

Rural Medical Practitioners Insurance Subsidy Program & Rural Practitioner & EMS Tax Credits

BILL PFUNDER- INCENTIVE PROGRAMS MANAGER

The mission of the Oregon Office of Rural Health is to improve the quality, availability and accessibility of health care for rural Oregonians.

The Oregon Office of Rural Health's vision is to serve as a state leader in providing resources, developing innovative strategies and cultivating collaborative partnerships to support Oregon rural communities in achieving optimal health and well-being.



Who we are:

- Oregon's Office of Rural Health (ORH)
- Created in 1979 by the Oregon Legislature & housed at OHSU

What we do:

- Collect & disseminate information
- Provide technical assistance
- Coordinate rural health activities
- Recruitment support for Oregon's underserved communities

Provider Incentive Programs aid in supporting underserved communities in their recruitment and retention of high-quality providers. The Office of Rural Health partners with, the Oregon Health Authority (OHA) and the Health Resources Service Administration (HRSA) to offer a variety of programs, each with their own requirements and benefits.

Rural Medical Practitioners Insurance Subsidy Program

The Rural Medical Practitioners Insurance Subsidy Program pays up to 80% of an eligible M.D.s, D.O.s, or N.P.s medical malpractice Insurance.

To be eligible a provider must:

- Must hold an active Oregon license;
- Must pay for and be covered by a malpractice insurance policy;
- Must be willing to serve Medicare or Medicaid patients in at least the same proportion to the Medicare and Medicaid population's percentage in the practice site's county;
- Must practice at least 60 percent of the time in an eligible location.

Other eligibility requirements apply:

<https://www.ohsu.edu/oregon-office-of-rural-health/rural-medical-practitioners-insurance-subsidy-program>

Rural Medical Practitioners Insurance Subsidy Program

- a) 80 percent for doctors specializing in obstetrics; and
80 percent for nurse practitioners certified for obstetric care
- b) 60 percent for doctors specializing in family or general practice who provide obstetrical services
- c) Up to 40 percent for doctors and nurse practitioners engaging in one or more of the following practices:
 - Anesthesiology; Family practice without obstetrics; General practice; General surgery; Geriatrics; Internal medicine; Pediatrics; Pulmonary medicine
- d) Up to 15 percent for doctors and nurse practitioners other than those included in one of above.

Rural Medical Practitioners Insurance Subsidy Program

Participating Insurance Carriers:

- Allied World
- CNA (Affinity Insurance Service, Inc – nurse practitioners only)
- CNA (Oregon Medical Association Group)
- Coverys/ProSelect
- MAG Mutual
- Physicians Insurance
- The Doctors Company
- The Medical Protective Insurance Company

If your carrier is not on this list, contact your carrier to determine if they intend to participate. You may only participate if your carrier chooses to participate and contracts with the Oregon Health Authority.

Rural Medical Practitioners Insurance Subsidy Program

Updated Practice Location Edibility!

Eligible practice locations are those that are located 10 or more miles from a population centroid of 43,000 or more. **By this definition practice sites in the Grants Pass community are eligible to participate.**

The update to this program's eligibility requirements do not affect the state's definition of rural, which remains as any geographic areas in Oregon 10 or more miles from the centroid of a population center of 40,000 people or more.

Rural Medical Practitioners Insurance Subsidy Program

To participate in the program an eligible provider must complete a program affidavit (see link below).

- Program affidavits are collected year-round
- Program affidavits collected during Oct, Nov, & Dec will count towards the next full calendar year
- Program affidavits collected January 1 or later will be applied to the next possible quarter

<https://www.ohsu.edu/oregon-office-of-rural-health/rural-medical-practitioners-insurance-subsidy-program>

Rural Practitioner Tax Credit

To participate in the Rural Practitioner Tax Credit, you must:

- Be licensed by the State of Oregon;
- Provide a minimum of 20 hours per week of patient care, averaged over the month in an eligible rural area;
- Not have an individual adjusted gross income not in excess of \$300,000 for the tax year;
- Be willing throughout the tax year to serve patients with Medicare or Medicaid coverage;
- Submit an application to ORH and received confirmation of approval.

The above points are general criteria. Actual criteria may vary between provider types and specialties.

See the link below of a full list of program requirements.

<https://www.ohsu.edu/oregon-office-of-rural-health/tax-credits>

Rural Practitioner Tax Credit

Oregon provides a Rural Practitioner Tax Credit for the following licensures:

- Certified Registered Nurse Anesthetists
- Dentists
- Doctors of Medicine
- Doctors of Osteopathic Medicine
- Nurse Practitioners
- Optometrists
- Physician Associates
- Podiatrists

Rural Practitioner Tax Credit

Tax Credit Tiers:

- Tier 1: 10-20 miles from the centroid of a community with a population of 40,000 or more = \$3,000
- Tier 2: 20-50 miles from the centroid of a community with a population of 40,000 or more = \$4,000
- Tier 3: 50+ miles from the centroid of a community with a population of 40,000 or more = \$5,000

Rural Practitioner Tax Credit

Tax Credit Applications:

- Are collected online using a secure portal
- Are processed in order and as soon as possible
- Requires a \$45 fee that you will send to ORH after you have completed your online application

Once your application has been processed you will receive an email with your approval status.

Do not claim the credit until 48 hours after you have received your approval confirmation email from ORH.

Oregon Rural Volunteer EMS Provider Tax Credit

To be eligible you must:

- Be an Emergency Medical Services Provider licensed by the State of Oregon, providing some services on a volunteer basis.
- Be a volunteer who is properly trained under Oregon law who either operates an ambulance to and from the scene of an emergency or renders emergency medical treatment on a volunteer basis.
- Spend at least 20% of your professional EMS time providing EMS services as a volunteer. In addition, your volunteer time must be spent with a station or agency located in a qualifying area, which is 25 miles from a city of 30,000 or more. All stand-by, response and training time spent as an EMT counts.

Above are general criteria, please see the program's webpage for more information:

<https://www.ohsu.edu/oregon-office-of-rural-health/oregon-rural-volunteer-ems-provider-tax-credit>

Oregon Rural Volunteer EMS Provider Tax Credit

Tax Credit Applications:

- Are collected online using a secure portal
- Are processed in order and as soon as possible
- **DO NOT** require a \$45 fee

Eligible Emergency Medical Services will receive \$250 in personal income tax credit

Once your application has been processed you will receive an email with your approval status.

Do not claim the credit until 48 hours after you have received your approval confirmation email from ORH.

General information and tips on tax credits

- You cannot apply for Tax Year 2024 until January of 2025
- You may amend past tax years if you did not claim the credit in past years (subject to IRS deadlines).
- ORH cannot give tax advice or speculate on your tax situation or deadlines.
- Please contact the IRS or a certified tax professional for information pertaining to your deadlines or tax situation.
- ORH may not speak to anyone other than yourself about your tax credit status.
- In the months of January and February please allow at least 3 weeks for your Tax credit to be reviewed.
- You can participate in the Tax Credit program for a total of 10 years, starting from 2018

The Medical Practitioners Insurance Subsidy Program and Tax Credits
are **NOT** considered service obligations.

You may take advantage of both programs at the same time, as well participate in a
[Loan Repayment](#) or [Loan Forgiveness](#) program.



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