

Loan Repayment Programs

| Program Type | North Dakota Health Care Professional Student Loan Repayment Program | Federal State Loan Repayment Program (SLRP) | National Health Service Corps (NHSC) | | | | | | | | | | | | | | | |
|------------------------------|--|---|--|-----------------|-----------|-----------|----------|----------|-----------|----------|-----------------------|-----------|----------|-------------------|-----------|----------|---|---|
| Program Description | The State of North Dakota has established loan repayment programs for health care professionals willing to provide services in areas of this state that have a defined need for such services. | Federal State partnership to assist sites in the recruitment of health care providers. | The NHSC is part of the Bureau of Health Workforce and coordinates the recruitment and retention of health professions. | | | | | | | | | | | | | | | |
| Eligible Disciplines | <ul style="list-style-type: none"> Physicians Advanced Practice Registered Nurses Physician Assistants Clinical Psychologists (licensed by the State Board of Psychologist Examiners) Behavioral Health Professionals: <ul style="list-style-type: none"> Licensed Addiction Counselors Licensed Professional Counselors Licensed Social Workers Registered Nurses Specialty Practice Registered Nurses | <ul style="list-style-type: none"> Physicians (MD/DO) (FP, IM, PED, OBGYN) General/Pediatric Dentistry Primary Care Nurse Practitioner, Physician Assistant, Certified Nurse Midwife Registered Dental Hygienist Clinical Psychologist, Clinical Social Worker, Licensed Professional Counselor, Marriage and Family Therapist, Psychiatric Nurse Specialist Registered Nurse Pharmacist | <ul style="list-style-type: none"> Physicians (MD/DO) (FP, IM, PED, OBGYN, Geriatrics, PSY) Primary Care Physician Assistant Nurse Practitioner (adult, family, peds, psychiatric/mental health, geriatric, women's health, CNM, PNS) Dentist (DDS, DMD) Dental Hygienist Mental and Behavioral Health (psychologist, LCSW, LPC, MFT, Physician Assistant) | | | | | | | | | | | | | | | |
| Where Providers Serve | Providers must serve in areas of the state with a defined need for such services | Providers must serve in Health Professional Shortage Areas (HPSAs) | Providers must serve in a Health Professional Shortage Area (HPSA) at an approved NHSC site. | | | | | | | | | | | | | | | |
| Financial Benefits | <p>Providers can enter into an agreement up to 5 years</p> <table border="1"> <thead> <tr> <th>Discipline</th> <th>State Match</th> <th>Community Match</th> </tr> </thead> <tbody> <tr> <td>Physician</td> <td>\$100,000</td> <td>\$50,000</td> </tr> <tr> <td>APRN, PA</td> <td>\$ 20,000</td> <td>\$ 2,000</td> </tr> <tr> <td>Clinical Psychologist</td> <td>\$ 60,000</td> <td>\$15,000</td> </tr> <tr> <td>Behavioral Health</td> <td>\$ 20,000</td> <td>\$ 2,000</td> </tr> </tbody> </table> | Discipline | State Match | Community Match | Physician | \$100,000 | \$50,000 | APRN, PA | \$ 20,000 | \$ 2,000 | Clinical Psychologist | \$ 60,000 | \$15,000 | Behavioral Health | \$ 20,000 | \$ 2,000 | <ul style="list-style-type: none"> Receive up to \$50,000/year for year 1 and 2 (Example: \$50,000 Federal Funds, \$50,000 Community Match) Receive up to \$20,000/year for year 3 and 4 Receive up to \$10,000/year for year 5 Site or community organization must provide a 1:1 match | <ul style="list-style-type: none"> Year 1 and 2 <ul style="list-style-type: none"> HPSA* 14+ \$50,000 FT \$25,000 PT HPSA 0-13 \$30,000 FT \$15,000 PT Years 3 & 4 \$20,000 FT \$10,000 PT Years 4 & 5 \$10,000 FT \$5,000 PT <p>*Health Professional Shortage Area</p> |
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| Physician | \$100,000 | \$50,000 | | | | | | | | | | | | | | | | |
| APRN, PA | \$ 20,000 | \$ 2,000 | | | | | | | | | | | | | | | | |
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| Provider Selection Criteria | <ul style="list-style-type: none"> Health care professional's specialty Need for the specialty in the area Education and experience Date of availability and anticipated term of availability Willingness to accept Medicaid and Medicare patients Letters of recommendation Personal statement questions | <ul style="list-style-type: none"> U.S. citizen or U.S. national Must not have outstanding contractual obligations for health professional service Must not have a judgment lien against their property for a debt to the U.S. Must not be excluded, debarred, suspended or disqualified by a Federal agency Have unpaid government or commercial loans for school tuition, reasonable educational expenses, and reasonable living expenses, segregated from all other debts | <ul style="list-style-type: none"> U.S. citizen or U.S. national Currently work, or applying to work, at an NHSC-approved site Have unpaid government or commercial loans for school tuition, reasonable educational expenses, and reasonable living expenses, segregated from all other debts Licensed to practice in state where employer site is located |
| Community Selection Criteria | <p>Public and private entities are eligible for this program. Site criteria is based on the following factors:</p> <ul style="list-style-type: none"> Located in an area that is statistically underserved Located at least 20 miles outside the boundary of a city with more than 40,000 residents | <ul style="list-style-type: none"> Must be located in HPSA Sites must be public or nonprofit private status See all patients regardless of ability to pay Accept patients covered by Medicare, Medicaid and CHIP Not discriminate in the provision of services Must have sliding fee scale or charity care plan. | <ul style="list-style-type: none"> Must be located in HPSA See all patients regardless of ability to pay Accept patients covered by Medicare, Medicaid and CHIP Not discriminate in the provision of services Must have sliding fee scale <p>*see NHSC site guidelines for full details.</p> |
| Service Commitment | Must practice full-time for up to five years. | Must practice a minimum of <u>two</u> years. Full-time and part-time practice is available. | Must practice a minimum of <u>two</u> years. Full-time and part-time practice is available. |
| Payments | Payments are made at the conclusion of each twelve month period of service directly to the lender after completion of annual verification form. Community match payments are made to lender or provider. Funds provided through this program are non-taxable income. | Lump sum payments 90 days after the contract start date. Community match payments are made to lender or provider. Funds provided through SLRP are non-taxable income. | Lump sum payments 90 days after the contract start date; NHSC loan repayment is non-taxable income. |
| Application Deadline | Complete applications are due March 15. | Applications are reviewed quarterly during scheduled State Health Council meetings. | After January 1 each year; sign up at nhsc.hrsa.gov to be notified when the application cycle is open. |
| Penalties | No penalties are incurred as payments are made after the service year is provided. | The amount of loan repayments paid to the participant representing any period of obligated service NOT completed; \$7,500 multiplied by the number of months of obligated service NOT completed; and interest on the above amounts at the maximum legal prevailing rate. | The amount of loan repayments paid to the participant representing any period of obligated service NOT completed; \$7,500 multiplied by the number of months of obligated service NOT completed; AND interest on the above amounts at the maximum legal prevailing rate. |

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