Objectives
1. Provide information and history of the *NEBRASKA* rural health incentive programs.
2. Compare federal and state-defined shortage areas and discuss purpose and use of each.
3. Provide a summary of the *FEDERAL* incentive programs.

Let’s “moo...ve” first to the Nebraska programs presented by Marlene Janssen.

**Nebraska’s Rural Health Systems and Professional Incentive Act (THE ACT)**

**LB 400 passed in 1991**

Legislative Findings (rural Nebraska):
- Lack of health care providers, facilities, and services
- Difficulty in recruiting and retaining health care providers
- Travel time and distance a factor in accessing health care services
- Higher proportion of the rural population is elderly and uninsured
- Some of these findings also exist in urban underserved populations

**The ACT:**
- Created Rural Health Advisory Commission
- Established a forgivable medical STUDENT LOAN program
- Established the LOAN REPAYMENT program for certain licensed health professionals

http://nebraskalegislature.gov/laws/laws.php
Sections 71-5650 to 71-5670 Nebraska Revised Statutes

**Nebraska Rural Health Advisory Commission**

Thirteen (13) members appointed by the Governor for 3-year terms and include:
- Two Representatives from DHHS - DHHS Director of Public Health and Another DHHS Representative
- One Representative from Nebraska medical school
- One from family practice residency training, and
- From rural areas (population under 15,000), physician, hospital administrator, nursing homes, public health nurse, mental health practitioner or psychologist, dentist, and consumer
Rural Health Advisory Commission
Purpose

“The purpose of the commission shall be to advise the department (DHHS), the Legislature, the Governor, the University of Nebraska, and the citizens of Nebraska regarding all aspects of rural health care and to advise the office (Office of Rural Health) regarding the administration of the Rural Health Systems and Professional Incentive Act.” §71-5655 Ne Rev Statutes

Some of the statutory powers and duties of the commission include:

- Prepare recommendations to the appropriate bodies to alleviate identified problems
- Designate state-designated shortage areas in Nebraska
- Select recipients of financial incentives available under the ACT

Rural Health Advisory Commission

By statute, commission must meet 4 times per year and at least one of those meetings must be outside Omaha and Lincoln

Current RHAC members and scheduled meetings may be found on the Nebraska Office of Rural Health website: www.dhhs.ne.gov/orh

Nebraska's Rural Incentive Programs

- Nebraska Rural Health Student Loan Program for certain health professional students
- Nebraska Loan Repayment Program for eligible licensed health professionals

Nebraska Rural Health Student Loan Program
Eligibility Requirements

- Must be a Nebraska resident and
- Enrolled or Accepted for enrollment in a Nebraska medical, dental, physician assistant, or graduate-level mental health training program

Obligation

- Medical and PA students agree to practice one of the following specialties:
  - family practice
  - general internal medicine
  - general pediatrics
  - obstetrics/gynecology
  - general surgery
  - psychiatry
- Dental students agree to practice:
  - general dentistry
  - pediatric dentistry
  - oral surgery
Graduate-level mental health students agree to practice the scope of practice of a Licensed Mental Health Practitioner or Psychologist.

All student loan recipients agree to practice, in a state-designated shortage area, the equivalent of one year of full-time practice for each year a student loan is received.

Application period April 1 – June 1 each year.

Interviewed by members of the Rural Health Advisory Commission.

Rural Health Advisory Commission awards student loans.

Rural Health Advisory Commission is offering the maximum amount of awards:

- $20,000 for medical, dental, and doctorate-level mental health student loan recipients
- $10,000 to full-time masters level mental health and physician assistant student loan recipients

Rural Health Advisory Commission awards approximately 6 new student loans and 10 continuation student loans each year.

Student Loans are forgiven if recipient practices the equivalent of full-time (40 hours/week) in a state-designated shortage area the equivalent of one year for each year a loan was awarded.

A student loan recipient may practice part-time (minimum 20 hours/week) which will extend the forgiveness period.

What if I decide to pursue a non-primary care field or practice in a non-shortage area?

What happens to my Nebraska rural health student loan?

Contract Buyout Provisions –

Doctorate-level before end of second year:

- Must notify Office of Rural Health, in writing, of intent to buyout
- Repay principal plus 6 percent simple interest from date loan was granted
- Must be repaid before graduation
Nebraska Rural Health Student Loan Program
Contract Buyouts and Defaults

Contract Buyout Provision for Doctorate-level after end of second year and master’s level
- 150% of principal plus 8 percent interest from the date of default
- Double the number of years loans granted to repay

Hey, what about me? I’m a P.T. student!

“I’m a pharmacist student, is there anything for me?”

Eligible Health Professionals –
- Physicians, Nurse Practitioners, Physician Assistants practicing one of the following specialties:
  - Family Practice
  - General Internal Medicine
  - General Pediatrics
  - OB/GYN
  - General Surgery
  - Psychiatry

Dentists practicing one of the following specialties:
- General Dentistry
- Pediatric Dentistry
- Oral Surgery
Eligible Health Professionals –

- Clinical Psychologists
- Master’s Level Mental Health (LMHP)
- Pharmacists
- Occupational Therapists
- Physical Therapists

Government or Commercial educational loans
- only educational loans to student in student’s name are eligible
- loans to parents, consumer loans (ex: credit card), mortgage loans, and private loans are not eligible

Local entity must agree to provide local match and verify practice

3-year practice obligation in a state-designated shortage area

Part-time practice (minimum 20 hours/week) reduces benefit

Rural Health Advisory Commission approves loan repayment applications

- Maximum of $40,000 per year in loan repayment (state and local match) for physicians, dentists, and psychologists
- Maximum of $20,000 per year in loan repayment (state and local match) for all other eligible professions

Applications are accepted year round

The only “deadlines” are for the Rural Health Advisory Commission’s agenda items prior to each meeting.

Rural Health Advisory Commission awards loan repayment

May apply up to 18 months prior to being eligible to practice

Loan repayment no longer taxable income (effective January 1, 2009 as per P.L. 111-148, 3/23/10)

Cannot serve practice obligation under Student Loan and Loan Repayment programs or any other government program simultaneously

Cannot receive loan repayment during residency training or under provisional license
Nebraska Loan Repayment Program
Contract Buyout/Default

Contract Buyout Provisions –

› 125% of all funds received
› Same number of months to repay as received loan repayment

FACT: 453 loan repayment participants (1994–2013)
FACT: 100 in practice under obligation
FACT: 89 percent complete the practice obligation

December 2013 Annual Report

Nebraska’s
State–Designated Shortage Areas

You’ve mentioned shortage areas; where are these shortage areas?

Nebraska’s
State–Designated Shortage Areas
Family Practice

Summary of Nebraska’s
Rural Health Systems and Professional Incentive Act

Created:

1. Rural Health Advisory Commission (RHAC)
2. Forgivable Student Loan Program for certain health professional students
3. Loan Repayment Program for certain licensed health professionals

You’ve mentioned shortage areas; where are these shortage areas?

State–Designated Shortage Areas

Guidelines are established by the Rural Health Advisory Commission, for purposes of the Nebraska rural incentive programs

Statutory authorization and guidance for defining shortage areas

There are guidelines and shortage areas for each of the primary care professions defined in the ACT.

Statewide review of all shortage areas every 3 years

Guidelines and shortage areas are found at: www.dhhs.ne.gov/orh

Before we move on to the federal programs, are there any questions?
Federal Primary Care Incentive Programs

Presentation by:
Tom Rauner
For UNMC Primary Care Week
October 7, 2014

NHSC Loan Repayment Program
http://nhsc.hrsa.gov/loanrepayment/

Nebraska NHSC State Loan Repayment Program
This is a new program as of September 2014

Nurse Corps Loan Repayment Program

Students to Service Loan Repayment Program
http://nhsc.hrsa.gov/loanrepayment/studentservicerepayment/index.html

NHSC Loan Repayment Program Compared to Nebraska NHSC SLRP

<table>
<thead>
<tr>
<th>NHSC Loan Repayment Program</th>
<th>Nebraska NHSC SLRP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility:</td>
<td>Unpaid government or commercial student loans that are not consolidated with non-educational debt</td>
</tr>
<tr>
<td>Award Amounts:</td>
<td>Up to $25,000 per year</td>
</tr>
<tr>
<td>Practice Site:</td>
<td>Must practice in a federal Health Professional Shortage Area (HPSA) (not the same as the state-designated shortage areas)</td>
</tr>
<tr>
<td>Eligible Providers:</td>
<td>Primary care – physicians, P.A.s, N.P.s; certified nurse midwife; psych. N.P.s; general or pediatric dentist; registered dental hygienist; psychologist; licensed clinical social worker; marriage &amp; family therapist or licensed professional counselor</td>
</tr>
<tr>
<td>Practice Obligation:</td>
<td>Requires a minimum of 2 years, may apply for extension if funds are available</td>
</tr>
<tr>
<td>Matching Funds:</td>
<td>No matching funds required</td>
</tr>
<tr>
<td>Tax Liability:</td>
<td>NO, including community matching funds</td>
</tr>
</tbody>
</table>

Contract Breach and Default Provision:
The minimum amount owed is $31,000 plus interest payable within one year of default. Other terms include:
- The amount paid to the participant for any period not served;
- the number of months not served multiplied by $7,500;
- and interest on the above.

NHSC Field Strength*

- Nearly 8,900 NHSC primary care providers serving at over 5,100 sites and provide care to more than 9.3 million people in the United States

National Health Service Corps (NHSC) Programs

Federal shortage areas are NOT the same as the state-designated shortage areas!

In order to qualify for the National Health Service Corps program one must be serving in a federal Health Professional Shortage Area (HPSA).
NHSC Loan Repayment Program

Apply Today & Get Up to $50,000 in Loan Repayment

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.

NHSC LRP participants serve at one of more than 14,000 NHSC-approved sites located in federally designated Health Professional Shortage Areas (HPSAs). A higher HPSA score indicates greater community need, so the NHSC Loan Repayment Program offers two levels of loan repayment awards:

- Up to $50,000 to primary care providers practicing at an NHSC-approved site with a HPSA score of 14 or above in return for a 2-year full-time commitment.
- Up to $30,000 to primary care providers practicing at an NHSC-approved site with a HPSA score of 13 and below in return for a 2-year full-time commitment.

With continued service, all providers may be able to pay off all their student loans.

Visit [NHSC.hrsa.gov](http://www.NHSC.hrsa.gov) and click on "loan repayment" for more information or to apply.

Primary care providers may be eligible for the NHSC Loan Repayment Program if they meet the following criteria:

- U.S. citizen or U.S. national
- Work at an NHSC-approved site
- Licensed in one of the following disciplines:
  - Medicine (MD/DO)
  - Physician Assistant (primary care)
  - Nursing (Nurse Practitioner, Certified Nurse-Midwife, Psychiatric Nurse Specialist)
  - Dentistry (DDS, DMD); Dental Hygienist
  - Mental and Behavioral Health (Health Service Psychologist, Licensed Clinical Social Worker, Licensed Professional Counselor, Marriage and Family Therapist)
- Have unpaid educational loans

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.
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+</td>
<td>Up to $50,000</td>
<td>Up to $25,000</td>
</tr>
<tr>
<td>Sites with HPSA Score of 0-13</td>
<td>Up to $30,000</td>
<td>Up to $15,000</td>
</tr>
</tbody>
</table>

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 site.
- For all health professionals, except as noted below: 32 hours/week providing patient care at an NHSC-approved site.
- For OB/GYNs, Certified Nurse-Midwives, Mental and Behavioral Health providers, Pediatric Dentists and Geriatric Service providers: 21 hours/week providing care at an NHSC-approved site; 19 hours/week providing patient care at an alternate 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 site.
- For all health professionals, except as noted below: 16 hours/week providing patient care at an NHSC-approved site.
- For OB/GYNs, Certified Nurse-Midwives, Mental and Behavioral Health providers, 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
National Health Service Corps
Loan Repayment Program  
(continued)

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

<table>
<thead>
<tr>
<th>Where Members Serve</th>
</tr>
</thead>
<tbody>
<tr>
<td>NHSC clinicians must work at an NHSC-approved site in a Health Professional Shortage Area (HPSA).</td>
</tr>
<tr>
<td>HPSAs are located around the country in rural, urban and frontier communities.</td>
</tr>
<tr>
<td>NHSC-approved sites are generally outpatient facilities providing primary medical, dental, and/or mental and behavioral health services. These facilities may be:</td>
</tr>
<tr>
<td>Federally Qualified Health Center (FQHC)</td>
</tr>
<tr>
<td>FQHC Look-Alike</td>
</tr>
<tr>
<td>Rural Health Clinic</td>
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<tr>
<td>Hospital-affiliated Primary Care Outpatient Clinic</td>
</tr>
<tr>
<td>Indian Health Service, Tribal, and Urban Indian Health Clinic (ITU)</td>
</tr>
<tr>
<td>Private Practice (Solo/Group)</td>
</tr>
<tr>
<td>State or Federal Correctional Facility</td>
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<tr>
<td>Other Health Facilities:</td>
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<tr>
<td>Community Mental Health Facility</td>
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<tr>
<td>Community Outpatient Facility</td>
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<tr>
<td>Critical Access Hospital</td>
</tr>
<tr>
<td>Free Clinic</td>
</tr>
<tr>
<td>Immigration and Customs Enforcement (ICE) Health Service Corps</td>
</tr>
<tr>
<td>Mobile Unit</td>
</tr>
<tr>
<td>School-based Health Program</td>
</tr>
<tr>
<td>State and County Department of Health Clinic</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application Requirements</th>
<th>U.S. citizen (U.S. born or naturalized) or U.S. national</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Liability</td>
<td>Not taxable</td>
</tr>
<tr>
<td>Web Site</td>
<td>NHSC.hrsa.gov/loanrepayment</td>
</tr>
</tbody>
</table>

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.
Apply Today for an NHSC Scholarship!

The National Health Service Corps (NHSC) Scholarship Program (SP) offers primary care students funding for their education in exchange for working in rural, urban and frontier communities with limited access to care, upon graduation and licensure. NHSC scholars also become part of a community of providers with a shared desire to serve the nation’s underserved communities.

The program requires 1-year of service per scholarship year or partial scholarship year with a 2-year minimum and 4-year maximum service commitment. Funding includes tuition, required fees, reasonable educational costs and a taxable monthly stipend.

Upon graduation and licensure, NHSC SP participants serve at one of more than 14,000 NHSC-approved sites located in federally designated Health Professional Shortage Areas (HPSAs).

To learn more, please visit NHSC.hrsa.gov/scholarships

Primary care students may be eligible for the NHSC Scholarship if they meet the following criteria:

- U.S. citizen (U.S. born or naturalized) or U.S. national
- Enrolled or accepted in an eligible degree program in a U.S. state or territory as a full-time student:
  - Medicine (MD/DO)
  - Physician Assistant (primary care)
  - Family Nurse Practitioner
  - Certified-Nurse Midwife
  - Dentistry (DDS/DMD)

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.
BCRS Loan Repayment Programs for Nurses

Nurse practitioners who are dedicated to working in communities with limited access to health care can reduce their educational debt through the National Health Service Corps (NHSC) Loan Repayment Program or the NURSE Corps Loan Repayment Program (LRP). Administered by the U.S. Department of Health and Human Services, Health Resources and Services Administration, these programs support nurse practitioners who are dedicated to working in health care facilities with a critical shortage of nurses. Both programs award loan repayment to nurse practitioners who agree to work in urban, rural, and frontier communities with limited access to care throughout the United States in exchange for a commitment to serve at a site for a minimum of two years. Nurse practitioners may be eligible to apply to both programs but are only permitted to accept loan repayment from one.

What are the similarities—and differences—between the programs? Take a look.

<table>
<thead>
<tr>
<th>Program Eligibility Requirements/ Eligible Disciplines</th>
<th>NHSC Loan Repayment Program</th>
<th>NURSE Corps Loan Repayment Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>• U.S. citizen (U.S. born or naturalized) or U.S. national</td>
<td>• U.S. citizen, U.S. national, or lawful permanent resident</td>
<td></td>
</tr>
<tr>
<td>• Working in one of the following nursing disciplines:</td>
<td>• Working in one of the following nursing disciplines:</td>
<td></td>
</tr>
<tr>
<td>– Primary Care Nurse Practitioner (adult, family, pediatric, psychiatric/ mental health, geriatrics, and women’s health)</td>
<td>– Registered Nurse</td>
<td></td>
</tr>
<tr>
<td>– Certified Nurse-Midwife</td>
<td>– Nurse Practitioner</td>
<td></td>
</tr>
<tr>
<td>– Psychiatric Nurse Specialist</td>
<td>– Certified Nurse-Midwife</td>
<td></td>
</tr>
<tr>
<td>• Employed at an NHSC-approved site (see list below)</td>
<td>– Clinical Nurse Specialist</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Nurse Anesthetist</td>
<td></td>
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<tr>
<td></td>
<td>– Nurse Faculty</td>
<td></td>
</tr>
<tr>
<td>Site Types Must work at an NHSC-approved site, located in, designated as, or serving a Health Professional Shortage Area (HPSA)</td>
<td>Must work in a public or private nonprofit Critical Shortage Facility, which is a health care facility located in, designated as, or serving a primary care or mental health HPSA</td>
<td></td>
</tr>
<tr>
<td>Site types are outpatient facilities and may be:</td>
<td>Nurse faculty must be employed by an accredited public or private nonprofit school of nursing</td>
<td></td>
</tr>
<tr>
<td>• Federally Qualified Health Center (FQHC), including:</td>
<td>Site types may be:</td>
<td></td>
</tr>
<tr>
<td>– FQHC Look-Alike</td>
<td>• Critical Access Hospital</td>
<td></td>
</tr>
<tr>
<td>– Dual-Funded Tribal Health Center</td>
<td>• Disproportionate Share Hospital*</td>
<td></td>
</tr>
<tr>
<td>– Rural Health Clinic</td>
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<td></td>
</tr>
</tbody>
</table>

continued
What are the similarities—and differences—between the programs? (continued)

<table>
<thead>
<tr>
<th>Site Types, cont'd</th>
<th>NHSC Loan Repayment Program</th>
<th>NURSE Corps Loan Repayment Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Hospital-Affiliated Primary Care Outpatient Clinic</td>
<td>• Public Hospital*</td>
<td></td>
</tr>
<tr>
<td>• Indian Health Service, Tribal, and Urban Indian Health Clinic (ITU)</td>
<td>• Federally Qualified Health Center (FQHC), including:</td>
<td></td>
</tr>
<tr>
<td>• Private Practice (Solo/Group)</td>
<td>- FQHC Look-Alike</td>
<td></td>
</tr>
<tr>
<td>• State or Federal Correctional Facility</td>
<td>- Dual-Funded Tribal Health Center</td>
<td></td>
</tr>
<tr>
<td>• Other Health Facilities:</td>
<td>• Indian Health Service Health Center</td>
<td></td>
</tr>
<tr>
<td>- Community Mental Health Facility</td>
<td>• Native Hawaiian Health Center</td>
<td></td>
</tr>
<tr>
<td>- Community Outpatient Facility</td>
<td>• Rural Health Clinic</td>
<td></td>
</tr>
<tr>
<td>- Critical Access Hospital</td>
<td>• Skilled Nursing Facility</td>
<td></td>
</tr>
<tr>
<td>- Free Clinic</td>
<td>• State or Local Public Health or Human Services Department</td>
<td></td>
</tr>
<tr>
<td>- Immigration and Customs Enforcement (ICE) Health Service Corps</td>
<td>• Ambulatory Surgical Center</td>
<td></td>
</tr>
<tr>
<td>- Mobile Unit</td>
<td>• Home Health Agency</td>
<td></td>
</tr>
<tr>
<td>- School-Based Health Program</td>
<td>• Hospice Program</td>
<td></td>
</tr>
<tr>
<td>- State and County Department of Health Clinic</td>
<td>• Non-Disproportionate Share Hospital*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Nursing Home</td>
<td></td>
</tr>
<tr>
<td>*Hospital-based outpatient services are included</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Financial Benefits

Offers two levels of funding, based upon the need of the community in which the nurse practitioner works, as defined by HPSA score:

- **In sites with HPSA score of 14+:** Up to $50,000 for 2-year, full-time or $25,000 for 2-year, half-time service commitment
- **In sites with HPSA score 0-13:** Up to $30,000 for 2-year, full-time or $15,000 for 2-year, half-time service commitment

With continued service, nurse practitioners may be able to pay off all of their qualified student loans

Offers 60 percent of total outstanding qualifying educational loan balance incurred while pursuing an education in nursing for a 2-year service commitment

Qualifying participants may receive an additional 25 percent of their original loan balance for a third year of service

Tax Liability

The Loan Repayment award is not taxable

The full Loan Repayment award is taxable; however, taxes are deducted from the award

Program Web Sites

www.NHSC.hrsa.gov/loanrepayment

www.hrsa.gov/loanscholarships/repayment/nursing
Scholarship Programs for Nurses

Nurse practitioner students can reduce their educational debt through the National Health Service Corps (NHSC) Scholarship Program or the NURSE Corps Scholarship Program. Administered by the U.S. Department of Health and Human Services, Health Resources and Services Administration, these scholarship programs support nurse practitioner students committed to working in communities with limited access to care. Students can apply to one program—or both—but may only accept a scholarship from one.

What are the similarities—and differences—between the programs? Take a look.

<table>
<thead>
<tr>
<th>Program Description</th>
<th>NHSC Scholarship Program</th>
<th>NURSE Corps Scholarship Program</th>
</tr>
</thead>
</table>
| Both the NHSC Scholarship Program and the NURSE Corps Scholarship Program award scholarships to nurse practitioner students in return for a commitment to provide health care in a community with limited access to care upon graduation and completion of training. But where you serve varies. | Minimum of two years of full-time service at an NHSC-approved site in a Health Professional Shortage Area of greatest need (areas of greatest need are determined annually). The total number of years of service that scholars fulfill will depend on the number of years of scholarship support that was received. Site types may be:  
- Federally Qualified Health Center (FQHC)  
- FQHC Look-Alike  
- Rural Health Clinic  
- Hospital-affiliated Primary Care Outpatient Clinic  
- Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU)  
- State or Federal Correctional Facility  
- Private Practice (Solo/Group)  
- 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 | Minimum two-year service commitment (or part-time equivalent) at an eligible health care facility with a critical shortage of nurses, in a primary care or mental health federally designated Health Professional Shortage Area. Site types may be:  
- Ambulatory Surgical Center  
- Critical Access Hospital  
- Disproportionate Share Hospital (DSH)  
- Federally Qualified Health Center (FQHC) and FQHC Look-Alike  
- Home Health Agency  
- Hospice Program  
- Indian Health Service Health Center  
- Native Hawaiian Health Center  
- Non-Disproportionate Share Hospital  
- Nursing Home  
- Public Hospital  
- Rural Health Clinic  
- Skilled Nursing Facility  
- State or Local Public Health or Human Services Department |
What are the similarities—and differences—between the programs? *(continued)*

<table>
<thead>
<tr>
<th>Financial Benefits</th>
<th>NHSC Scholarship Program</th>
<th>NURSE Corps Scholarship Program</th>
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</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
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<tr>
<td>An annual payment for other reasonable costs to cover expenses for books, clinical supplies and instruments</td>
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<tr>
<td>A monthly stipend to cover living expenses</td>
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<tr>
<td>Monthly stipend is taxable</td>
<td>• The full scholarship award is taxable</td>
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Program Eligibility Requirements and Funding Preferences

Both scholarship programs accept applications from nurse practitioner students. The NHSC Scholarship Program also accepts applications from other health profession students. The eligibility requirements and funding preferences vary by program.

Applicant must be accepted or enrolled as a full-time student in a degree program at a U.S.-accredited school in one of the following primary care disciplines:

- Nurse practitioner
- Medicine (MD or DO)
- Dentistry (DDS or DMD)
- Certified nurse-midwife
- Physician assistant

If there are more qualified applicants than available funding, the NHSC Scholarship Program will prioritize new applicants based upon those who have an Exceptional Financial Need status and/or are from a disadvantaged background and are dedicated to continuing to serve communities of need after their commitment to the NHSC is complete.

Applicant must be accepted or enrolled as a full or part-time student in one of the following U.S.-accredited nursing degree programs:

- An Associate Degree
- A Collegiate School of Nursing
- A Diploma School of Nursing
- A Nursing Bridge Program: RN to BSN

The NURSE Corps Scholarship Program reserves up to half of its funding for nurse practitioner students.

If there are more qualified applicants than available funding, NURSE Corps Scholarship Program will prioritize applications based upon the level of financial need of the applicant. Applicants with an Expected Family Contribution of between $0 and $5,550 will be considered as having the greatest financial need. Among qualified applicants with the greatest financial need, funding preference will be given to full-time students.

Program Web Sites

- NHSC: [www.nhsc.hrsa.gov/scholarships](http://www.nhsc.hrsa.gov/scholarships)
- NURSE Corps: [www.hrsa.gov/loanscholarships/scholarships/nursing](http://www.hrsa.gov/loanscholarships/scholarships/nursing)

For questions about the NURSE Corps Scholarship Program and NHSC Scholarship Program, contact the Customer Care Center at **1-800-221-9393**.
NURSE Corps Loan Repayment Program

Program Description
Loan repayment assistance is available to registered nurses and advanced practice registered nurses, such as nurse practitioners, working in a public or private nonprofit Critical Shortage Facility OR nurse faculty employed by an accredited school of nursing. A Critical Shortage Facility is a health care facility located in, designated as, or serving a primary medical care or mental health Health Professional Shortage Area (HPSA).

Financial Assistance
NURSE Corps Loan Repayment Program participants receive 60 percent of their total outstanding qualifying educational loan balance incurred while pursuing an education in nursing in exchange for a 2-year service commitment. Qualifying participants may receive an additional 25 percent of their original loan balance for a third year of service.

Service Commitment
2-year minimum with an optional third year.

Eligibility Requirements
To be eligible for loan repayment, all applicants must:
• Be a U.S. citizen, U.S. national, or lawful permanent resident;
• Have a current license to practice as a registered nurse and received a diploma, associate's, bachelor's, master's, or doctoral degree in nursing;
• 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 accredited, public or private nonprofit school of nursing;
• Have completed the education program for which the loan applies.

Where Participants Serve
Nurse Faculty: Accredited, public or private nonprofit school of nursing
Registered Nurses and Advanced Practice Registered Nurses:
Public or private nonprofit Critical Shortage Facility:
• Critical Access Hospital
• Disproportionate Share Hospital
• Public Hospital
• Federally Qualified Health Center
• Indian Health Service Health Center
• Native Hawaiian Health Center
• Rural Health Clinic
• Skilled Nursing Facility

The health care facilities listed above are Critical Shortage Facilities only if they are located in, designated as, or serving a primary medical care or mental health HPSA.

Funding Preference
Nurse Faculty: Preference will be given to faculty with the greatest financial need and to faculty working at schools of nursing with at least 50 percent enrollment of students from a disadvantaged background.
Registered Nurses and Advanced Practice Registered Nurses: Preference will be given to nurses based on the greatest financial need, the type of facility, and the mental health or primary care Health Professional Shortage Area (HPSA) designation.

Tax Liability
The full loan repayment award is taxable.

Web Site
www.hrsa.gov/loanscholarships/repayment/nursing
# NURSE Corps Scholarship Program

**Program Description**
Nursing students are eligible to receive funding for their training in exchange for working at an eligible Critical Shortage Facility (CSF). A Critical Shortage Facility is a healthcare facility located in, designated as, or serving a primary medical care or mental health Health Professional Shortage Area (HPSA).

**Eligible Disciplines**
Accepted or enrolled in a nursing degree program at an accredited school of nursing located in the United States:
- Associate Degree School of Nursing (ADN)
- Collegiate School of Nursing (BSN, graduate degree)
- Diploma School of Nursing
- Nursing Bridge Program (RN to BSN)

**Service Commitment**
- 2-year minimum service commitment for 1 to 2 years of scholarship support (full-time status).
- 1-year additional service commitment per scholarship year for full-time status students who need scholarship support for more than 2 years (4 years maximum support).
- Full-time status: minimum of 32 hours per week, for at least 45 weeks per year.
- 26 hours providing clinical services to patients.

**Financial Benefits**
Funding for:
- Tuition
- Required fees
- Monthly support stipend
- Other reasonable educational costs (e.g., books, supplies, uniforms)

**Tax Liability**
The full scholarship award is taxable, including tuition, fees, stipend, and other reasonable costs.

**Where Clinicians Serve**
Public or private nonprofit Critical Shortage Facilities:
- Ambulatory Surgical Centers
- Critical Access Hospitals
- Disproportionate Share Hospitals
- Federally Qualified Health Centers (FQHC) and FQHC Look-Alikes
- Home Health Agencies
- Hospice Programs
- Indian Health Service Health Centers
- Native Hawaiian Health Centers
- Non-Disproportionate Share Hospitals
- Nursing Homes
- Public Hospitals
- Rural Health Clinics
- Skilled Nursing Facilities
- State or Local Public Health or Human Service Departments

The health care facilities listed above are Critical Shortage Facilities only if they are located in, designated as, or serving a primary medical care or mental health HPSA.

**Application Requirements**
U.S. citizen (U.S. born or naturalized), U.S. national, or Lawful Permanent Resident

**Web Site**
[www.hrsa.gov/loanscholarships/scholarships/Nursing](http://www.hrsa.gov/loanscholarships/scholarships/Nursing)
What Can You Do?

If you have a rural health story to tell, please contact me:
marlene.janssen@nebraska.gov

Contact Information
Nebraska Office of Rural Health
(402) 471–2337
www.dhhs.ne.gov/orh

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