



National Health Service Corps (NHSC) NHSC Loan Repayment Programs Frequently Asked Questions

For comprehensive information about program eligibility requirements and the application process, visit the NHSC website at nhsc.hrsa.gov and access the Application and Program Guidance (APG) for the specific program.

Use the information in this document for program information. Click on the links to jump to each section or question.

Contents

PROGRAM INFORMATION	3
What is the NHSC LRP?.....	3
What is the NHSC Substance Use Disorder (SUD) Workforce LRP?.....	3
What is the NHSC Rural Community LRP?	4
SPANISH SPEAKING AWARD ENHANCEMENT	4
APPLICATION ELIGIBILITY	4
Who is eligible to apply to the NHSC LRP (2-year) award?.....	4
Who is eligible to apply to the NHSC SUD Workforce LRP?.....	5
Who is eligible to apply to the NHSC Rural Community LRP?.....	5
What if I need to find employment at an eligible NHSC site?.....	5
What are the major differences between the NHSC loan repayment programs?.....	5
SERVICE QUESTIONS	7
Can I apply to one of the NHSC LRPsi if I have an existing service obligation?.....	7
Can I apply for the NHSC SUD Workforce LRP or NHSC Rural Community LRP if I am a current NHSC LRP participant?	8
Can I change sites if needed?	8
Can I transfer my NHSC SUD Workforce LRP service contract to a non-SUD treatment facility?.....	8
Can I transfer my NHSC Rural Community LRP service contract to a non-rural SUD treatment facility?.....	8
Can I transfer my NHSC SUD Workforce LRP or NHSC Rural Community LRP service contract to another NHSC-approved SUD treatment facility, if needed?.....	8

	2
Can I convert my service contract from full-time to half-time?.....	8
Can I provide telehealth SUD treatment?	8
APPLICATION SUBMISSION AND DEADLINE	8
When is the application due?	8
When applying for a new award, can I change my application to one of the other loan repayment programs?.....	9
NHSC SUD WORKFORCE LRP AND NHSC RURAL COMMUNITY LRP SITE ELIGIBILITY.....	10
What if I can't find my site?.....	10
How do I know if my site is eligible?.....	10
What is an NHSC-approved site?.....	10
What is an NHSC-approved SUD treatment facility?.....	10
What sites are ineligible?	10
I am at an NHSC-approved site and provide SUD services, but my site hasn't opted in. Should I still apply?	11
HEALTH PROFESSIONAL SHORTAGE AREA (HPSA)	11
What if my site's HPSA score changes after I submit my application?	11
How is my site's HPSA score weighted in the NHSC SUD Workforce LRP or NHSC Rural Community LRP application?.....	11
What if I serve at sites with different HPSA scores?.....	11
MATERNITY CARE TARGET AREAS (MCTAS)	11
What is a MCTA?	11
How will the NHSC Determine MCTA Awards?	12
Who are MCTA Professionals?	12
AWARD PROCESS	12
What are the award selection factors for all NHSC programs?.....	12
What is the funding priority for all loan repayment programs?	12
Priority Funding for NHSC SUD Workforce LRP Awards	13
Priority Funding for NHSC Rural Community LRP Awards	14
When will I be notified about the award?	14
APPLYING, SWITCHING PROGRAMS, BREACHING AND TELEHEALTH.....	15

	3
Can I apply to all three loan repayment programs?	15
Can I switch from NHSC LRP to NHSC SUD Workforce LRP or NHSC RC LRP if I qualify and have completed my initial NHSC LRP service commitment?.....	15
What are the consequences of breaching an NHSC contract?	15
Can my NHSC contract be terminated?.....	15
Can I apply for a continuation contract after my initial NHSC SUD Workforce LRP or NHSC Rural Community LRP service commitment is complete?	15
PROGRAM ASSISTANCE.....	15
Who can I contact with questions about my application?.....	15
Who can I contact with questions about my site?.....	16
APPENDIX A COMPARISON CHART	17

PROGRAM INFORMATION

Continued in 2026

- **For the 2-year NHSC Loan Repayment Program, primary care providers (physicians, nurse practitioners, certified nurse midwives and physician assistants) will be offered up to \$75,000** in student loan repayment of their qualifying loans in exchange for a 2-year service commitment at an NHSC-approved site in a primary care Health Professional Shortage Area (HPSA).
- For all loan repayment programs, a Spanish-language proficiency enhancement provides a supplemental award of up to \$5,000 to those who demonstrate Spanish-language proficiency through an assessment administered by a General Services Administration-approved vendor to qualify for the award enhancement.

What is the NHSC LRP?

- The **NHSC LRP** provides financial support to primary medical, dental, and behavioral health providers in exchange for their service in high-need areas.
- The program supports the recruitment and retention of health professionals to urban, rural, and tribal communities throughout the nation.
- **Primary care providers (physicians, nurse practitioners, certified nurse midwives and physician assistants) will be offered up to \$75,000** in student loan repayment of their qualifying loans in exchange for a 2-year service commitment at an NHSC-approved site in a primary care Health Professional Shortage Area (HPSA).
- Dental and behavioral health providers will be offered up to \$50,000 in student loan repayment of their qualifying loans in exchange for a 2-year service commitment at an NHSC-approved site.
- NHSC LRP awardees are eligible for [Continuation Contracts](#), which are awarded in one-year increments where participants may receive up to \$20,000 for full-time employment and up to \$10,000 for half-time employment.

What is the NHSC Substance Use Disorder (SUD) Workforce LRP?

- The **NHSC SUD Workforce LRP** provides dedicated funding to expand the availability of evidence-based SUD treatment in underserved areas.

- The program supports the recruitment and retention of health professionals needed in underserved areas to provide SUD treatment and prevent overdose deaths.
- Providers will be offered up to \$75,000 in student loan repayment of their qualifying loans in exchange for a 3-year service commitment at an NHSC-approved SUD treatment facility.
- Award preference is available to clinicians who possess specialized training to deliver substance use disorder treatment services.
- *NHSC SUD Workforce LRP awardees are not eligible for Continuation Contracts.*

What is the NHSC Rural Community LRP?

- The **NHSC Rural Community LRP** provides dedicated funding to expand the availability of SUD treatment in rural underserved areas especially at NHSC-approved SUD treatment facilities receiving [Rural Communities Opioid Response Program \(RCORP\)](#) funding.
- The program supports the recruitment and retention of health professionals needed in rural underserved areas to provide SUD treatment and prevent overdose deaths.
- Providers will be offered up to \$100,000 in student loan repayment in exchange for a 3-year service commitment at an NHSC-approved **rural** SUD treatment facility.
- Award preference is available to applicants who provide evidence-based, Medications for Opioid Use Disorder (MOUD) treatment at NHSC-approved SUD facilities receiving [Rural Communities Opioid Response Program \(RCORP\)](#) funds or those who possess specialized training to deliver substance use disorder treatment services.
- *NHSC Rural Community LRP awardees are not eligible for Continuation Contracts.*

SPANISH SPEAKING AWARD ENHANCEMENT

For FY 2026, a Spanish-language proficiency enhancement provides a supplemental award of up to \$5,000 to those who demonstrate Spanish-language proficiency through an assessment administered by a General Services Administration-approved vendor to qualify for the award enhancement. To be eligible for the award enhancement, the provider's score on the assessment must be three (3) or higher.

- Providers must indicate that they have this proficiency on their application and their site POC must confirm on their Employment Verification Form that they provide Spanish-language services in direct care to patients with limited English proficiency.
- Please note, if your loans are less than the maximum award amounts, you will not receive the award enhancement even if you are eligible under the other criteria. We do not award above the total balance of your educational awards when the payoff is less than the maximum award amount.

APPLICATION ELIGIBILITY

Who is eligible to apply to the NHSC LRP (2-year) award?

- To be eligible for the NHSC LRP (2-year) award, you must:
 1. Be a U.S. citizen or U.S. National.
 2. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration in the discipline in which you are applying to serve **by June 30, 2026.**

3. Be working at an NHSC-approved site **or**
4. Have accepted an employment offer at an NHSC-approved site before application submission and
5. Begin meeting the NHSC clinical practice requirements at the NHSC-approved site by **July 18, 2026.**

Who is eligible to apply to the NHSC SUD Workforce LRP?

- To be eligible for the NHSC SUD Workforce LRP award, you must:
 1. Be a U.S. citizen or U.S. National.
 2. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration in the discipline in which you are applying to serve **by June 30, 2026.**
 3. Be working at an NHSC-approved treatment facility providing SUD services **or**
 4. Have accepted an employment offer at an NHSC-approved SUD treatment facility before application submission and
 5. Begin meeting the NHSC clinical practice requirements at the NHSC-approved SUD treatment facility **by July 18, 2026.**

Who is eligible to apply to the NHSC Rural Community LRP?

- To be eligible for the NHSC Rural Community LRP award, you must:
 1. Be a U.S. citizen or U.S. National.
 2. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration in the discipline in which you are applying to serve **by June 30, 2026.**
 3. Be working at a rural NHSC-approved treatment facility providing SUD services **or**
 4. Have accepted an offer of employment at a rural NHSC-approved SUD treatment facility before application submission and
 5. Begin meeting the NHSC clinical practice requirements at the rural NHSC-approved SUD treatment facility **by July 18, 2026.**

What if I need to find employment at an eligible NHSC site?

- First, you will not be able to submit an application for one of the NHSC LRP, if you are not currently working at or have accepted an employment offer at an eligible NHSC-approved site to begin working by **July 18, 2026.**
- You may find employment opportunities with NHSC-approved sites on the [Health Workforce Connector](#). Please note that not all openings are listed there, so we encourage you to visit the agency's website or contact them directly for job opportunities.

What are the major differences between the NHSC loan repayment programs?

	NHSC LRP	NHSC SUD Workforce LRP	NHSC Rural Community LRP	NHSC LRP Continuation Contract
Service Commitment	2 Years	3 Years	3 Years	1 Year
Award Amount	Up to \$75,000 for primary care providers (full-time) Up to 37,500 for primary care providers (half-time) Up to \$50,000 (full-time) Up to \$25,000 (half-time) *Supplemental Spanish Speaking Award Enhancement up to \$5,000	Up to \$75,000 (full-time) Up to \$37,500 (half-time)	Up to \$100,000 (full-time) Up to \$50,000 (half-time)	Up to \$20,000 (full-time) Up to \$10,000 (half-time)
Eligible Disciplines (Please refer to the Application & Program Guidance for each specific program)	Providers offering primary care services, including: <ul style="list-style-type: none"> • Physicians • Nurse practitioners • Physician assistants • Certified Nurse Midwives • Dentists • Dental hygienists • *Behavioral Health Professionals: • Health Service Psychologists (HSP) • Licensed Clinical Social Workers (LCSW) • Psychiatric Nurse Specialists (PNS) • Marriage and Family Therapists (MFT) • Licensed Professional Counselors (LPC) 	Providers working at SUD treatment facilities: <ul style="list-style-type: none"> • Physicians • Physician assistants • Psychiatrists • Nurse practitioners • Certified Nurse Midwives • Registered Nurses • Pharmacists • Substance use disorder counselors • *Behavioral health professionals 	Providers working at SUD treatment facilities in rural communities: <ul style="list-style-type: none"> • Physicians • Physician assistants • Psychiatrists • Nurse practitioners • Substance use disorder counselors • Registered nurses • Pharmacists • Certified Registered Nurse Anesthetists • *Behavioral health professionals 	Current NHSC LRP participants eligible for continuation awards: <ul style="list-style-type: none"> • Physicians • Nurse practitioners • Physician assistants • Certified Nurse Midwives • Dentists • Dental Hygienists *Behavioral health professionals

Service Commitment	NHSC LRP	NHSC SUD Workforce LRP	NHSC Rural Community LRP	NHSC LRP Continuation Contract
	2 Years	3 Years	3 Years	1 Year
Eligible Sites and Treatment Facilities	<ul style="list-style-type: none"> • State Correctional Facilities • Centers for Medicare & Medicaid Services Certified Rural Health Clinics (RHCs) • Federally Qualified Health Centers (FQHCs) • American Indian Health Facilities • FQHC Look-Alikes • Provider-Based • Independent • Critical Assess Hospitals (CAH) • State or Local Health • Departments • Community Outpatient Facilities • Hospital-affiliated • Non-hospital-affiliated • Private Practices (Solo or Group) • School-Based Clinics • Mobile Units • Free Clinics 	<ul style="list-style-type: none"> • SAMHSA-certified Outpatient Treatment Programs (OTP's) • Office-based Opioid Treatment facilities (OBOT's) • State or Federal Correctional Facilities • Centers for Medicare & Medicaid Services Certified Rural Health Clinics (RHC's) • Federally Qualified • Health Care Centers (FQHCs) • American Indian Health Facilities • FQHC Look-Alikes • Critical Access Hospitals • Community Health Centers • State or local Health Departments • Community Outpatient Facilities • Private Practices • School-based clinics • Mobile Units • Free Clinics 	<ul style="list-style-type: none"> • SAMHSA-certified Outpatient Treatment Programs (OTP's) • Office-based Opioid Treatment facilities (OBOT's) • State or Federal Correctional Facilities • Centers for Medicare & Medicaid Services Certified Rural Health Clinics (RHC's) • Federally Qualified • Health Care Centers (FQHCs) • American Indian Health Facilities • FQHC Look-Alikes • Critical Access Hospitals • Community Health Centers • State or local Health Departments • Community Outpatient Facilities • Private Practices • School-based clinics • Mobile Units • Free Clinics 	<ul style="list-style-type: none"> • State Correctional Facilities • Centers for Medicare & Medicaid Services Certified Rural Health Clinics (RHC's) • Federally Qualified Health Centers (FQHCs) • American Indian Health Facilities • FQHC Look-Alikes • Provider-Based • Independent • Critical Assess Hospitals (CAH) • State or Local Health Departments • Community Outpatient Facilities • Hospital-affiliated • Non-hospital affiliated • Private Practices (Solo or Group) • School-Based Clinics • Mobile Units • Free Clinics

SERVICE QUESTIONS

Can I apply to one of the NHSC LRP if I have an existing service obligation?

- Applicants who are already obligated to a federal, state, or other entity for professional practice or service may be eligible for the NHSC LRP if they will completely satisfy that obligation by one of the following dates.

If your service obligation is with:	You must complete your service not later than:
NHSC Scholarship Program or Nurse Corps Scholarship Program (NC SP)	July 31, 2026
One of the NHSC LRP or Nurse Corps Loan Repayment Program (NC LRP)	July 18, 2026
All other obligations (e.g., active military duty, State Loan Repayment Program, Indian Health Service Loan Repayment Program)	July 18, 2026

Can I apply for the NHSC SUD Workforce LRP or NHSC Rural Community LRP if I am a current NHSC LRP participant?

- No, you cannot switch from NHSC LRP to a different NHSC loan repayment program mid-contract.

Can I change sites if needed?

- Yes. The NHSC recognizes that circumstances may arise whereby a participant can no longer continue serving at their current service site. A participant must transfer to another NHSC-approved to successfully complete their contract.
- You must receive prior NHSC-approval to do so – please contact an NHSC analyst via your [My BHW Account](#) before making any decisions.*

Can I transfer my NHSC SUD Workforce LRP service contract to a non-SUD treatment facility?

- No, you are required to complete your NHSC service obligation in an NHSC-approved SUD treatment facility.

Can I transfer my NHSC Rural Community LRP service contract to a non-rural SUD treatment facility?

- No, you are required to complete your NHSC service obligation at a rural NHSC-approved SUD treatment facility.

Can I transfer my NHSC SUD Workforce LRP or NHSC Rural Community LRP service contract to another NHSC-approved SUD treatment facility, if needed?

- If you can no longer continue serving at your assigned service site, you may be eligible to transfer to another NHSC-approved SUD treatment facility.
- You must receive prior NHSC-approval to do so – please contact a NHSC analyst via your [My BHW Account](#) before making any decisions.*

Can I convert my service contract from full-time to half-time?

- Under certain circumstances, yes. Please contact an NHSC analyst via [My BHW Account](#) for more information before making any decisions.
- Participants who receive approval to serve half-time must fulfill the rest of their service commitment serving half-time. Converting from full-time to half-time will extend the contract's end date. Participants cannot convert half-time contracts to full-time contracts, even after the change to the original contract.

Can I provide telehealth SUD treatment?

- The NHSC will consider telehealth as patient care when both the **originating site** (location of the patient) and the **distant site** (location of the NHSC clinician) are located in a HPSA and are NHSC-approved SUD treatment facilities.
- participants must comply with all applicable telemedicine policies of their site, as well as all-applicable federal and state rules and policies regarding telemedicine services, under the NHSC service contract.** Note: Private Practice Option providers are not eligible to receive service credit for **Telehealth services.**
- Read the Application and Program Guidance for additional telehealth details

APPLICATION SUBMISSION AND DEADLINE

When is the application due?

- Submit a complete application to the program by **March 26, 2026, 7:30 p.m. ET.**

When applying for a new award, can I change my application to one of the other loan repayment programs?

- Yes, you can change your application before the application submission deadline by logging into your [My BHW](#) account and filling in the required sections for the program that you want to apply.

Option 1: Edit your Application to Choose a Different NHSC LRP Program Post Application Submission

To change your NHSC LRP application type designation post application submission, follow these steps:

1. Click the EDIT YOUR APPLICATION button located above to reopen your application.
2. Next, navigate to the *Employment Verification* screen to cancel all completed or initiated employment verification(s).
3. After canceling your pending or completed employment verification(s), navigate to the *Employment Screen* to remove any of the site(s) you previously selected.
4. Once you have completed steps 1-3, the application will allow you to make changes to your Eligible Application Type selection on the *Application Information* screen.
 - **IMPORTANT NOTE:** The responses you provide on the “Program Eligibility” screen will determine your eligibility for National Health Service Corps (NHSC) loan repayment programs. Only programs that you are found eligible for will display on the *Application Information* screen. If you feel your results are inaccurate, you can edit your responses on the Program Eligibility screen.
 - If you do not have additional Eligible Application Type selection options on the *Application Information* screen, this means you are not eligible to apply to any additional NHSC LRP programs at this time. Please review eligibility criteria via the following Application Program and Guidance links for the [NHSC Loan Repayment Program \(LRP\)](#), the [NHSC Substance Use Disorder \(SUD\) Workforce LRP](#), or the [NHSC Rural Community \(RC\) LRP](#).
5. Once you have successfully changed your designated Eligible Application Type, many of your previous application responses will be reset. You will be required to re-proceed through the application process prior to resubmitting under a new NHSC program option.
6. Be sure to click “SUBMIT” again to save your changes and be sure you have applied.
 - **IMPORTANT NOTE:** Once the NHSC LRP application deadline passes, you will not be able to edit your application any further. All application edits and re-submissions must be completed by the following deadline: **March 26, 2026.**

Option 2: Edit your Application to Choose a Different NHSC LRP Program During the Application Process

To change your designated NHSC LRP application type while in the midst of completing your application submission, follow these steps:

1. If applicable, navigate to the *Employment Verification* screen to cancel all completed or initiated employment verification(s).
 - After canceling your pending or completed employment verification(s), navigate to the *Employment* screen to remove any of the site(s) you previously selected.
2. Once you have completed step 1, if applicable, the application will allow you to make changes to your Eligible Application Type selection on the *Application Information* screen.
 - **IMPORTANT NOTE:** The responses you provide on the “Program Eligibility” screen will determine your eligibility for National Health Service Corps (NHSC) Loan Repayment Programs. Only programs that you are found eligible for will display on the *Application Information* screen. If you feel your results are inaccurate, you can edit your responses on the Program Eligibility screen.

- If you do not have additional Eligible Application Type selection options on the *Application Information* screen, this means you are not eligible to apply to any additional NHSC LRP programs at this time. Please review eligibility criteria via the following Application Program and Guidance links for the [NHSC Loan Repayment Program \(LRP\)](#), the [NHSC Substance Use Disorder \(SUD\) Workforce LRP](#), or the [NHSC Rural Community \(RC\) LRP](#).

3. Once you have successfully changed your designated Eligible Application Type on the *Application Information* screen, many of your previous application responses will be reset. You will be required to re-proceed through the application process prior to resubmitting under a new NHSC program option.
4. Be sure to click “SUBMIT” again to save your changes and be sure you have applied.
 - **IMPORTANT NOTE:** Once the NHSC LRP application deadline passes, you will not be able to edit your application any further. All application edits and re-submissions must be completed by the following deadline: **March 26, 2026**.

NHSC SUD WORKFORCE LRP AND NHSC RURAL COMMUNITY LRP SITE ELIGIBILITY

What if I can't find my site?

A clinician at an NHSC-approved site interested in applying for the NHSC SUD Workforce LRP or the NHSC Rural Community LRP who does not see their site in the application process should click on the “Site not found” button in the application and follow the instructions.

How do I know if my site is eligible?

You must be working or have accepted a position at an NHSC-approved facility that provides any of the following SUD services:

- Opioid Treatment Program;
- Medication for Opioid Use Disorder; and
- General SUD treatment services.

*Use the [Rural Health Grants Eligibility Analyzer](#) to find out what NHSC-approved SUD treatment facilities we consider rural.

What is an NHSC-approved site?

- An NHSC-approved site is a health care facility providing comprehensive outpatient services to populations residing in HPSAs and determined by HRSA to meet the NHSC site eligibility requirements and qualifications.

What is an NHSC-approved SUD treatment facility?

- To be an NHSC-approved SUD treatment facility, facilities must have demonstrated that they meet the requirements set forth in the [NHSC Site Agreement](#) and [NHSC Site Reference Guide](#). BHW’s Division of Regional Operations notifies official NHSC site points of contact when their sites are approved for the NHSC SUD Workforce LRP or NHSC Rural Community LRP.

What sites are ineligible?

- The following are not eligible NHSC service sites, even if they are located in a HPSA:
 - County/local prisons
 - Inpatient hospitals (except for CAHs or IHS Hospitals)
 - Other inpatient facilities

- Clinics that limit care to veterans and active-duty military personnel (e.g., VA Medical Centers and clinics, military bases, and civilian health care providers in the Tricare network) are not eligible.
- Residential treatment facilities

I am at an NHSC-approved site and provide SUD services, but my site hasn't opted in. Should I still apply?

- All eligible clinicians providing SUD services at an NHSC-approved site may apply for the NHSC SUD Workforce LRP, while eligibility for NHSC Rural Community LRP - provided their site is also rural.
- During the application process, if the clinician's employer isn't listed in the dropdown option, they should use the "Site Not Found" prompt in the application.
- This will flag BHW's Division of Regional Operations to contact the employer and clinician to determine eligibility of that employer.
- Clinicians are encouraged to apply early in the application cycle to allow enough time for site eligibility review.

HEALTH PROFESSIONAL SHORTAGE AREA (HPSA)

What if my site's HPSA score changes after I submit my application?

- The NHSC will use the HPSA data in effect of the application submission deadline, and this score will remain in use throughout the FY 2026 application and award cycle.
- Applications submitted prior to the application deadline; will be reconciled to reflect accurate [HPSA data](#) at the close of the application cycle.

How is my site's HPSA score weighted in the NHSC SUD Workforce LRP or NHSC Rural Community LRP application?

- To apply for this program, you must be working or have accepted an employment offer at a service site with either a Mental Health or Primary Care HPSA score that has been approved for the NHSC SUD Workforce LRP.

What if I serve at sites with different HPSA scores?

- If an applicant is serving or will serve at multiple NHSC-approved service sites, with differing HPSA scores, the lowest score will be used to determine the order in which the application will be reviewed.
 - Additionally, the NHSC will use [HPSA data](#) as of the application submission deadline.
 - However, the NHSC will remove an applicant from consideration if upon review of their application, their site(s) is determined to be inactive, or has a HPSA withdrawn.
 - The NHSC will apply this policy throughout the FY 2026 application and award cycle to determine the priority for selection.
 - Some providers may be required to practice in specific types of HPSAs, e.g., primary care, mental health, or dental HPSAs.

MATERNITY CARE TARGET AREAS (MCTAS)

What is a MCTA?

- A Maternity Care Target Area is a geographic area within a primary care HPSA that has a shortage of maternity care health professionals. The higher the MCTA score, the greater the need for maternity care health professionals.

How will the NHSC Determine MCTA Awards?

- The NHSC LRP will review and approve applications from maternity care health professionals by descending HPSA or MCTA score, whichever is higher, and based on the funding priorities.

Who are MCTA Professionals?

- Maternity care health professionals are obstetricians/gynecologists, family medicine physicians who practice obstetrics, and certified nurse midwives.

Note: Maternity care health professionals serving under the NHSC Rural Community LRP or the NHSC SUD Workforce LRP cannot serve exclusively in a mental health HPSA.

AWARD PROCESS

What are the award selection factors for all NHSC programs?

- You must demonstrate that you:
 - Have a history of honoring prior legal obligations.
 - Are not in breach of any service obligation.
 - Do not have an existing service obligation and will not incur one that would be performed concurrently or overlap with your NHSC service obligation.
 - Are not currently excluded, debarred, suspended, or disqualified by a federal agency.

Exception: Individuals in a Reserve component of the Armed Forces, including the National Guard, are eligible to participate in the NHSC SUD and RC LRP (Refer to APG for guidance).

What is the funding priority for all loan repayment programs?

- In FY 2026, the NHSC will provide a [funding priority](#) to applicants as follows:
 - **Current (or former) NHSC Participants with Remaining Eligible Loans Who are Seeking to Extend their Service Obligation.** First, previous NHSC members include scholarship recipients and former participants of the various NHSC LRPs who have completed their service obligation and continue to have qualifying student loans.
 - **Likely to Remain Practicing in a Health Professional Shortage Area.**
 - **Applicants who have completed the following training:**
 - Primary Care Training and Enhancement: Training Primary Care Champions Program
 - A postgraduate medical or dental training program funded by Health Resources and Services Administration (HRSA) through the Teaching Health Center Graduate Medical Education Payment Program (THCGME)
 - A HRSA-funded Advanced Nursing Education Nurse Practitioner Residency Program (ANE-NPR)
 - A HRSA-funded Advanced Nursing Education Nurse Practitioner Residency Fellowship Program (ANE-NPRF)
 - An Advanced Nursing Education Nurse Practitioner Residency Integration Program (ANE-NPRIP)
 - A HRSA-funded Addiction Medicine Fellowship (AMF)
 - **Disadvantaged Background.**
 - A school official may complete the [Verification of Disadvantaged Background](#) (PDF - 406 KB). Alternatively, applicants may self-attest to having a disadvantaged background by submitting both the form and uploading a document that validates they meet the criteria listed on the disadvantaged background form (for example, a federal student aid report, etc.).

Tiering for Funding Priorities for NHSC SUD Workforce LRP Awards

Clinician Type and SUD Credentials	NHSCapproved SUD Treatment Facility Requirement	HPSA/MCTA score range
Tier 1		
All SUD professionals with SUD Licensure/ SUD Certification or Specialized Training	SAMHSA-certified opioid treatment program (OTP) Office-based opioid treatment (OBOT) facility	25-0
Tier 2		
All SUD Professionals without SUD Licensure/ SUD Certification or Specialized Training	SAMHSA-certified opioid treatment program (OTP) Office-based opioid treatment (OBOT) facility	25-0

Tiering for Funding Priorities for NHSC Rural Community LRP Awards

Clinician Type	Rural National Health Service Corps-approved SUD Treatment Facility Requirement	HPSA/MCTA score range
Tier 1		
All SUD professionals with OR without SUD Licensure/Certification or Specialized Training	Rural Communities Opioid Response Program Consortium Member Site	25-0
Tier 2		
All SUD professionals with SUD Licensure/Certification or Specialized Training	SAMHSAcertified opioid treatment program Office-based opioid treatment facility	25-0
Tier 3		
All SUD Professionals without SUD Licensure/Certification or Specialized Training	SAMHSA-certified opioid treatment program Office-based opioid treatment facility	25-0

When will I be notified about the award?

All applicants will be notified by **September 30, 2026**.

When will I receive my award funds?

NHSC LRP Award disbursements are made approximately 90 days after the start date of the service obligation.

What do I do if my Bank Information changes before receiving award funds?

Update banking information via your [My BHW](#) account under the “I need to...” section.

APPLYING, SWITCHING PROGRAMS, BREACHING AND TELEHEALTH

Can I apply to all three loan repayment programs?

- No. At the time of application, you must choose to apply for **one** of the three programs: the NHSC LRP, NHSC SUD Workforce LRP, or NHSC Rural Community LRP. The award amounts, eligible disciplines and site categories are different for each program. Use our [comparison graphic](#) to help you select the program that fits your career goals.

Can I switch from NHSC LRP to NHSC SUD Workforce LRP or NHSC Rural Community LRP if I qualify and have completed my initial NHSC LRP service commitment?

- If you have completed the initial 2-year NHSC LRP obligation, have qualifying loans, and meet all eligible criteria, then you are able to apply to the other NHSC Loan Repayment Programs.

What are the consequences of breaching an NHSC contract?

- You should immediately contact the NHSC through the [My BHW](#) account if a situation arises that may result in your being unable to begin or complete your NHSC LRP service obligation.
- The *minimum* amount the United States is entitled to recover from a participant who breaches a commitment to serve full-time or half-time is \$31,000.
- For more information on breach of contract, refer to the [NHSC LRP Application & Program Guidance](#).

Can my NHSC contract be terminated?

- For FY 2026 NHSC LRP contracts, Congress has provided that the Secretary may terminate an NHSC LRP contract, if within sixty (60) days following the contract's execution date, the participant:
 1. Submits a written request to terminate the contract no later than sixty (60) days after the contract has been executed; **and**
 2. Repays all loan repayment funds paid to, or on behalf of, the participant under that contract.
 3. At any time if the individual who has been awarded such contract has not received funds due under the contract and submitted a written request to terminate the contract.

NOTE: For more information on Terminations refer to the Contract Termination section of the respective Application and Program Guidance.

Can I apply for a continuation contract after my initial NHSC SUD Workforce LRP or NHSC Rural Community LRP service commitment is complete?

- The NHSC SUD Workforce LRP and NHSC Rural Community LRP do not offer continuation contracts.
- However, participants in an eligible discipline who complete their NHSC SUD Workforce LRP or NHSC Rural Community LRP service obligation may be eligible to apply to the NHSC LRP as a competitive applicant.
- The NHSC LRP is the only program that provides continuation contracts beyond the initial service obligation.

PROGRAM ASSISTANCE

Who can I contact with questions about my application?

- Applicants:
 - The Customer Care Center is available Monday - Friday, 8:00 a.m. – 8:00 p.m. ET at 1-800-221-9393 (TTY: 1-877-897-9910), except federal holidays, or you can [email the NHSC](#).
 - There are several online Technical Assistance and Q&A sessions planned throughout the open application cycle. Check the [NHSC website](#) for more information on dates and times.

Who can I contact with questions about my site?

- Sites: NHSC regional staff are available to answer questions about site eligibility: Go to the [Regional Operations' State Contacts](#) website for additional information.

APPENDIX A COMPARISON CHART

WHICH ONE IS RIGHT FOR YOU?			
PROGRAM TYPE	NHSC Loan Repayment Program	NHSC SUD Workforce Loan Repayment Program	NHSC Rural Community Loan Repayment Program
DISCIPLINES ELIGIBLE FOR ALL PROGRAMS			
	Physicians (DO/MD)* • Nurse Practitioners (NP)* • Physician Assistants (PA)* • Certified Nurse Midwives (CNM)* Health Service Psychologists (HSP) • Licensed Clinical Social Workers (LCSW) • Psychiatric Nurse Specialists (PNS) Marriage and Family Therapists (MFT) • Licensed Professional Counselors (LPC)		
DISCIPLINES ELIGIBLE FOR SPECIFIC PROGRAMS	 Dentists (DDS/DMD) Dental Hygienists (RDH)	 Substance Use Disorder (SUD) Counselors Pharmacists (PHARM) Registered Nurses (RN)	 Substance Use Disorder (SUD) Counselors Pharmacists (PHARM) Registered Nurses (RN) Certified Registered Nurse Anesthetists (CRNA)
AWARD AMOUNT	UP TO \$75K full-time / UP TO \$37.5K* part-time UP TO \$50K full-time / UP TO \$25K part-time	UP TO \$75K full-time / UP TO \$37.5K part-time	UP TO \$100K full-time / UP TO \$50K part-time
SPANISH-LANGUAGE AWARD ENHANCEMENT	Up to \$5,000 for clinicians who demonstrate Spanish-language oral proficiency. This is in addition to the maximum award amounts for each program for full or half time.		
SERVICE COMMITMENT	2 YEARS	3 YEARS	
NHSC HEALTH CARE SITE	 Any NHSC-approved site	 Any NHSC-approved SUD site	 Any rural, NHSC-approved SUD site

*Primary care providers, including physicians, nurse practitioners, certified nurse midwives, and physician assistants can apply for an increased award amount. [Other eligible disciplines providing dental and behavioral health services can apply for the standard award.](#)

All programs use one application, [but you can only apply to one program.](#)