

National Health Service Corps Loan Repayment Program



Program Description	Primary care clinicians are eligible for loan repayment assistance in exchange for working (and may receive partial credit for teaching) in underserved rural and urban communities throughout the United States known as Health Professional Shortage Areas (HPSAs).		
Financial Benefits	<ul style="list-style-type: none"> ▪ Tax-free loan repayment assistance: <ul style="list-style-type: none"> ✓ Up to \$170,000 for 5 years of full-time service (with an initial award of \$60,000 for 2 years of full time service) ✓ Up to \$80,000 for 5 years of "2 year" part-time service (with an initial award of \$30,000 for 2 years of part-time service) ✓ Up to \$80,000 for 5 years of "4 year" part-time service (with an initial award of \$60,000 for 4 years of part-time service) ✓ With continued service beyond 5 years, eligible clinicians may be able to pay off all their health professional student loans. 		
Service Commitment	<ul style="list-style-type: none"> ▪ 2 years of full-time service for up to \$60,000 (minimum 40 hours/week, 45 weeks/year); <ul style="list-style-type: none"> ✓ For all health professionals, except as noted below: 32 hours/week providing patient care in an outpatient setting ✓ For OB/GYNs, Certified Nurse Midwives, Psychiatrists, Pediatric Dentists and Geriatric Service Providers: 21 hours/week providing care in an outpatient setting; 19 hours/week providing patient care at an approved site ✓ No more than 8 hours/week can be spent in practice-related duties ✓ Up to 8 hours/week can be spent teaching in a clinical setting ▪ 4 years of part-time service for up to \$60,000 or optional 2 years part-time service for up to \$30,000 (minimum 20 hours/week, 45 weeks/year) <ul style="list-style-type: none"> ✓ For all health professionals, except as noted below: 16 hours/week providing patient care in an outpatient setting ✓ For OB/GYNs, Certified Nurse Midwives, Psychiatrists, Pediatric Dentists and Geriatric Service Providers: 11 hours/week providing patient care in an outpatient setting; 9 hours providing patient care at an approved site ✓ No more than 4 hours must be approved patient care or practice-related duties, including teaching 		
Eligible Disciplines	<ul style="list-style-type: none"> ▪ Dentistry (DDS, DMD) ▪ Dental Hygienist ▪ Medicine (MD/DO) <ul style="list-style-type: none"> ▪ Family Medicine ▪ Obstetrics/Gynecology ▪ General Internal Medicine ▪ Geriatrics ▪ General Pediatrics ▪ General Psychiatry 	<ul style="list-style-type: none"> ▪ Mental and Behavioral Health <ul style="list-style-type: none"> ▪ Psychologist (health service) ▪ Licensed Clinical Social Worker ▪ Licensed Professional Counselor ▪ Marriage and Family Therapist ▪ Nursing <ul style="list-style-type: none"> ▪ Primary Care Nurse Practitioner (adult, family, pediatric, psychiatric/mental health, geriatrics and women's health) 	<ul style="list-style-type: none"> ▪ Certified Nurse-Midwife ▪ Psychiatric Nurse Specialist ▪ Physician Assistant (primary care)
Where Members Serve	<ul style="list-style-type: none"> ▪ NHSC clinicians must work at a NHSC-approved site considered Health Professional Shortage Areas (HPSA) ▪ HPSAs are located around the country in rural and urban communities 	<ul style="list-style-type: none"> ▪ Sites may be: <ul style="list-style-type: none"> ▪ FQHCs and FQHC Look-Alikes ▪ Community Health Centers ▪ Certified Rural Health Centers ▪ Indian Tribal Health Centers ▪ Solo or group private practices 	<ul style="list-style-type: none"> ▪ Hospital-affiliated primary care practices ▪ Managed care networks ▪ State or Federal corrections facilities ▪ Departments of Health ▪ ICE enforcement sites
Application Requirements	U.S. citizen (U.S. born or naturalized) or U.S. national		
Tax Liability	Not taxable		
Web Site	NHSC.hrsa.gov		

