

1 **CHAPTER 64W-4**

2 **MEDICAL EDUCATION REIMBURSEMENT AND LOAN REPAYMENT PROGRAM BEING**
3 **IMPLEMENTED AS THE FLORIDA REIMBURSEMENT ASSISTANCE FOR MEDICAL**
4 **EDUCATION (FRAME)**

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13 **64W-4.001 Definitions.**

- 14 (1) “Autonomous Practice APRNs” means an advanced practice registered nurse (APRN) registered to engage in
15 autonomous practice under section 464.0123 Florida Statutes and practicing, in a health professional shortage area
16 with a score of at least 18 in the primary care specialties of family medicine, general pediatrics, general internal
17 medicine, or midwifery.
- 18 (2) “Eligible professions” means medical doctors with primary care specialties, doctors of osteopathic medicine with
19 primary care specialties, physician assistants, licensed practical nurses, registered nurses, advanced practice
20 registered nurses with primary care specialties, and autonomous practice advanced practice registered nurses with
21 primary care specialties as defined in section 464.0123(3)(a)(1) and (2) Florida Statutes.
- 22 (3) “Health Professional Shortage Area (HPSA)” means a geographic area, an area having a special population, or a
23 facility, as designated by the Federal Health Resources and Services Administration.
- 24 (4) “Lender” means any entity involved in making, holding, consolidating, originating, servicing, or guaranteeing any
25 loan to students to finance higher education expenses. This includes lenders who provide private educational loans
26 as well as lenders who provide loans that are made, insured, or guaranteed by the U.S. Department of Education.
- 27 (5) “Primary care specialties” for physicians are obstetrics, gynecology, general and family practice, (general) internal
28 medicine, (general) pediatrics, and psychiatry.
- 29 (6) “Public health program” means a county health department, the Children’s Medical Services program, a federally
30 funded community health center, a federally funded migrant health center, any publicly funded health care
31 program, or nonprofit health care program.

- 32 (7) “Qualified loan” means a federal and/or private student loan with a US-based lender that has a verified balance
33 remaining which loan proceeds were used to pay educational expenses.
- 34 (8) “Rural area” means an area as defined by the Federal Office of Rural Health Policy or a rural hospital defined in
35 section 395.602(2)(b) Florida Statutes.
- 36 (9) “State fiscal year” means the period of time from July 1 of one calendar year to June 30 of the next calendar year.
- 37 (10) “Underserved location” means one of the following in Florida:
- 38 (a) A public health program,
- 39 (b) A correctional facility,
- 40 (c) A designated primary care HPSA,
- 41 (d) A rural area, as defined in section 8 above,
- 42 (e) A state hospital, or
- 43 (f) Other state institutions that employ medical personnel.

44 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History—New _____.*

45 **64W-4.002 Eligibility**

- 46 (1) To be eligible to receive reimbursement or loan repayment from the program, eligible providers, except for
47 autonomous practice APRNs must:
- 48 (a) Be a United States citizen (U.S. born or naturalized) or a United States national, as defined by 8 U.S.C. 1401,
- 49 (b) Meet the definition of an eligible profession, as defined in Rule 64W-4.001(5) F.A.C.,
- 50 (c) Possess a clear active Florida healthcare provider license,
- 51 (d) Provide in-person services to persons in an underserved area of Florida,
- 52 (e) Not have received an award from another State of Florida-funded student loan repayment program since July 1
53 of the previous year, and
- 54 (f) Have a qualified loan as defined in Rule 64W-4.001(11) F.A.C.
- 55 (2) To be eligible to receive reimbursement or loan repayment from the program autonomous practice APRNs must:
- 56 (a) Be a United States citizen (U.S. born or naturalized) or a United States national, as defined by 8 U.S.C. 1401,
- 57 (b) Meet the definition of an eligible profession, as defined in Rule 64W-4.001(5) F.A.C.,
- 58 (c) Possess a clear active Florida healthcare provider license,
- 59 (d) Provide in-person services to persons in an underserved area of Florida,
- 60 (e) Not have received an award from another State of Florida-funded student loan repayment program since July 1
61 of the previous year,
- 62 (f) Have a qualified loan as defined in Rule 64W-4.001(11) F.A.C.
- 63 (g) Have active employment providing primary care services in a public health program, an independent practice,
64 or a group practice that serves Medicaid recipients and other low-income patients, and

65 (h) Practice in a location that is in a primary care HPSA with a score of at least 18 or a rural area.

66 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History–New _____.*

67 **64W-4.003 Documentation Requirements**

68 (1) Applications are to be completed and documents uploaded to the FRAMEworks portal or mailed to The Florida
69 Department of Health, Division of Public Health Statistics and Performance Management, State Primary Care
70 Office, FRAME Program, 4052 Bald Cypress Way, Bin A05, Tallahassee, Florida 32399-1720. Hand-delivered
71 application packets will not be accepted.

72 (2) Complete the FRAMEworks portal application OR submit a completed Florida Reimbursement Assistance for
73 Medical Education (FRAME) program application, (DH8013-PHSPM-01/2023), incorporated by reference and
74 available at https://www.flrules.org/Gateway/reference.asp?No=Ref-_____.

75 (3) Based on employment type, one of the following FRAME program documents must be either submitted to the
76 Department in the application packet OR uploaded to the FRAMEworks portal:

77 (a) A completed Employment Verification Form for each employer, if the applicant is an employee. The
78 Employment Verification Form, DH8015-PHSPM-01/2023, is incorporated by reference and available at
79 https://www.flrules.org/Gateway/reference.asp?No=Ref-_____ OR

80 (b) A completed Solo Practitioner Attestation, if applicant is not an employee. If the application is completed in the
81 FRAMEworks portal, the information in this form may be attested to in the portal, without an accompanying
82 upload. The Solo Practitioner Attestation, DH8016-PHSPM-01/2023, is incorporated by reference and available
83 at https://www.flrules.org/Gateway/reference.asp?No=Ref-_____.

84 (4) A completed Loan Certification Form for each educational loan(s) must be either submitted to the Department in
85 the application packet OR uploaded to the FRAMEworks portal. Submission of unqualified loan documentation
86 will disqualify the applicant from receiving reimbursement or loan repayment. The Loan Certification Form,
87 DH8014-PHSPM-01/2023, is incorporated by reference and available at
88 https://www.flrules.org/Gateway/reference.asp?No=Ref-_____.

89 (5) The following FRAME program documents should be either submitted to the Department in the application packet
90 OR uploaded to the FRAMEworks portal, as applicable:

91 (a) For all practice locations that are in a primary care HPSA, submit documentation of primary care shortage
92 designation status. A copy of the HRSA “Find Shortage Areas by Address” query result for each practice site
93 location (<https://data.hrsa.gov/tools/shortage-area/by-address>) is considered acceptable documentation.

94 (b) For all practice locations that are not in a primary care HPSA but are in a designated rural health area, submit
95 documentation of the rural health status. A copy of the query result for each practice site location from the
96 Federal Office of Rural Health Policy (<https://data.hrsa.gov/tools/rural-health>) is considered acceptable
97 documentation.

98 (c) If requested by the Department, documentation of status as a United States citizen (U.S. born or naturalized) or
99 United States national, as defined by 8 U.S.C. 1401, will be provided within five (5) business days.

100 (6) All Department forms for the FRAME program will also be made available on the Department's website at
101 [https://www.floridahealth.gov/provider-and-partner-resources/community-health-](https://www.floridahealth.gov/provider-and-partner-resources/community-health-workers/HealthResourcesandAccess/FRAMEProgram/index.html)
102 [workers/HealthResourcesandAccess/FRAMEProgram/index.html](https://www.floridahealth.gov/provider-and-partner-resources/community-health-workers/HealthResourcesandAccess/FRAMEProgram/index.html).

103 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History—New _____.*

104 **64W-4.004 Application Processing**

105 (1) For state fiscal year 2022-23, applications for reimbursement or loan repayment will only be accepted during a two
106 month application cycle beginning at 12:00 am (EST) on February 1. Applications must be submitted no later than
107 11:59 pm (EST) March 31 via either the FRAMEworks portal OR with a postal marking made on the envelope.
108 Beginning with state fiscal year 2023-24, applications for reimbursement or loan repayment will only be accepted
109 during the annual three-month application cycle beginning at 12:00 am (EST) on August 1. Applications must be
110 submitted no later than 11:59 pm (EST) October 31 via either the FRAMEworks portal OR with a postal marking
111 made on the envelope. The Department reserves the option to extend an application period in order to achieve the
112 objectives of the program. Any extension to the application period will be announced on the on the Department's
113 website ([https://www.floridahealth.gov/provider-and-partner-resources/community-health-](https://www.floridahealth.gov/provider-and-partner-resources/community-health-workers/HealthResourcesandAccess/FRAMEProgram/index.html)
114 [workers/HealthResourcesandAccess/FRAMEProgram/index.html](https://www.floridahealth.gov/provider-and-partner-resources/community-health-workers/HealthResourcesandAccess/FRAMEProgram/index.html)) and on the FRAMEworks portal 14 days prior
115 to the closing date, and state the new closing date of the application cycle.

116 (2) Department staff will conduct an initial review of the submitted application packet. In the event there are issues
117 (i.e. incomplete, inaccurate, or missing items) with the information or documentation submitted, applicants will be
118 notified by email of the deficits in their application package. All additional documentation to correct the deficits
119 must be received on or before 10 business days, excluding state holidays or office closures, from the date of the
120 Department's deficiency notice. Failure to correct all deficits found in the initial review will deem the application
121 ineligible. Department staff will conduct a secondary review on all applications that were deemed eligible after
122 correcting deficits and a statistically significant sample the remaining eligible applications. In the event there are
123 issues with the information or documentation at the secondary review, applicants will be notified by email of the
124 deficits in their application package. All additional documentation to correct the deficits must be received on or
125 before 5 business days, excluding state holidays or office closures, from the date of the Department's deficiency
126 notice. Failure to correct all deficits found in the secondary review will deem the application ineligible.

127 (3) Any application deemed ineligible after the initial or secondary review by the Department based on any failure
128 outlined in paragraphs (a) through (c) below will not receive an award. An application package will be deemed
129 ineligible if:

130 (a) it does not meet the eligibility requirements in Rule 64W-4.002, F.A.C.,

- 131 (b) it does not include all application requirements in Rule 64W-4.003, F.A.C.,
 - 132 (c) it is not received within the timeframes stipulated in subsection (1) or (2) above.
- 133 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History–New _____.*

134 **64W-4.005 Award Prioritization**

- 135 (1) Applications for reimbursement or loan repayment will be prioritized in tiers, as described below.
- 136 (a) Tier 1 consists of eligible applicants that are permanent Florida residents.
- 137 (b) Tier 2 consists of eligible applicants that are not permanent Florida residents.
- 138 (2) Within each tier, applicants will be prioritized by the following factors:
 - 139 (a) Designated primary care HPSA scores. HPSA scores range from a high of 25 to a low of 0. The higher the
 - 140 HPSA score, the higher the priority. Underserved areas not designated as a primary care HPSA will receive a
 - 141 designation score of 1 less than the lowest primary care HPSA score designated on the first day of the
 - 142 application period or zero, whichever is highest.
 - 143 (b) The length of time practicing in a Florida HPSA, with the least amount of time having the lowest priority.
 - 144 (c) The hours of weekly direct, in-person, patient care provided in an underserved area, with full-time direct, in-
 - 145 person, patient care having the highest priority.

146 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History–New _____.*

147 **64W-4.006 Funding Methodology**

- 148 (1) From the funds available, the Department shall make payments as follows:
 - 149 (a) Up to \$4,000 per year for licensed practical nurses and registered nurses
 - 150 (b) Up to \$10,000 per year for advanced practice registered nurses and physician assistants
 - 151 (c) Up to \$15,000 per year to autonomous practice APRNs
 - 152 (d) Up to \$20,000 per year for physicians.
- 153 (2) Payments will be made based on prioritization specified in Rule 64W-4.005 F.A.C. If available funds are not
- 154 exhausted in Tier 1, awards will be issued to applicants in Tier 2.

155 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History–New _____.*

156 **64W-4.007 Awards**

- 157 (1) Awards will be announced on or before June 1.
- 158 (2) Loan repayment funds will be disbursed directly to lenders.
- 159 (3) Lenders must be enrolled in the State of Florida's eProcurement system.
- 160 (4) Payments made to a lender cannot exceed a recipient's outstanding qualified principal loan balance. Prior to the
- 161 payment being made to the lender, the Department will contact each recipient to determine if any payments have
- 162 been made to the lender since the time the Loan Certification Form was completed. The recipient will be required

163 to respond to the Department within five (5) calendar days, the total dollar amount of any payments made to the
164 lender since the time the Loan Certification Form was completed.

165 *Rulemaking Authority 1009.65 FS. Law Implemented 1009.65 FS. History–New _____.*

166 **64W-4.008 Non-Compliance**

167 (1) A recipient who fails to comply with the requirements of Section 1009.65, F.S., Rule 64W-4.001-.007, or who is
168 found to have made false statements or misrepresentations on the information in their application will be
169 considered a breach. A breach means the recipient is liable to the Department, and payable by cashier’s check or
170 money order, for an amount equal to the sum of the following:

171 (a) Pay a penalty, as set forth below, except the amount the Department is entitled to recover shall not be less than
172 \$31,000.

- 173 1. The amount of the loan repayment paid to the lender; AND
- 174 2. Interest on the loan repayment amount at the maximum legal prevailing rate from the date of the breach, as
175 determined by the Florida Department of Revenue and published on their website at
176 https://floridarevenue.com/taxes/taxesfees/Pages/tax_interest_rates.aspx

177 (b) Pay costs and expenses incurred in the collection of penalties, including attorney fees.

178 (2) Amounts recovered under this section shall be deposited as dedicated credits to be used to carry out the provisions
179 of the program.

180 (3) The Department shall notify recipients of default. The notification shall include the date of breach and reason for
181 the determination, the total amount to be repaid, the formula used to calculate the required repayment, options for
182 repayment, and consequences of inaction.

183 (4) The debt will be due to be paid within six months from the date of the default notice. During the six-month
184 repayment period, the debt will be reported to the credit reporting agencies as “current.” Failure to pay the debt by
185 the due date has the following consequences:

186 (a) The debt will be reported as delinquent to credit reporting agencies. If the debt becomes past due (i.e., remains
187 unpaid at the end of the repayment period), it will be reported as “delinquent.”

188 (b) The debt may be referred to a debt collection agency and the Department of Revenue. Any FRAME debt past
189 due for 45 days may be referred to a debt collection agency. If the debt collection agency is unsuccessful in
190 collecting payment, the debt will be referred to the Office of the Attorney General for filing of a lawsuit
191 against the defaulter.

192 (c) Notification of the amount of the debt to the Department’s Office of Medical Quality Assurance.

193 (1) A financial obligation under the FRAME program is not dischargeable in bankruptcy for seven years after the debt
194 becomes due (i.e., for 7 years from the end of the one-year repayment period). After the 7-year period of absolute
195 non-discharge expires, the debt may be discharged in bankruptcy only if a bankruptcy court determines that it
196 would be unconscionable not to discharge the debt.

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