Federal Division of Shortage Designations are eligible placement areas for participants in the NJLRP.

To learn more about the Primary Care Practitioner Loan Redemption Program of New Jersey, we invite you to visit our website at <http://rbhs.rutgers.edu/lrpweb>