Invest in Rural New Jersey

Administered by: CHEW-NJPHI on behalf of NJDOH
Program Term: 5-Year Service Commitment
Incentive Type: Annual Clinician Incentive (Non-Salary)

FREQUENTLY ASKED QUESTIONS (FAQ)

Last Updated October 26, 2026

What is the purpose of this program?

Invest Rural NJ (IRNJ) program is designed to:

- **Recruit new clinicians into rural practice**, and
- **Retain existing clinicians** by supporting long-term service commitments.

The (IRNJ) Program strengthens New Jersey's rural healthcare workforce by supporting the recruitment and retention of eligible healthcare professionals who commit to providing care in eligible rural communities.

The program provides **annual financial incentives paid directly to participating clinicians** to help offset the professional and personal costs of practicing in rural communities and support a sustained rural healthcare workforce. IRNJ incentives are **separate from a clinician's regular compensation and are not wages, salary support, or student loan repayment.**

Tax Disclaimer: IRNJ incentive payments are considered **taxable income**. Where applicable, payments may be reported to the IRS using the appropriate Form 1099. Participants are responsible for reporting incentive payments on their tax returns and for any resulting federal, state, or local tax obligations. Participants should consult a qualified tax professional regarding their individual tax circumstances.

Who is eligible to participate as an employer?

Eligible employers must:

- Operate an **approved rural practice site**
- Employ or plan to employ an **eligible clinician**
- Demonstrate **workforce need or recruitment difficulty**
- Agree to program **non-supplanting and reporting requirements**

Participation is voluntary.

What is considered rural?

Invest Rural New Jersey (IRNJ) recognizes both **state-defined and federally defined rural areas** in New Jersey.

State-Defined Rural Areas: Rurality is determined at the **county level** based on a population density of fewer than 500 persons per square mile.

Federally Defined Rural Areas: Federal rural eligibility is determined at a more specific geographic level and is based on criteria established by the Health Resources and Services Administration (HRSA). As a result, certain census tracts or geographic areas within counties that are not considered rural under the state definition may still qualify as federally defined rural areas.

The table below identifies New Jersey counties with full or partial rural eligibility and the applicable census tracts that meet federal rural eligibility criteria.

Applicants may also use HRSA's **Rural Health Grants Eligibility Analyzer** to determine whether a specific practice location is federally designated as rural.

Important: IRNJ eligibility is based on the location where the applicant provides in-person, face-to-face patient care. Applicants practicing in a county with only partial rural eligibility should confirm that their specific practice location falls within an eligible rural area.

County	State Rural Definition*	Federal Rural Definition**	Federal Rural CTs	Non-Exclusive List of Townships within Federal Rural CTs
Atlantic	Full County	Partial (4 CTs)	108, 109, 110, 111	Hammonton
Burlington		Partial (9 CTs)	7021.01, 7022.06, 7022.07, 7022.08, 7022.09, 7022.1, 7048.01, 9821.11, 9822	Browns Mills, Fort Dix, Hockamik, New Hanover, Pointville, Upton
Cape May	Full County	-	-	-
Cumberland	Full County	Partial (12 CTs)	101.03, 104.02, 106, 107.02, 201, 202, 203.01, 203.02, 204, 205.02, 205.03, 206	Bowentown, Bridgeton, Dutch Neck, Harmony, Hopewell, Lakeside-Beebe Run, Laurel Heights, Shiloh, Silver Lake, West Park *[Also includes Bayside State Prison and Fairton Federal Correctional Institution]*
Hunterdon	Full County	Partial (9 CTs)	113.01, 113.03, 113.04, 113.05, 113.06, 114, 115, 118, 119	Barbertown, Flemington, Kingwood, Lambertville, Milltown, Point Breeze
Mercer		Partial (2 CTs)	33.04, 38	Ackers Corner, Bear Tavern, Coopers Corner, Harbourton, Harts Corner, Princessvile, Rosedale
Monmouth		Partial (1 CT)	8099.03	Naval Weapons Station Earle - Mainside
Ocean		Partial (2 CTs)	9800, 9801	Great Bay Boulevard, Island Beach State Park
Salem	Full County	-	-	-
Sussex	Full County	-	-	-
Warren	Full County	Partial (1 CT)	317	Belvidere

Does this program pay or supplement clinician salaries?

No.
Program incentives:

- Do not replace, offset, or supplement base salary
- Are separate from employer compensation
- Are paid as annual incentives directly to clinicians

Employers must maintain baseline wages and benefits.

What is expected of employers?

Participating employers agree to:

- Maintain baseline clinician compensation and benefits
- Support the clinician's **5-year service commitment**
- Verify employment and FTE status annually
- Notify CHEW-NJPHI of material changes (termination, leave, FTE changes)
- Comply with basic reporting and audit requirements.

What is the employer application and how long does it take to complete?

Employers complete a **short companion application** that:

- Confirms rural site eligibility
- Documents workforce need
- Provides required compliance assurances

⏱ Estimated completion time: **10–15 minutes**

What is the difference between recruitment and retention applicants?

- **Recruitment applicants** are clinicians **new to rural health care** or relocating from non-rural practice who commit to **five additional years** of service.
- **Retention applicants** are clinicians already practicing at rural sites who commit to **five additional years** of service.

The program prioritizes **recruitment**, but both are eligible.

Can employers choose which clinicians apply?

Yes. Employers may:

- Encourage eligible clinicians to apply
- Support multiple applications, subject to program caps

Final award decisions are made by CHEW-NJPHI using a standardized scoring rubric.

Who is an eligible clinician?

Eligible clinicians must meet all applicable Invest Rural New Jersey (IRNJ) program requirements, including professional licensure or credentialing requirements, eligible profession and practice location requirements, and the required commitment to provide in-person clinical services in an eligible rural New Jersey community.

Applicants must be **legally authorized to work in the United States and able to maintain the authorization necessary to complete the required five-year rural service commitment.**

IRNJ funds may **not** be used to recruit an individual from outside the United States or to sponsor a visa. However, individuals from other countries who are already in the United States may be eligible, provided they are legally authorized to work and IRNJ has sufficient reason to determine that they will be able to complete the required five-year service commitment.

- **U.S. citizenship is not required.**
- **National Health Service Corps (NHSC) participants may be eligible**, provided they independently meet all IRNJ eligibility requirements and participation does not conflict with another service obligation or result in impermissible duplication of federal funding**.**
- **J-1 visa waiver (Conrad 30) clinicians** are ineligible, as their work authorization is limited to a three-year service obligation in New Jersey.

What type of clinicians can apply?

Invest Rural New Jersey (IRNJ) supports eligible healthcare professionals who provide **direct, in-person patient care for at least 30 hours per week, on average, at eligible rural New Jersey practice sites.**

Applicants may qualify as either:

- **New Clinicians (Recruitment):** Eligible clinicians who are beginning practice in an eligible rural New Jersey community.
- **Current Clinicians (Retention):** Eligible clinicians who are already practicing in an eligible rural New Jersey community and will continue their rural service.

Both new and current clinicians must meet all applicable IRNJ eligibility requirements.

Eligible clinician types are organized into the tiered structure below. Eligibility and incentive amounts vary by clinician type and tier. Incentive amounts awarded are based on the entire 5-year commitment period, with the funding distributed on a yearly basis.

Tiers	Clinician type	Incentive over 5 years
1	• Physicians (MD/DO) • Psychiatrist	**New: $400,000** **Current: $150,000**

	• Dentist	
2	• Nurses (NP) • Physician Assistants (PA) • Psychiatrist NPs • Certified Nurse Midwives	**New: $250,000** **Current: $150,000**
3	• Registered Nurses (RN) • Licensed Practical Nurses (LPN)	**New: $150,000** **Current: $75,000**
4	• Licensed Clinical Social Workers (LCSW) • Licensed Social Worker (LSW) • Licensed Associate Counselor (LAC) • Licensed Professional Counselors (LPC) • Licensed Marriage and Family Therapist (LMFT) • Licensed Behavior Analyst (LBAs) • Board Certified Behavior Analyst? Board Certified Behavior Analyst-Doctoral (BCBAs/BCBA-Ds) • Licensed Assistant Behavior Analyst (LABAs) • Licensed Clinical Alcohol and Drug Counselor (LCADCs)	**New: $180,000** **Current: $100,000**
5	• Dental Hygienists • Registered Dietitian Nutritionists (RDN) • Pharmacists • Radiologic Technologists • Medical Lab Technologists/Technicians • Physical Therapist (PT) • Occupational Therapist (OT) • Speech-Language Pathologist (SLP) • Optometrists • Audiologists • International Board-Certified Lactation Consultant (IBCLC) • Respiratory Therapists	**New: $150,000** **Current: $75,000**

Can clinicians fulfill this 5-year obligation by providing telehealth to rural communities?

No, telehealth services do not count toward the five-year rural service obligation, whether the clinician is located in a rural setting or serving a rural population.

Federal requirements direct workforce recruitment and retention initiatives to "recruit and retain clinical workforce talent to rural areas for a minimum of 5 years." To meet this commitment, clinicians participating in Invest Rural NJ (IRNJ) must be physically located in an eligible rural area and provide care **in person** at an eligible rural site. Telehealth, including telehealth delivered from a rural site, does not count toward the required 30 hours per week of direct patient-facing care.

Are relocation costs allowed?

Yes, for eligible recruitment (new) applicants only. IRNJ may provide a one-time relocation incentive at a fixed rate to eligible clinicians who are relocating to begin practice in an eligible rural New Jersey community. Relocation incentives are not available to current clinicians applying for a retention incentive. Relocation funding can be used for out-of-state moves and in-state (mileage-based) moves. This relocation funding can range from $25,000-$100,000 depending on provider tier type.

The relocation incentive is subject to the program's **five-year rural service commitment**. If a participating clinician does not complete the required service commitment, the relocation incentive may be subject to repayment in accordance with the IRNJ Clinician Agreement.

What happens if a clinician leaves before completing 5 years?

If a clinician departs early:

- Incentives are **subject to repayment of the entire award amount**
- Recipients and employers must notify the clinician's departure to CHEW-NJPHI promptly
- Repayment obligations apply to the clinician, not the employer

Hardship exceptions may be considered in the event of extremely rare and extenuating circumstances. CMS has indicated that states may forgive the service obligation in limited cases where it could not be completed due to extenuating circumstances, such as a serious illness or disability. Forgiveness is not automatic, and all requests must be approved by CMS before the obligation can be forgiven without recovery of funds.

Can employers terminate clinicians that are participating in the IRNJ service commitment?

Yes. This program:

- Does **not alter at-will employment status**
- Does not restrict employer HR policies

However, employers must report terminations or material changes to CHEW-NJPHI within 10 business days.

What is acceptable for this 5-year rural service commitment?

IRNJ participants must complete their required **five-year service commitment in eligible rural areas within New Jersey**. Participants may change employers or practice locations during the five-year commitment. However, service at a new location will count toward the commitment **only if the new practice site and employment arrangement meet IRNJ eligibility requirements and are approved by IRNJ.**

Participants must **notify IRNJ of a proposed change in employer or practice location and receive approval for the continuation of their service commitment at the new location.** Additional documentation, verification, and/or new or amended Clinician and Employer Agreements may be required. Participants should not assume that service at a new rural location will automatically count toward their five-year commitment.

> **Example 1:** A clinician completes three years of the IRNJ service commitment in rural New Jersey and then relocates to a rural practice in a neighboring state.
>
> **No.** This does not satisfy the five-year rural service commitment. The RHT Program is state-based and state-specific. Therefore, the IRNJ five-year service commitment must be completed **in New Jersey**. CMS states that clinicians benefiting from recruitment and retention initiatives should practice within the state implementing the initiative.
>
> **Example 2:** A clinician completes three years of the IRNJ service commitment at one eligible rural New Jersey practice and wants to complete the remaining two years at another eligible rural New Jersey practice.
>
> **Yes, potentially.** Service across multiple eligible rural locations within New Jersey may satisfy the five-year service commitment. However, the clinician must **notify IRNJ of the change, provide any required information or documentation about the new employer and practice site, and receive IRNJ approval to continue the service commitment.** The new employer and practice location must meet applicable IRNJ eligibility requirements, and IRNJ may require new or amended Clinician and Employer Agreements before service at the new location is credited toward the five-year obligation.
>
> **Example 3**: An enrolled clinician leaves their original service location for a new one and requests to change their incentive from retention to recruitment.
>
> **No.** If the location change is approved, funding cannot be changed from a retention to recruitment contract and funding levels will remain the same.

Does participation create a long-term financial obligation for employers?

No.

- Incentives are funded through the program, not employer budgets
- Employers are not required to match funds
- Participation does not create future funding guarantees

How are clinicians selected?

Applications are reviewed using a standardized rubric that considers:

- New entry into rural health
- Clinical scarcity and discipline
- Site needs and access impact
- Long-term commitment
- Equity and geographic priority

Portfolio balance rules apply after scoring.

Will employers receive clinician performance data?

Employers may receive:

- Confirmation of award status
- Required verification requests

Individual clinician scores or reviewer comments are not shared.

What reporting is required from employers?

Minimal reporting is required. Typically, it will be one or more of the following:

- Annual employment verification
- FTE confirmation
- Notification of changes

CHEW-NJPHI will provide templates as needed.

Why should our site participate?

Employers benefit from:

- Reduced recruitment costs as there is no employer match requirement
- Improved clinician retention
- Increased workforce stability
- Expanded access for rural patients

Can participants take maternity or parental leave while enrolled in the IRNJ Program?

Yes. Maternity leave is covered under the clinician's fringe benefits and the Family and Medical Leave Act, which is between the employer and the employee. If the participant anticipates an extended maternity leave beyond 12 weeks, we should discuss makeup time/an extended service agreement commitment if they are accepted into the program.

Does prior service in a rural New Jersey community count toward the five-year IRNJ service commitment?

No. Prior service does not count toward the 5-year commitment. The 5-year period would begin upon the program service commitment contract signed by the provider and IRNJ.

Will receiving an IRNJ incentive affect my eligibility for Public Service Loan Forgiveness (PSLF) or other loan repayment programs?

If seeking or receiving funding from loan repayment programs, you should verify your eligibility with those organizations directly to ensure IRNJ funding is in compliance with their rules. IRNJ allows participation in multiple programs, but some other programs may restrict their program.

Are medical residents eligible to participate in the IRNJ program?

Currently, medical residents are not eligible to participate in IRNJ while completing their residency training. IRNJ clinician participants must meet the applicable professional licensure and credentialing requirements and be able to make the program's five-year rural service commitment.

What ongoing reporting and compliance requirements are participants expected to meet during the program?

The Agreement describes the ongoing reporting and compliance obligations associated with participation, including:

- Annual eligibility verification
- Progress reporting
- Reasonable supplemental requests for documentation, surveys, evaluations, or other information necessary for program administration

IRNJ will communicate applicable requirements and deadlines to participants and will provide reasonable time to complete requests. To minimize administrative burden on participating clinicians, IRNJ will aim to ensure that individual reporting, data, survey, and evaluation requests require a similar level of effort—or less—than the initial IRNJ application process. Participants are expected to respond in a timely manner to reasonable requests, as failure to provide required information may delay or affect an annual incentive payment.

Can applicants request amendments or modifications to the IRNJ Clinician Agreement before signing?

The Clinician Agreement is IRNJ's standing legal agreement, and we do not negotiate or amend individual terms with participating clinicians.

How will IRNJ incentive payments be reported for tax purposes?

IRNJ incentive payments are taxable income and are not salary or wages. CHEW will issue the applicable IRS information-reporting form for payments made under the Program. We are confirming the appropriate reporting classification with our tax/finance advisors and will provide participants with the applicable tax documentation - 1099-MISC.

Under what circumstances may a participant be exempt from repaying IRNJ incentive funds if they are unable to complete the five-year service commitment?

Change in employment does not automatically trigger repayment. We recognize that circumstances vary. A clinic closure, layoff, or role elimination is different from a performance-based termination or other breach in terms. We will review hardships and circumstances outside a clinician's control on a case-by-case basis rather than establishing a blanket list of allowable and non-allowable scenarios. Where appropriate, this may also include consideration of continued service at another qualifying rural site.

If my IRNJ incentive is taxable and I am required to repay it, will I owe the full incentive amount or only the net amount I received after taxes? Does the answer change if IRNJ terminates my participation?

If repayment is required under the Agreement, the repayment obligation applies to the gross amount of IRNJ incentive payments previously paid to you, not the amount remaining after your individual tax liability. Because the tax treatment of a repayment may depend on your individual circumstances and the year in which repayment occurs, IRNJ cannot provide individual tax advice, and you should consult your tax professional regarding any available tax treatment, deduction, or credit associated with repayment.

Are the incentive amounts stated in the IRNJ Clinician Agreement guaranteed for the full five-year service commitment, or could future payments be reduced or discontinued if program funding becomes unavailable?

Agreements establish a total five-year incentive commitment, subject to continued eligibility, completion of the five-year service commitment, and satisfaction of applicable program requirements. However, because IRNJ is funded through the NJDOH Rural Health Transformation Program, CHEW's obligation to make payments is also expressly contingent upon the continued availability of applicable NJDOH Program funds. Therefore, the Agreement does not create an unconditional CHEW obligation to pay the remaining balance if the underlying NJDOH funding becomes unavailable.

If the IRNJ Program ends before a participant completes the five-year service commitment, will the participant be permitted to retain incentive payments already received?

If IRNJ were discontinued for reasons unrelated to your eligibility, compliance, or breach of the Agreement, the current Agreement does not require you to repay incentive payments that you had already properly received. The repayment provision applies when CHEW terminates the Agreement for the reasons specified in the Agreement's for-cause termination provision.

Do intermittent absences, such as vacation, PTO, professional training, or meetings affect the 30-hour-per-week requirement or extend the five-year service commitment?

Ordinary employer-approved PTO, vacation, holidays, sick time, professional development, training, and other customary short-term absences will not ordinarily interrupt or extend the five-year service commitment, provided the clinician remains actively employed in an eligible position and otherwise satisfies IRNJ requirements. Extended leaves of absence or a material reduction below required clinical service levels may require review by IRNJ and may pause or extend the service commitment.

Can regularly scheduled overtime hours be counted toward the 30-hour-per-week eligibility requirement?

To meet the program's hours requirement, clinicians must be regularly scheduled to provide at least 30 hours per week of in-person, face-to-face, direct patient care at a qualifying rural practice site. Overtime hours are not considered part of regularly scheduled clinical hours and may fluctuate or become unavailable.

Can participants voluntarily terminate their IRNJ Clinician Agreement before completing the five-year service commitment?

The agreement does not currently include a provision allowing a clinician to terminate the agreement unilaterally. The program is structured around a five-year service commitment; however, we recognize that circumstances may arise during that period that affect a clinician's ability to continue participating, such as relocation, a change in employment, a leave of absence, or another change in circumstances.

If this happens, CHEW should be notified in writing so we can review the circumstances and determine the appropriate next steps consistent with the agreement and applicable program requirements.

If you are unable to continue, or choose not to, and continued participation is not possible, we will work with you to formally address termination of the agreement and any applicable repayment obligations.

Can an independently owned solo physician practice establish a new practice location in an eligible rural area and qualify as an IRNJ participating practice site?

Yes. However, the new rural practice site must be established and operational before an independently owned solo physician can apply and qualify for participation in IRNJ. The program cannot approve participation based on a planned or future practice location.

If a clinician owns their practice, can the practice serve as the participating employer/site and complete the required Employer Companion Application and five-year Employer Agreement?

Yes. If the physician owns the practice entity, that entity may serve as the participating employer/site. Please note, the applicant cannot be the same person to fill out the Employer Companion Application and five-year Employer Agreement. This should be someone else working at your practice, such as the Office Manager or Practice Administrator.

Are employer sites required to complete a separate IRNJ registration or certification process to participate in the program?

No. Invest Rural New Jersey does not have a process to register or certify employer sites.

Are correctional facilities located in eligible rural areas considered eligible IRNJ practice sites?

Yes. Correctional facilities that meet NJ state's definition of rural or the federal definition of rural are eligible sites for the program. If all other requirements are met, then these clinicians would be deemed eligible.

Are there any circumstances in which IRNJ incentive funds are paid to an employer or organization to support a clinician's salary rather than paid directly to the clinician?

No, IRNJ workforce incentive payments are made directly to the participating clinician, not to the employing organization for salary support. The incentive is separate from and in addition to the clinician's employer-funded compensation and benefits.

Are IRNJ incentive payments considered bonuses or other forms of employee compensation?

No. The IRNJ incentive does not function like an employer-provided bonus. IRNJ is a state-administered program that operates separately from the employer's compensation package, and the incentive is paid directly to the participating clinician. There is no guarantee that current or new clinicians hired by your organization will receive an IRNJ incentive. Clinicians must independently meet program eligibility

requirements, complete the application process, be competitively scored, and ultimately be accepted and enrolled in the program. That determination is outside of the employer's control.

It is recommended to present IRNJ to prospective employees as a potential opportunity to receive an additional annual incentive for up to five years, if they are eligible, apply, and are accepted and enrolled in the program. It should not be represented as a guaranteed bonus or as part of the employer's compensation offer.

Can I reapply to IRNJ if my application is not accepted?

- If an applicant is **ineligible** because of a circumstance that could subsequently change, such as their worksite location, they may reapply if their circumstances change, and they become eligible. For example, someone who changes employment from an ineligible site to an eligible rural site could submit a new application.
- If an applicant is **eligible but waitlisted**, there is no need to reapply. We will retain their application and may move forward with them if a slot becomes available, based on scoring, demonstrated need, resource distribution across participating sites, and available program resources. Their application can remain under consideration until program enrollment ends.

Can clinicians providing in-home care in eligible rural areas qualify of their employing organization is based outside eligible rural areas?

A visiting nurse or home health organization would not necessarily be ineligible simply because the organization itself is headquartered or based outside of an IRNJ-eligible rural area. For IRNJ purposes, the primary consideration is where the individual clinician provides qualifying services.

For a home-based care model, each clinician must demonstrate a consistent, **verifiable schedule of at least 30 hours per week of direct, in-person patient care within IRNJ-eligible rural areas.** Traveling to rural areas does not count towards the 30-hour requirement. The Clinician Agreement establishes the minimum requirement of 30 hours per week of direct, in-person patient care and requires ongoing verification of service locations and hours.

Given the nature of home-based services, this can be a relatively high threshold to meet and validate. The clinician and employer must provide sufficient documentation showing that the clinician routinely meets the 30-hour weekly requirement specifically within eligible rural areas. This may be particularly challenging when a clinician's home-visit catchment area includes both eligible rural and non-rural communities, as only qualifying service within the eligible rural geography counts toward the 30-hour weekly requirement.

Are healthcare professionals who are not required to hold a professional license still eligible to participate in IRNJ?

Yes. However, where no state licensure exists, clinicians must possess the applicable New Jersey or nationally recognized certification.

Is there a penalty if an employer notifies IRNJ of a material change after the 10-business-day window?

A notification submitted outside of the 10-business-day window does not automatically result in a financial penalty to the employer. Employers are expected to make reasonable efforts to comply with the notification requirement and should notify IRNJ as soon as a material change is identified. The 10-business-day period begins when the employer becomes aware of the change. If notification is delayed, IRNJ will review the circumstances and determine whether the underlying change affects the participant's eligibility or five-year service commitment. Repeated or significant failures to provide timely notification may be addressed as a compliance matter under the Employer Agreement. IRNJ's goal is to work collaboratively with participating employers to maintain compliance and accurate program records throughout the five-year commitment.

How should IRNJ be notified of changes in participant's employment status?

At this time, employers should notify IRNJ of any material changes via the two email addresses in the employer agreement. A separate form or letter on company letterhead is not required unless specifically requested by IRNJ. The notification should include the participant's name, the nature of the change, the effective date, and any other relevant information. IRNJ may request additional documentation as needed to evaluate the change and its impact on program eligibility or the participant's five-year service commitment.

What documentation can a practice owner or self-employed clinician submit if they do not receive regular payroll and cannot provide a recent paystub?

Clinicians who cannot provide a recent paystub, such as practice owners or clinicians who have deferred their own payroll, may submit the following alternative documentation:

- **Proof of practice ownership:** formation documents or NJ business registration
- **Recent tax documentation:** the most recent documentation appropriate to the practice's entity structure, such as a business tax return or a CPA- or accountant-prepared financial statement
- **Business financial documentation:** business bank statements, a current profit and loss statement, or similar records
- **Evidence of current clinical activity:** an electronic health record (EHR) encounter report, a billing or claims report, or similar documentation
- **Signed attestation:** confirmation that the clinician personally provides at least 30 hours per week of in-person care
- **Signed explanation of the deferred payroll**

Who should employers contact with questions?

- **Program Administrator:**
  CHEW-NJPHI

- Email: investruralnj@equityandwellbeing.org

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