# National Health Service Corps Loan Repayment Program

## Program Description
The National Health Service Corps (NHSC) Loan Repayment Program (LRP) offers primary care medical, dental, and mental and behavioral health care providers the opportunity to have their student loans repaid, while earning a competitive salary, in exchange for providing health care in urban, rural, or frontier communities with limited access to care.

## Financial Benefits
The NHSC LRP offers two levels of funding, based upon the need of the community in which a provider works, as defined by a Health Professional Shortage Area (HPSA) score.

<table>
<thead>
<tr>
<th>Initial Award Amounts</th>
<th>2 Years Full-Time</th>
<th>2 Years Half-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sites with HPSA Score of 14-26</td>
<td>Up to $50,000</td>
<td>Up to $25,000</td>
</tr>
<tr>
<td>Sites with HPSA Score of 0-13</td>
<td>Up to $30,000</td>
<td>Up to $15,000</td>
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</tbody>
</table>

With continued service, NHSC providers may be able to pay off all of their student loans.

## Service Commitments
**Full-Time Option:**
2 years of full-time service (minimum 40 hours/week, 45 weeks/year) at an NHSC-approved service site.

- For all health professionals, except as noted below: 32 hours/week providing patient care at an NHSC approved service site.
- For OB/GYNs, Certified Nurse-Midwives, Pediatric Dentists and Geriatric Service providers: 21 hours/week providing care at an NHSC-approved service site; 19 hours/week providing patient care at an alternate service site.
- No more than 8 hours/week may be spent on practice-related duties.
- Up to 8 hours/week may be spent teaching in a clinical setting.

**Half-Time Options:**
2 years of half-time service (minimum 20 hours/week, 45 weeks/year) at an NHSC-approved service site.

- For all health professionals, except as noted below: 16 hours/week providing patient care at an NHSC-approved service site.
- For OB/GYNs, Certified Nurse-Midwives, Pediatric Dentists and Geriatric Service providers: 11 hours/week providing patient care at an NHSC-approved site; 9 hours providing patient care at an alternate site.
- No more than 4 hours/week may be spent on practice-related duties or teaching.

Continued
### Eligible Disciplines

- **Physician (MD/DO)**
  - Family Medicine
  - Obstetrics/Gynecology
  - General Internal Medicine
  - Geriatrics
  - General Pediatrics
  - General Psychiatry
- **Physician Assistant** (primary care)
- **Nurse Practitioner (NP)**
  - Nurse Practitioner (adult, family, pediatric)
  - Psychiatric/Mental Health
  - Geriatrics
  - Women’s Health
  - Certified Nurse-Midwife
  - Psychiatric Nurse Specialist
- **Dentistry (DDS, DMD)**
- **Dental Hygienist**
- **Mental and Behavioral Health**
  - Health Service Psychologist
  - Licensed Clinical Social Worker
  - Licensed Professional Counselor
  - Marriage and Family Therapist
  - Physician Assistant

### Where Members Serve

- NHSC clinicians must work at an NHSC-approved service site in a HPSA.
- HPSAs are located around the country in rural, urban and frontier communities.
- NHSC-approved sites are generally outpatient facilities providing primary medical, dental, and/or mental and behavioral health services. These facilities may be a:
  - Federally Qualified Health Center (FQHC)
  - FQHC Look-Alike
  - Rural Health Clinic
  - Indian Health Services (IHS) hospitals
  - Hospital-affiliated Primary Care Outpatient Clinic
  - Private Practice (Solo/Group)
  - State or Federal Correctional Facility
  - Other Health Facilities:
    - Community Mental Health Facility
    - Community Outpatient Facility
    - Critical Access Hospital
    - Free Clinic
    - Immigration and Customs Enforcement (ICE) Health Service Corps
    - Mobile Unit
    - School-based Health program
    - State and County Department of Health Clinic

### Application Requirement

- U.S. citizen (U.S. born or naturalized) or U.S. national

### Tax Liability

- Not taxable

### Web Site

- [https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html](https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html)

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