

# NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM FAQ

## WHAT IS THE NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM (LRP)?

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The National Health Service Corps (NHSC) works with communities to recruit health care professionals committed to serving the needs of underserved populations. The Loan Repayment Program (LRP) is a competitive program in the NHSC that makes contract awards to clinicians that agree to serve full- or half-time at approved sites in designated health professional shortage areas (HPSAs) of greatest need. In return for this service, NHSC LRP participants receive money to repay qualifying educational loans that are still owed.

## WHAT IS A HEALTH PROFESSIONAL SHORTAGE AREAS (HPSAS)?

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There are approximately 4,900 sites that exist nationwide in rural, frontier, and urban settings serving more than 9.7 million individuals. To find a HPSA in your state, please go to <http://hpsafind.hrsa.gov/>. The federal government criteria for a HPSA include:

- The geographic area is rational for the delivery of health services.
- A specified population-to-clinician ratio representing shortage is exceeded within the area.
- Resources in contiguous areas are overutilized, excessively distant, or otherwise inaccessible.
- If a geographic area does not meet these criteria, but a population group within the area has access barriers, a population group designation may be appropriate. In some cases, individual facilities may be designated as HPSAs.

## WHICH PROFESSIONALS ARE CURRENTLY ELIGIBLE FOR THE LRP?

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- Primary care physician (MD or DO)
- Dentist (DDS or DMD)
- Primary care certified nurse practitioner (NP)
- Certified nurse-midwife (CNM)
- Primary care physician assistant (PA)
- Registered dental hygienist (RDH)
- Health service psychologist (HSP)
- Licensed clinical social worker (LCSW)
- Psychiatric nurse specialist (PNS)
- Marriage and family therapist (MFT)
- Licensed professional counselor (LPC)

## WHAT TYPES OF FACILITIES QUALIFY AS NHSC-APPROVED SITES?

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- Federally qualified health centers (FQHC)
- FQHC look-alikes
- Rural health clinics
- Hospital-affiliated primary care outPatient clinics
- Indian Health Service, tribal clinic, and urban indian health clinic (ITU)
- State or federal correctional facility
- Private practice (solo/group)
- Other Health Facilities:
  - Community mental health facility
  - Community outpatient facility
  - Critical access hospitals
  - Free clinic
  - Immigration and Customs Enforcement (ICE) Health Service Corps
  - Mobile unit
  - School-based health program
  - State and county department of health clinics

## WHAT IS THE DURATION OF THE NHSC LRP CONTRACT?

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Every NHSC LRP participant must sign a contract agreeing to provide at least 2 years of full-time clinical service, or 4 years of half-time clinical service in a community site/vacancy on the NHSC Opportunities List. Should participants continue to have unpaid qualifying educational loans, a request can be made to extend the service past the 2 years.

## **WHAT IS THE MAXIMUM LOAN REPAYMENT AMOUNT?**

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NHSC LRP will pay up to \$50,000 for 2 years of service, regardless of when a clinician has graduated or the amount remaining on his or her loan.

## **CAN I RECEIVE ADDITIONAL LOAN REPAYMENT AWARDS FOR ADDITIONAL YEARS OF SERVICE?**

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There is no guarantee of additional loan repayment awards after the 2-year contract, but it is possible. Those in the program must apply to amend their contracts and can receive up to \$100,000 for 5 years of service.

## **WHAT TYPES OF LOANS ARE ELIGIBLE FOR REPAYMENT?**

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Loans from all levels of government (federal, state, and local) and commercial loans that were used to pay tuition, fees, and reasonable education and living expenses related to completing undergraduate or graduate programs leading to a health professions degree.

## **HOW DO I FIND JOB OPPORTUNITIES AVAILABLE IN HPSAS?**

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You can go to the NHSC Jobs Center at <http://nhscjobs.hrsa.gov/external/search/index.seam>.

## **WHAT IS THE APPLICATION PROCESS TO BE ELIGIBLE FOR THE NHSC LRP?**

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A completed application postmarked by the due date is required from a clinician who meets all eligibility criteria outlined in the 2015 Applicant and Program Guidance. An applicant must have accepted employment, or be in the final stages of negotiating an employment contract with an eligible NHSC LRP community site to be eligible for consideration for funding. More information can be found at <http://nhsc.hrsa.gov/loanrepayment/apply.htm>.

## **ARE CLINICIANS PAID A NORMAL SALARY ON TOP OF THIS LOAN REPAYMENT PROGRAM?**

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This will vary with each clinical site. Most often these clinical settings are in rural settings or lower socio-economic areas, thus income is typically lower. This program does not define or involve itself with salary negotiations. This will be the responsibility of the individual and the clinical setting to determine.

## **WOULD PTAs BE ELIGIBLE FOR THIS PROGRAM?**

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No, not at this time.

For all other questions or inquiries, please visit <http://nhsc.hrsa.gov/>