

**§12005. Agreement for osteopathic loan students after July 1, 1981 and prior to January 1, 1993**

**1. Agreement.** Any osteopathic loan student commencing professional education on or after July 1, 1981 and prior to January 1, 1993 shall, as a condition precedent to receiving the loan, enter into an agreement with the authority stating that following completion of professional education including internship, residency, fellowship, obligated public health service or obligated national service the student will pay the State an amount of money equal to the loan received.  
[PL 1991, c. 832, §9 (AMD).]

**2. Repayment.** This amount is payable at 9% simple annual interest over a period not to exceed 10 years; however, students may extend the repayment period by one to 10 years with the approval of the chief executive officer for a total repayment period not to exceed 20 years. These payments commence at such time as the student concludes professional education under rules adopted by the authority.  
[PL 1991, c. 832, §9 (AMD).]

**3. Deferment.** Any student who has received a loan under this section who, during the repayment period, either returns to a Maine practice and then leaves the State or initially remains out of state and then returns to a Maine practice may seek a deferment of the annual principal and interest payments while outside the State for a period of time not to exceed 3 years. Interest must be assessed during this time and the student's total debt to the authority, including principal and interest, must be repaid either through return service or cash payments within 10 years from the date that marks the beginning of the repayment period. Requests for deferments must be made to the chief executive officer, who shall make a determination on a case-by-case basis. The decision of the chief executive officer is final.  
[PL 1991, c. 832, §9 (AMD).]

**4. Forgiveness.** Any student who, upon the conclusion of the student's professional education, including, if applicable, internship, residency, fellowship, obligated public health service and obligated national service as defined in section 11802, subsection 7, elects to serve as a practitioner of osteopathic medicine in a designated, underserved area, as determined by the Commissioner of Health and Human Services and as defined in section 11802, subsection 6, in the State is forgiven 25% of the original outstanding indebtedness for each year of that practice.

A. Any student electing to complete an entire residency at any family practice residency program in the State is forgiven 50% of the original outstanding indebtedness upon completion. [PL 1991, c. 612, §11 (NEW).]

B. Any student who practices osteopathic medicine in an underserved geographic area is forgiven the larger of 25% of the original outstanding indebtedness or \$10,000 for each year of that practice.  
[PL 1991, c. 612, §11 (NEW).]

Any student who elects to practice in the State and receive the benefits of these provisions shall provide a reasonable level of service to all patients regardless of their ability to pay, including Medicare and Medicaid patients, and participate in public health clinics where necessary.

[PL 1991, c. 832, §9 (AMD); PL 2003, c. 689, Pt. B, §7 (REV).]

**SECTION HISTORY**

PL 1981, c. 693, §§5,8 (NEW). PL 1985, c. 756, §§1-3 (AMD). PL 1989, c. 698, §30 (AMD). PL 1989, c. 700, §A62 (AMD). PL 1991, c. 612, §§10,11 (AMD). PL 1991, c. 832, §9 (AMD). PL 2003, c. 689, §B7 (REV).

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