



1965, the nation's first community health center opened its doors in Boston, Massachusetts. Until that time, health services for low and moderate-income people in inner city areas and isolated rural communities were nowhere to be found.

Today community health centers have become vital community institutions that not only provide comprehensive health services to underserved people nation-wide, but are at the leading edge of addressing some of the most vexing problems of our health care system, including facilitating access to health insurance coverage and eliminating health disparities between racial and ethnic populations. In Massachusetts, 184 practice sites serve more than 700,000 state residents yearly.

Massachusetts health centers care for patients of all ages and racial and ethnic backgrounds, and represent a major source of care for medically underserved women and children. Their patients are disproportionately low-income, publicly insured or uninsured, and are at higher risk for contracting chronic and complex diseases. Health center effectiveness is reflected in improved health outcomes for these patients, including a significant reduction in infant mortality and low birth weight babies, and an increase in patient self-management of diabetes, asthma and other chronic diseases.



## primary care in the community

With practice sites that stretch from the tip of Cape Cod to the Berkshires, Massachusetts health centers are located in an array of urban, suburban and rural communities across the state. Health centers serve different patient populations and range in size from 50 to 1,000 employees. But no matter the size or where they are located, health centers approach care in the same way – by tailoring their services to address the health care needs of the communities they serve.

What's more, community health centers are playing an important role in the implementation of Massachusetts' historic health reform law. As the state's 52 community health centers work to enroll residents into the Commonwealth's new low-cost health plans, they are offering the newly-insured something equally critical: a health care home – a place where they can access a team of caregivers who come to know them and their health care needs.

Establishing a health care home is the first step in accessing effective, comprehensive health care. According to a recent study on the importance of health care access by the National Association of Community Health Centers and the Robert Graham Center, people who receive routine medical care are better able to prevent sickness, manage chronic illnesses and avert emergency room visits and hospital stays than are people without a regular source of primary care – a health care home.

For more information about the **Massachusetts Community Health Center Physician Loan Repayment Program** call **617-426-2225** or visit **www.massleague.org**.

Massachusetts League of Community Health Centers  
40 Court Street, 10th Floor  
Boston, MA 02108

making a real difference

Start fresh,  
give back.

Massachusetts Community Health Center  
Physician Loan Repayment Program



give back

start fresh

**The Massachusetts Community Health Center Physician Loan Repayment Program** is managed by the Massachusetts League of Community Health Centers (the League) and is funded through corporate donations and the Commonwealth of Massachusetts. The program is intended to increase the availability of primary care physicians who commit to practicing at community health centers.

#### AWARDS

The League will make awards per applicant of up to \$25,000 a year for a maximum of \$75,000 over three years. In no case will an award equal more than the applicant's outstanding student loan indebtedness.

#### ELIGIBILITY

Open to primary care physicians who have completed their training and are not currently working at a community health center in Massachusetts; and medical students, interns and residents still in training who have outstanding educational debt and are willing to commit to working full-time in an eligible Massachusetts community health center for at least two years.

#### SELECTION CRITERIA

Selection criteria will include commitment to a career in primary care practice and work in communities of need; experience and demonstrated service to underserved communities or special populations; and volunteer and leadership activities.

#### APPLICATION REQUIREMENTS

- **Physician Loan Repayment Program Application**  
Available at [www.massleague.org](http://www.massleague.org)
- **Current Curriculum Vitae or Resume**
- **Two Letters of Recommendation**  
If the applicant is a student or in a residency program, one of the recommendations must be from the director of his/her training program. Letters of recommendation should be mailed directly from the individual providing the recommendation to the Massachusetts League of Community Health Centers, Attention: LRP Program.
- **Forms**  
Loan Information and Verification; Authorization to Release Information; and Payment Information.

**NISHA THAKRAR**  
Pediatrician,  
Medical Director  
South Boston  
Community Health Center  
Boston, MA



*“ Having worked at an academic medical center for many years, it wasn't until I practiced at a community health center that I truly understood the role that primary care plays in transforming peoples' lives. Whether I'm helping a patient get their diabetes under control, quit smoking or have a healthy baby, the work is always rewarding. ”*

a unique  
opportunity

Start fresh,  
give back.

commit to  
community care

**ROBERT SHINER**  
Family Practitioner  
Manet Community  
Health Center  
Quincy, MA



*“ Working at a community health center has provided me with a unique and satisfying opportunity: to provide high quality primary care to people who would not otherwise have access to it, and to act as their advocate in navigating our complicated medical system. ”*

#### • Approved Community Health Center Employer Site Application

For those with a confirmed hire date as a primary care physician at an eligible community health center: an approved Community Health Center Employer Site Application must be submitted by the community health center.

#### SCHEDULE OF APPLICATION SUBMISSION AND REVIEW

##### 2010-2011 Schedule

APPLICATION DUE <i>(no later than)</i>	9/1/2010	12/1/2010	3/1/2011	6/1/2011
DECISION BY	10/1/2010	1/7/2011	4/1/2011	6/30/2011
NOTIFICATION BY	10/8/2010	1/14/2011	4/8/2011	7/8/2011

#### PARTICIPANT REQUIREMENTS

It is required that participating physicians will commit to full-time work and serve as a primary care physician at an eligible and approved community health center site for a minimum of two years and up to three years. The maximum level of loan repayment will be up to \$25,000 per year for a maximum of \$75,000 over three years. Any physician who does not complete their service obligation will be required to repay all loan values paid under the program with a “to be assessed” market interest rate, service fees and risk of penalties. Agreements and contracts will reflect that obligation. Application materials and additional information may be found at [www.massleague.org](http://www.massleague.org).

#### SUPPORT

This program was made possible by donations from Bank of America, Blue Cross Blue Shield of Massachusetts Foundation, Commonwealth of Massachusetts, Neighborhood Health Plan and Partners HealthCare System, Inc. It is administered by the Massachusetts League of Community Health Centers.