

2024 COMPARATIVE OVERVIEW

NHSC and IHS Loan Repayment Programs

	NHSC Loan Repayment Program (LRP) ¹	IHS Loan Repayment Program (LRP) ²
Program Overview	The NHSC LRP offers assistance to health care professionals to reduce their qualifying educational loan debt in exchange for service in a Health Profession Shortage Area (HPSA) of greatest need.	The IHS LRP offers health care professionals the opportunity to reduce their student loan debt through service to Indian health programs with critical staffing needs.
Application Cycle	NHSC LRP program cycle generally opens early in the calendar year.	IHS LRP cycle accepts applications from October 1 through early August each year.
Program Eligibility and Employment Requirements	<ul style="list-style-type: none"> • A U.S. citizen (either U.S. born or naturalized) or U.S. national. • Eligible to participate as a provider in the Medicare, Medicaid and the State Children’s Health Insurance Program, as appropriate. • Fully trained and licensed to practice in one of the eligible disciplines. • A health professional with qualified student loan debt for education that led to their degree. <p>Applicants must either be working at or have accepted an offer of employment at an NHSC-approved service site by the date they apply and must start working by July 18, 2024.</p>	<ul style="list-style-type: none"> • A U.S. citizen. • Males 18 years or older must be registered for Selective Service. • Have a health profession degree or are in their final year of academic/post-graduate clinical training. • Have a valid license to practice in one of the disciplines identified below. <p>LRP participation is contingent on receiving an offer as a full-time clinician at an approved Indian health facility and agreeing to begin service there before September 30 of the application year.</p>
Disciplines Eligible for Both Programs	<p>Medical Primary Care: Physicians (MD or DO), Nurse Practitioners, Certified Nurse Midwives, Physician Assistants, Doctors of Nursing Practice, and Nurse Midwives</p> <p>Dental Primary Care: Dentists</p> <p>Mental and Behavioral Health Primary Care: Health Service Psychologists, Licensed Clinical Social Workers, Licensed Professional Counselors, Marriage and Family Therapists, Psychiatric Nurse Specialists, Psychiatrists (MD or DO), Mental Health Providers (NP or PA)</p>	

¹ Authorizing Legislation: NHSC Loan Repayment Program: Section 338B of the Public Health Service Act (42 United States Code Section 2541-1), as amended; Section 331(i) of the Public Health Service Act (42 United States Code Section 254d(i)), as amended.

² IHS Loan Repayment Program: 25 U.S.C. 1616a; Indian Health Care Improvement Act (IHCIA), Section 108.

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Disciplines Eligible for One of the Programs	<p>Maternity Care Health Primary Care: Family Medicine Physicians, Obstetricians, Gynecologists</p>	<p>Medical Primary Care: Optometrists, Nurse Anesthetists, Podiatrists, Pharmacists</p> <p>Dental Primary Care: Dental Assistants, Dental Hygienists, and Licensed or Certified Dental Therapists</p> <p>Other Health Professions: Medical Lab Scientists, Diagnostic Radiology Technicians, Engineers (Civil, Environmental), Registered Dietitians and Nutritionists, Chiropractors, Acupuncturists, Respiratory Therapists, and other critical allied health professions</p>
Financial Benefits	<p>Offers up to \$75,000 full time/\$37,500 half time for an initial two-year service commitment.</p> <p>If an applicant is in an eligible discipline but provides mental or behavioral health care services, they will not be eligible for the increased award amount. Instead, all other providers eligible for an NHSC award will receive up to \$50,000 of support for a full-time, two-year service commitment.</p> <p>A \$5,000 award enhancement for clinicians who demonstrate Spanish-language proficiency.</p> <p>One-year extensions are available, making it possible to pay off more educational debt through continued service until qualifying loans are paid off.</p>	<p>Offers up to \$50,000 full time for an initial two-year service commitment.</p> <p>New LRP participants who are current Indian health system employees will receive LRP payments within 120 days from the date the U.S. Department of Health and Human Services (HHS) Secretary's delegate signs their contract.</p> <p>New LRP participants who are not current employees at an Indian health system facility will receive their payments 120 days from their first day of work at their assigned site.</p> <p>Participants can apply for a contract extension and receive one year of loan repayment for each additional year of service until the qualifying loans are paid off.</p>
Service Commitment	Minimum of two years of full-time or half-time service at an NHSC-approved site in a Health Professional Shortage Area of greatest need.	Minimum of two years of full-time clinical practice at an Indian health facility.
Site Types	<p>Must work at any NHSC-approved service site located in, designated as, or serving an HPSA.</p> <p>Site types are outpatient facilities and include Indian Health Service, Tribal, and Urban Indian Health Clinics (ITU).</p>	<p>Must work at an Indian health facility, including hospitals, clinics, and other medical facilities administered directly by IHS, a Tribal organization, or an Urban Indian program.</p> <p>The LRP uses HPSA site scores.</p>
Tax Liability	Not taxable.	The Loan Repayment Program pays 24 percent of federal tax liabilities. Applicants are responsible for any remaining federal, state, or local taxes associated with an award.
Program Website	nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program	ihs.gov/loanrepayment/

If an applicant accepts a loan repayment award, the recipient cannot receive financial support from another government-funded program requiring the fulfillment of a service commitment that would run concurrently with their contracted loan repayment commitment. This includes, but is not limited to, scholarship and loan repayment programs through the [National Health Service Corps \(NHSC\)](#) and the [Health Resources and Services Administration \(HRSA\)](#), as well as scholarship support through the IHS Scholarship Program.