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 Loan Repayment Program offers two levels of funding, based upon the need of the community in which a provider works, as defined by a 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>
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<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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With continued service, NHSC providers may be able to pay off all of their student loans.

**Service Commitment**

**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*
<table>
<thead>
<tr>
<th>Eligible Disciplines</th>
<th>Nurse Practitioner</th>
<th>Dentistry (DDS, DMD)</th>
<th>Dental Hygienist</th>
<th>Mental and Behavioral Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician (MD/DO)</td>
<td>Nurse Practitioner (adult, family, pediatric)</td>
<td>Dental Hygienist</td>
<td>Mental and Behavioral Health</td>
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<tr>
<td>Family Medicine</td>
<td>Psychiatric/ mental health</td>
<td>Mental Health Psychologist</td>
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<tr>
<td>Obstetrics/Gynecology</td>
<td>Geriatrics</td>
<td>Licensed Clinical Social Worker</td>
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<tr>
<td>General Internal Medicine</td>
<td>Women's Health</td>
<td>Licensed Professional Counselor</td>
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<tr>
<td>Geriatrics</td>
<td>Certified Nurse-Midwife</td>
<td>Marriage and Family Therapist</td>
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<td>General Pediatrics</td>
<td>Psychiatric Nurse Specialist</td>
<td>Physician Assistant</td>
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<tr>
<td>General Psychiatry</td>
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<tr>
<td>Physician Assistant</td>
<td>(primary care)</td>
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</table>

**Where Members Serve**

- NHSC clinicians must work at an NHSC-approved service site in a Health Professional Shortage Area (HPSA).
- HPSAs are located around the country in rural, urban and frontier communities.
- NHSC-approved service 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)
  - Rural Health Clinic
  - Hospital-affiliated Primary Care Outpatient Clinic
  - Indian Health Service, Tribal, and Urban Indian Health Clinic (ITU)
  - 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 Requirements**

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

**Tax Liability**

Not taxable

**Web Site**

NHSC.hrsa.gov/loanrepayment

**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.**