

Ontario Resident Loan Interest Relief Program (RLIRP) Return of Service Qs and As

1) What are Return of Service (ROS) Programs?

- ROS programs offer participants an opportunity to partake in a ministry funded program in exchange for a commitment to practise medicine in an eligible Ontario community. Under this program, Ontario medical residents participating in the program are not required, during their medical residency, to pay principal or interest on government student loans granted from any Canadian jurisdiction. In return, participants of the RLIRP are required to practise for five years in an eligible community.
- For the RLIRP ROS, an eligible community is **anywhere in the province of Ontario**.

2) When and how does my service begin?

- Service must begin within one year after postgraduate training has been completed. If the participant is seeking additional training or a fellowship, a deferral must be sought from the Ministry of Health and Long-Term Care (ministry)
- For service to commence, the participant must submit a signed Practice Location Agreement (PLA) to the ministry, which is an agreement between the participating physician, ministry and the practice community. The PLA specifies the location, and describes the terms and duration of the ROS practice.
- The Practice Location Agreement must be approved by the ministry and also signed by an “Agreed Representative(s)”.
- If a participant does not begin returning service within one year of completing training, and the ministry has not approved a deferral (see question 8), he or she will be considered in breach of their contract.

3) What service is eligible to count towards ROS?

- Only OHIP-insured services that are provided on a full-time basis will count towards ROS.
- At the discretion of the ministry and with prior approval, telemedicine services funded by the Ministry and provided to an eligible community will count towards the ROS

4) Are telemedicine services eligible for ROS?

- Telemedicine services will be considered for ROS only if these services are publicly funded and the participant can demonstrate that they are delivered to an eligible community. Please note that not all telemedicine services are OHIP-insured or publicly funded. Therefore any telemedicine proposal will need to be considered by the ministry prior to approval.

5) Are academic appointments eligible for ROS?

- Academic Appointments will be permitted at the discretion of the ministry and in specific circumstances. Physicians must demonstrate that 20 hours of full time service per week will consist of clinical care that will be delivered in an eligible community.
- Requests for the approval of academic appointments must be accompanied by –
 - 1) A letter of appointment by the university clearly stating that 20 hours of the appointment will be in clinical service in an eligible community; and
 - 2) A PLA signed by an “Agreed Representative of both the university and the hospital where service will be returned.

Please contact the Program Officer by email at: PPUProgramOfficer@ontario.ca for additional information or if you have any questions.

6) Are ROS physicians permitted to apply for fellowships?

- If a ROS physician is still in residency, he or she may apply for a fellowship to be completed after his or her training. Fellowships are considered additional training and thus do not count towards the ROS obligation. Physicians must seek a deferral of their ROS obligation prior to commencing their fellowship training.
- Once a physician has completed the fellowship, he or she must fulfill his or her ROS obligation in the specialty or sub-specialty in which he or she received training.

7) Can exceptions be made to where ROS service is provided?

- At the discretion of the ministry exceptions may be made only in exceptional circumstances; however, requests for exceptions will be reviewed on a case-by-case basis and only with the required documentation and prior approval of the ministry.

8) What if I am unable to return service?

- The ministry recognizes that circumstances may arise which can make it challenging for participants to fulfill the terms of their ROS Agreement. These circumstances include a lack of employment opportunities in a specialty within an eligible community; injury, illness or disability; or maternity/parental leave.
- In these instances, the following two options are available:
 - a) Seek a deferral of ROS; or
 - b) Repay costs incurred by the ministry.
- If participants cannot meet their ROS obligation, it is their responsibility to inform the ministry by contacting the Program Officer by email at: PPUProgramOfficer@ontario.ca.
- There are substantial resources and support for physicians seeking employment, including the HealthForceOntario Marketing and Recruitment Agency's Practice Ontario service. Practice Ontario is a free career-planning service for postgraduate medical residents that connects trainees with a personal career advisor, known as a Regional Advisor. The Regional Advisor is a health human resources expert with a wide professional network in Ontario's health-care sector.

9) What if I have a disability and require special accommodation in order to return service?

- When verified with the requisite documentation, accommodations will be made in compliance with applicable legislation.

10) What is the penalty for breaching the ROS Agreement?

- If a participant breaches the ROS Agreement it terminates, subject to the ministry's discretion, and the participant must repay an amount generally consisting of:
 - interest paid by the MOHLTC on the physician's behalf;
 - Administrative costs; and
 - Interest accrued on the total repayment amount.
- Individuals 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 a repayment schedule or an installment plan according to the debtor's financial capacity.

11) Are individuals who never completed their postgraduate training required to pay back their training costs?

- Yes. Any participant who does not comply with the terms of the ROS Agreement is in breach. This includes participants who do not complete or have failed their residency training, including those who do not pass their Assessment Verification Period. These individuals are required to repay costs incurred by the ministry related to their postgraduate training.

12) What happens if I go on maternity/parental leave during my ROS?

- A participant who takes maternity/parental leave can request a deferral of his or her ROS. Once the participant returns to full-time practice, the ROS period recommences. Maternity/parental leave does not count toward ROS.

13) Can my debt be reduced if I partially complete ROS?

- If an individual has partially completed their ROS, upon request, the ministry will consider reducing the repayment amount in proportion to the length of service completed.

14) What happens if a participant develops a medical issue or disability that prevents her or him from fulfilling the ROS requirement?

- A participant who requires a medical leave due to injury, illness or disability can request a deferral of the ROS for up to one year at a time. The deferral period does not count toward the ROS.

15) What if I transfer outside of Ontario to pursue a subspecialty?

- Residents with ROS obligations may pursue sub-specialty training in Ontario or elsewhere in Canada. For those matched to a position in Ontario, the existing ROS Agreement will carry forward to the sub-specialty training program and the participant will commence ROS following the completion of the sub-specialty program.
- Those matched to a position outside of Ontario must commit to return to Ontario to return service in accordance with their agreement upon completion of the sub-specialty training. They must submit an undertaking (letter) from the other province that any return of service in that province related to the sub-specialty training will be deferred until after the participant has completed their ROS in Ontario.

16) Where can I get further information?

- Enquiries regarding this document can be made to the ministry's Physician Planning Program Officer at: PPUProgramOfficer@ontario.ca