

# Resident Loan Interest Relief Program (RLIRP) Return of Service Program Guidelines

Ontario's Resident Loan Interest Relief Program (RLIRP) Return of Service (ROS) program is intended to improve access to physician services across Ontario, particularly in areas with limited physician supply. The RLIRP program offers eligible participants financial assistance by providing interest relief during their residency period, in return for a commitment to practise medicine in an eligible Ontario community for five years following completion of their medical residency.

The Ministry of Health and Long-Term (ministry) has updated the RLIRP ROS guidelines as of 2017/18. The guidelines have been developed to provide prospective and current RLIRP program participants with information about the program, including:

1. how their career choices may impact their participation in the program;
2. their obligations and the penalties for non-compliance; and
3. the options available for participants who are unable to comply with the terms of their ROS agreement.

These guidelines apply to this particular ROS program.

## Eligible Communities

RLIRP ROS eligible communities are any community in Ontario.

**Please note:** Physicians with multiple ROS agreements must adhere to the conditions of the more restrictive ROS Agreement.

## Eligible Service

ROS participants must provide OHIP-insured services, or telemedicine services funded by the Ministry and approved in advance by the Ministry, on a full-time basis in accordance with the ROS agreement.

Fellowship appointments and Areas of Focused Competence training are not eligible for ROS.

Academic appointments will be permitted if certain conditions are met, and at the discretion of ministry. Please email [PPUProgramOfficer@ontario.ca](mailto:PPUProgramOfficer@ontario.ca) for more information.

Service must begin **within one year** from when the participant has successfully completed postgraduate medical training (or further clinical training, such as fellowship, if pursued).

## Extenuating Circumstances

Circumstances may arise which can make it challenging for participants to fulfill the terms of their ROS agreement, including:

- a lack of employment opportunities in a specialty in an eligible community;
- injury, illness or disability; or
- maternity/parental leave.

In these instances, the following two options are available:

1. Seek a deferral of ROS; or
2. Repay costs

### Option #1: Deferrals

Deferrals may be granted by the ministry at its discretion for **up to one year at a time**. During the term of the deferral, the participants will be required to keep the ministry informed of any changes to their circumstances.

Deferrals must be sought and approved prior to the ROS start date, or before there is a break in service or the participant will be in breach of the agreement<sup>1</sup>.

### Required Documentation

Participants requesting a deferral are required to submit documentation to the ministry that substantiates their circumstances at intervals determined by the ministry. The type of documentation required will depend on participants' circumstances.

CIRCUMSTANCES	REQUIRED DOCUMENTATION		
	Medical note**	Job Search History Form	Letter confirming appointment
Employment challenges *		√	
Illness/injury/disability	√		
Fellowship appointment			√
Academic appointment***			√
Maternity/Paternity leave	√		
Other	To be determined on a case-by-case basis at the discretion of the ministry		

<sup>1</sup> Exceptions may be made for circumstances which the participant could not have foreseen.

\*Where a participant is facing employment challenges, he or she must show that best efforts were made to obtain employment in an eligible community, without success. The participant must provide a copy of the Job Search history from HealthForceOntario Marketing and Recruitment Agency (HFO MRA). The participant must also continue to demonstrate best efforts to apply for jobs in eligible communities and maintain contact with HFO MRA during the deferral period.

\*\*Where a medical note is required, the treating practitioner must conclude that the participant is unable to return service, or requires special accommodation due to medical reasons in order to be considered for a deferral.

\*\*\* Under exceptional circumstances Academic appointments will be accepted, and the expectation is a minimum of 20 hours a week will consist of clinical care in an eligible community. Clinical care is understood as care that is funded under OHIP, or ministry funded telemedicine (for which prior approval has been sought), to be delivered in an eligible community. If a physician chooses to pursue an academic appointment that does not meet the stated criteria; he or she will need to request a deferral from the ministry.

Participants will be required to find employment in their area of postgraduate training. Deferrals **will not** be granted in instances where participants are unable to find employment in their area of completed fellowship training.

## Option #2: Repayment

A participant is in breach of the ROS agreement when he or she does not meet the ROS agreement obligations. This includes but is not limited to individuals in the following scenarios:

1. those who are unable to return service and are not granted a deferral;
2. those who do not submit the necessary documentation when required;
3. those who do not complete or have failed their residency training.

Participants who breach the ROS agreement are required to repay the administrative costs and interest, on the loan, paid by the ministry on behalf of the physician.

Participants in breach of the ROS agreement must pay the amount owing in full. However, the ministry is committed to balancing the fiscal responsibility to Ontarians and will seek a resolution that does not cause undue hardship. The ministry may at its discretion, provide individuals with payment alternatives, such as creating a repayment schedule or an installment plan, according to the debtor's financial capacity.

**Participants who fail to return service and do not voluntarily repay their training costs risk their income being garnished (e.g., OHIP payments) and/or their file sent to a collections agency.**

If you have any questions about this document, or the ROS program in general, please contact the **Program Officer** by email at [PPUProgramOfficer@ontario.ca](mailto:PPUProgramOfficer@ontario.ca)