

Texas Physician Education Loan Repayment Program (PELRP)



The Texas Physician Education Loan Repayment Program (PELRP) was established in 1985 to address the shortage of primary care physicians in the state. PELRP works to encourage qualified physicians to practice medicine in a Health Professional Shortage Areas (HPSAs) and to provide health care services to Medicaid and the child health plan program (CHIP) recipients.

The Texas legislature has made modest increases to the program over recent years. In the 88th session, the legislature increased funding amounts to over \$35.5 million over the biennium.

Participating physicians can **earn up to \$180,000** in loan repayment.

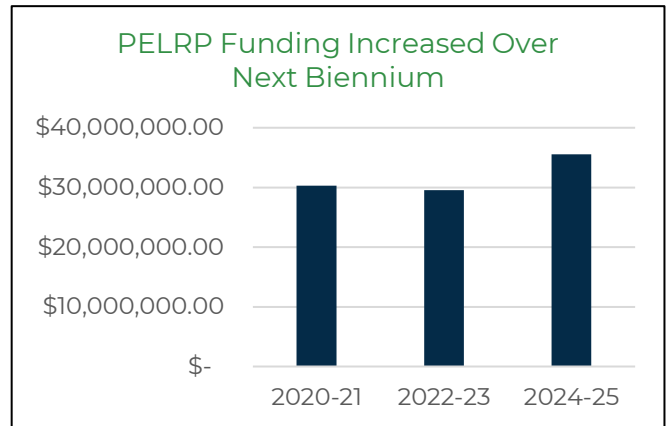
First Year	\$30,000 for the first service year or 16% of the total loan balance.
Second Year	\$40,000 for the second service year or 22% of the total loan balance.
Third Year	\$50,000 for the third service year or 28% of the total loan balance.
Fourth Year	\$60,000 for the fourth service year or 34% of the total loan balance.



Qualifications

Among other qualifications, an applicant must:

- Commit to practicing in one of the state's shortage areas for four years.
- Hold a full physician license from the Texas Medical Board.
- Serve Medicaid and CHIP patients.
- Not be currently fulfilling another obligation as part of a scholarship or loan agreement.



Applicants must practice in one of the following specialties:

- Family Medicine/Family Practice
- General Practice
- Obstetrics/Gynecology
- General Internal Medicine
- Internal Medicine-Pediatrics
- General Pediatrics
- Psychiatry
- Geriatrics

Other Important Information

- Priority is given to applicants that are primary care physicians, practicing in rural [HPSAs](#), and locations with high HPSA scores.
- If a health center has multiple locations, the HPSA designation used in an application corresponds to the location at which the physician is practicing.
- Participants can change sites and continue to participate in the program as long as they are still in a qualifying HPSA.
- A physician that is participating in the PELRP cannot also be receiving loan forgiveness from the National Health Service Corps program at the same time.

Current deadline to apply is Dec. 1, 2023

More information can be found on the [Texas Higher Education Coordinating Board website](#).