

# National Health Service Corps Loan Repayment Program



Program Description	The National Health Service Corps (NHSC) Loan Repayment Program (LRP) offers primary medical, dental, and mental and behavioral health care clinicians the opportunity to have their student loans repaid, while earning a competitive salary, in exchange for providing health care in urban, rural, or tribal communities with limited access to care.
Award Amounts	Two Years Full-Time Two Years Half-Time
	Up to \$50,000
	With continued service, NHSC clinicians may be able to pay off all of their student loans.
Tax Liability	Not taxable
Service Commitments	<ul> <li>Full-Time Option: Two years of full-time service (minimum 40 hours/week, 45 weeks/year) at an NHSC-approved site.</li> <li>For all health professionals, except as noted below: 32 hours/week providing patient care at an NHSC-approved site.</li> <li>For OB/GYNs, Certified Nurse Midwives, Pediatric Dentists, and Geriatric Service clinicians: 21 hours/week providing care at an NHSC-approved site; 19 hours/week providing patient care at an alternate site.</li> <li>No more than 8 hours/week may be spent on practice-related duties or teaching.</li> <li>Half-Time Option: Two years of half-time service (minimum 20 hours/week, 45 weeks/year)* at an NHSC-approved site.</li> <li>For all health professionals, except as noted below: 16 hours/week providing patient care at an NHSC-approved site.</li> <li>For OB/GYNs, Certified Nurse Midwives, Pediatric Dentists, and Geriatric Service clinicians: 11 hours/week providing patient care at an NHSC-approved site; 9 hours providing patient care at an alternate site.</li> </ul>

\*Half-time practice is not available to those serving under the Private Practice Option (PPO). Learn more in the NHSC LRP Application Program and Guidance on the <a href="NHSC LRP web page">NHSC LRP web page</a>.

• No more than 4 hours/week may be spent on practice-related duties or teaching.

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# **Eligible Disciplines Application Funding Priorities**

#### Physician (MD/DO)

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

#### Physician Assistant (PA)

- Adult
- Family
- Pediatric
- Women's Health
- Geriatrics

#### **Nurse Practitioner (NP)**

- Adult
- Family
- Pediatric
- Geriatrics
- Women's Health

### **Certified Nurse Midwife**

#### Dentistry (DDS/DMD)

- **General Dentistry**
- Pediatric Dentistry

## **Registered Dental Hygienist**

#### **Mental and Behavioral Health**

- Health Service **Psychologist**
- Licensed Clinical Social Worker
- Licensed Professional Counselor
- Marriage and Family Therapist
- Nurse Practitioner Mental Health and Psychiatry
- Physician Assistant Mental Health and Psychiatry

# Requirements

Applicants must be a U.S. citizen (U.S. born or naturalized) or a U.S. national.

### The NHSC gives first priority funding to:

- Current or former NHSC scholars who have completed their service obligation and have eligible student loans.
- Applicants in each Health Professional Shortage Area (HPSA) score, ranked by a disadvantaged background, then by characteristics that show that they'll likely remain in a HPSA - such as completing a Primary Care Training and Enhancement (PCTE) Fellowship.

## Where **Members** Serve

- Clinicians must work at an NHSC-approved site in a HPSA.
- HPSAs are located around the country in rural, urban, and tribal areas.
- NHSC-approved sites are generally outpatient facilities providing primary medical, dental, and/or mental and behavioral health services. These facilities may be:
  - Federally Qualified Health Centers (FQHCs)
  - FQHC Look-Alikes
  - Rural Health Clinics (RHCs)
  - Indian Health Service, Tribal, and Urban Indian Health Clinics (ITUs); and some Indian Health Services (IHS) Hospitals
  - Hospital-affiliated primary care outpatient clinics
  - Private practices (Solo/Group)
  - State or federal correctional facilities
  - Other health facilities:
    - Community mental health facilities (CMHCs)
    - Community outpatient facilities
    - Critical Access Hospitals (CAHs)
    - Community Health Centers (CHCs)
    - Immigration and Customs Enforcement (ICE) Health Service Corps
    - Mobile units or free clinics
    - School-based clinics
    - State and county health departments and health clinics

#### **Web Site**

NHSC LRP

NHSC's mission is to build healthy communities by supporting qualified medical, dental, mental and behavioral health care clinicians working in areas of the United States with limited access to care.

