

Loan Repayment Programs

(State-AZ & Federal)

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Arizona State Loan Repayment Program (SLRP)

- Goals:
 - Award incentives to recruit and retain providers
 - Increase providers in rural and underserved areas
 - Increase access to primary care, dental, and mental health services
- Modeled after the Federal National Health Service Corps (NHSC) Loan Repayment program



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Provider Retention- SLRP

How many more years clinicians anticipate they will remain in...	AZ SLRP (n=110) Average [Median]
their current practice	9.8 years [7 yrs.]
their current community	14.9 years [10 yrs.]
rural practice*	14.1 years [10 yrs.]
a medically underserved area, whether urban or rural	14.2 years [10 yrs.]
their current state	21.1 years [20 yrs.]

*Excluded non-rural providers



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Eligible Disciplines

- Physicians
 - Family Medicine, OB/GYN, Pediatrics, Internal Medicine, Geriatrics, Psychiatry
- Dentists
- Pharmacists
- Advanced Care Providers
 - Physician Assistants, Nurse Practitioners, Certified Nurse Midwives
- Behavioral Health Providers
 - LCSW, LFMT, Psych D, LPC



Award Amounts*

Physicians and Dentists

Contract Year of Service	HPSA Score of 18-26	HPSA Score of 14-17	HPSA Score of 0-13
Initial Two Years	\$65,000	\$58,500	\$52,000
Third year	\$35,000	\$31,500	\$28,000
Fourth year	\$25,000	\$22,500	\$20,000
Fifth year and continuing	\$15,000	\$13,500	\$12,000

Advance Practice Providers, Behavioral Health Providers and Pharmacists

Contract Year of Service	HPSA Score of 18-26	HPSA Score of 14-17	HPSA Score of 0-13
Initial two years	\$50,000	\$45,000	\$40,000
Third year	\$25,000	\$22,500	\$20,000
Fourth year	\$20,000	\$18,000	\$16,000
Fifth year and continuing	\$10,000	\$9,000	\$8,000



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*Based on maximum, full-time commitment.

Award amounts are tax-exempt.

Applicant Health Service Priority Score

1. Geographic location (Rural vs. Urban)
2. HPSA score specific to the applicant's discipline
3. Percentage of underserved populations served by Service Site
4. Access to the next nearest Sliding Fee Scale clinic of similar type service
5. Newly employed at the service site or by the employer
6. On-site or in-person service delivery versus telemedicine
7. Arizona resident
8. Graduate of an Arizona graduate educational institution
9. Experience in serving the medically underserved
10. Service Hours (Full-time /Half-time)



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AZ SLRP Annual Cycle

- **January-March:** sites must register to be active eligible sites for SLRP for the year
- **April 1st:** Renewal Applications cycle closes for participants who will be completing their initial 2-year award/obligation
- **Mid April - June 1st:** Initial 2-year Application cycle closes for new participants
- **October:** Awards & Contracts are given to awarded applicants.



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Accomplishments

- Arizona was recognized for two items nationally:
 - **State Match Diversification:** AZ & RI have been champions of securing increased and varied sources of match funds within their respective states.
 - **Program Growth:** AZ, AR, IL and CA are states that have grown their program budgets and health workforce as a direct result of SLRP participation.



Outreach Efforts

- Presentations to medical, dental, health services schools in Arizona
- Conferences & professional organizations



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Support SLRP

- Entities can donate directly to the program.
- Private donations can be earmarked for a specific discipline and/or county.
 - For details, please contact Edith Di Santo at edith.disanto@azdhs.gov or call 602-542-1066



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For more information:

Arizona State Loan Repayment Programs

<https://www.azdhs.gov/prevention/health-systems-development/workforce-programs/loan-repayment/index.php>



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National Health Service Corps Scholarship Loan Repayment Program (NHSC LRP)



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National Health Service Corps (NHSC) Loan Repayment

- Currently has an open cycle
- ***November 8 - December 16, 2021***
- Increase funding, funding lower HPSAs than prior years





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 \$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
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

All programs use one application, **but you can only apply to one program.**

NHSC.HRSA.GOV/LOAN-REPAYMENT



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National Health Service Corps (NHSC) Loan Repayment Provider Eligibility

ELIGIBLE DISCIPLINES

Must be licensed in
one of the following:

- Physician (MD or DO)
- Nurse practitioner (primary care)
- Certified nurse-midwife
- Physician assistant
- Dentist (general or pediatric)
- Dental hygienist
- Psychiatrist
- Psychologist
- Licensed clinical social worker
- Psychiatric nurse specialist
- Marriage and family therapist
- Licensed professional counselor

Must meet the following requirements:

- US Citizen or National
- Licensed in the state where employer site is located
- Have unpaid government or commercial loans for school tuition, reasonable educational and living expenses, segregated from all other debts (that is, not consolidated with non-educational loans)
- Currently working or have accepted an employment with an NHSC-approved facility located in a Health Professional Shortage Area



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National Health Service Corps (NHSC) Loan Repayment

How do providers benefit from NHSC LRP?

Receive a lump-sum loan repayment upfront for an initial two year commitment.

Program options:

- **Full time: 40 hours per week for a minimum of 45 weeks per year**
- **Part time: 20 hours per for a minimum of 45 weeks per year**

Initial Award Amounts	2 Years Full-time	2 Years Half-time
Loan Repayment Award (HPSA 14 and above)	\$50,000	\$25,000
Loan Repayment Award (HPSA 13 and below)	\$30,000	\$15,000

Additional Loan Repayment Awards:

Continue loan repayment beyond the initial contract, one year at a time, and pay off all qualifying educational loans



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National Health Service Corps (NHSC) Loan Repayment Service Site Eligibility

Eligible Sites

- Federally Qualified Health Center or Look-Alike (FQHC or FQHC-LA)
- Certified Rural Health Clinic (RHC)
- Indian Health Service Site (Federal or Tribal)
- Solo or Group Partnership or Practice
- Hospital-Affiliated Primary Care Practice
- Critical Access Hospital
- Managed Care Network
- State or Federal Prison
- U.S. Immigration, Customs and Enforcement Site
- Public Health Department
- Other Health Clinics

Must meet the following eligibility requirements:

- Located in a designated HPSA
- Accept Medicare and Medicaid
- Use Sliding Fee Scale (*IHS sites are exempt from this requirement*)
- Non-discriminatory policy in the provision of health services
- Has capacity to maintain a competitive salary, benefits, and malpractice coverage package for clinicians
- Must receive NHSC certification.



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Learn more at

<http://www.nhsc.hrsa.gov/loanrepayment/index.html>



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Loan Repayment Program

Cycle Open ***NOW- January 13, 2022***



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Nurse Corps Loan Repayment Program

Basic Eligibility

- Be a U.S. Citizen (either U.S. born or naturalized), U.S. National, or Lawful Permanent Resident
- **Have a diploma** (associate's, bachelor's, master's, doctoral degree in nursing).
- **Have a current, full, permanent, unencumbered, unrestricted RN license** valid in the state in which they are employed
- **Have outstanding, qualified nursing education loans**
- **Be employed full time** (at least 32 hours per week) at a public or private nonprofit Critical Shortage Facility OR be employed full time at an eligible, public or private nonprofit school or nursing.



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Nurse Corps Loan Repayment Program

Types of Awards

- Initial 2-year Award: NURSE Corps participants receive a payment equal to **60% (30% each year) of their current, outstanding, qualifying educational loan balances incurred while pursuing education in nursing; in return for a 2-year service** commitment at a Critical Shortage Facility (CSF), or Nurse Faculty serving at an accredited eligible school of nursing.
- Continuation Award: After the completion of the initial 2-years of service, qualifying NURSE Corps Loan Repayment Program participants may receive an **additional 25% of their original loan balance for a third year of service**. Subject to available funds. Cannot add new loans.
- **All awards are subject to Federal Taxes**



Nurse Corps Loan Repayment Program

Critical Shortage Facility (CSF)

- A health care facility located in, designated as, or serving in a primary care or mental health, Health Professional Shortage Area (HPSA).
- All facilities must have a Primary or Mental Health HPSA designation to be considered an eligible CSF.
- A CSF must be a non-profit facility located in the 50 states or U.S. territories.



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Nurse Corps Loan Repayment Program

Loan Repayment Eligible Facilities:

CSF Types for RNs and Advanced RNs

- Critical Access Hospital (CAH)
- Disproportionate Share Hospital (DSH)
- Federally Qualified Health Center
- Indian Health Service Health Center
- Native Hawaiian Health Center
- Public or Private Hospital
- Rural Health Clinic
- Certified Community Behavioral Health Clinic
- State/Local Public Health and/or Human Services Department
- Home Health Agency
- Hospice Program
- Residential Nursing Home
- Ambulatory Surgical Center
- Nurse Managed Health Clinic/Center
- Urgent Care Center
- End State Renal Disease Dialysis

Accredited School of Nursing for Nurse Faculty

- Accredited public or private non-profit school of nursing that provides training to become an RN or advanced practice RN



Nurse Corps Loan Repayment Program

Service Requirements

- Registered Nurses at a CSF:
 - Must provide full-time service, defined as working at least 32 hours per week for a minimum of 45 weeks per year
- Nurse Faculty:
 - Working full-time for a minimum of 9 months per service year.
- No more than 7 weeks (35 workdays) per service year may be spent away from facility for vacation, holidays, continuing education, illness, maternity/paternity/adoption, or any other reason.

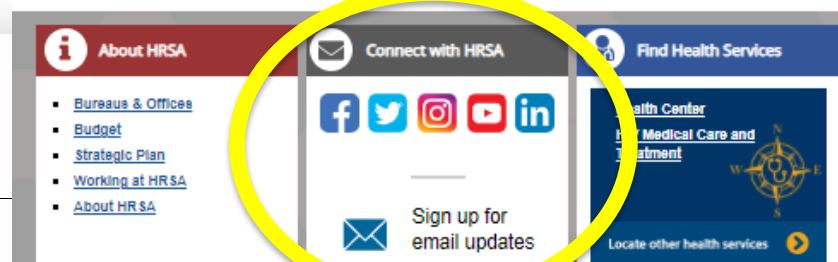
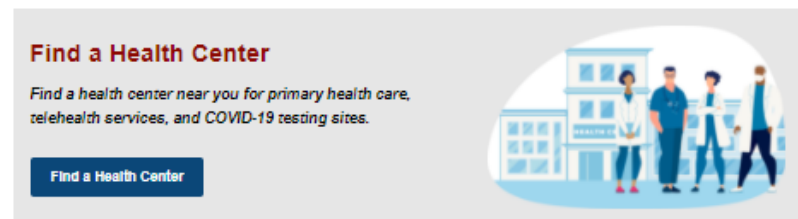
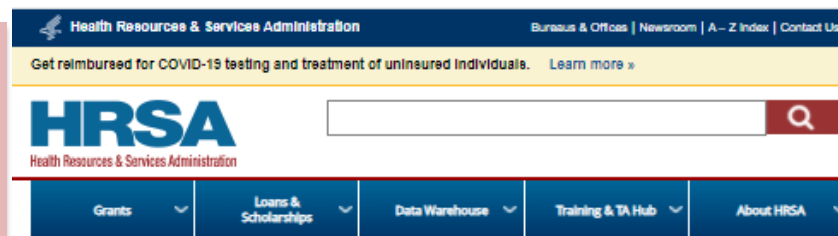


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THANK YOU

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