

Reduce Medical School Debt

Loan Repayment Programs

in New Hampshire & Vermont



RECRUITMENT CENTER

A Service of Bi-State Primary Care Association

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National Health Service Corps (NHSC) Loan Repayment Program

The NHSC continually seeks primary care clinicians dedicated to working with our Nation's underserved. They have created a program to connect these committed individuals with the communities that need them and to support them during their initial time of service. Fully trained health professionals, who are dedicated to working with the underserved and have qualifying educational loans, are eligible to compete for repayment of those loans if they choose to serve in a community of greatest need. In addition to loan repayment, these clinicians receive a competitive salary, some tax relief benefits, and a chance to have a significant impact on a community.

As an NHSC clinician, you will:

- Serve on an interdisciplinary team. NHSC promotes a team approach to health care. Our primary health care teams comprise interdisciplinary groups of clinicians whose combined skills maximize the team's ability to meet their patients' health care needs. Team members vary based on the specific needs of each community.
- Focus on community-based health care. Practicing with a community focus, NHSC clinicians treat the whole patient through health promotion, disease prevention, and continuity of care. Receive the support and assistance you need to fulfill your career goal of helping communities in need, including job placement assistance in underserved communities via the online [NHSC Opportunities List](#).

To be eligible for the Loan Repayment Program (LRP), you must be a fully trained:

- Allopathic or osteopathic physician specializing in family medicine, general pediatrics, general internal medicine, general psychiatry, or obstetrics/gynecology.
- Primary care nurse practitioner.
- Primary care physician assistant.
- Certified nurse-midwife.
- Dentist.
- Dental hygienist.
- Mental or behavioral health professional (clinical psychologist, clinical social worker, licensed professional counselor, marriage and family therapist, or psychiatric nurse specialist).

To be eligible, you must also:

- Be free of judgment liens arising from federal debt.
- Have no other existing service commitment.
- Serve full time (40 hours a week) or part time (20 to 39 hours per week) in the clinical practice of your profession.
- Commit to providing primary care service in a priority health professional shortage area for a minimum of 2 years.
- Be a U.S. citizen with a valid, unrestricted license and/or certificate for the state where you plan to practice.

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National Health Service Corps (NHSC) Loan Repayment Program (Continued)

Part-time clinicians are eligible for an award of up to **\$60,000 in loan repayment for the required initial 4-year part-time service commitment** and may be eligible to continue their loan repayment beyond 4 years if they have unpaid qualifying educational loans and continue to serve at an eligible NHSC Site. Part-time is defined as providing clinical care 20 to 39 hours per week. A minimum of 16 hours must be spent providing direct clinical services and patient management for a minimum of 2 days per week and for no more than 12 hours per day. Direct clinical services are defined as conducting health assessments, reading x-rays, interpreting lab results and other studies, and making follow-up telephone calls to patients.

Full-time clinicians are eligible for an award of up to **\$60,000 in loan repayment during the required initial 2-year full-time service commitment** (or the outstanding balance of qualifying student loans if it is less than \$50,000). Full-time is defined as providing clinical care at least 40 hours each week, with at least 32 of those hours in the ambulatory care setting. (Except obstetricians/gynecologists, certified nurse-midwives, and family practitioners who practice obstetrics on regular basis, who must work in outpatient clinical practice at least 21 hours per week with delivery and other clinical hospital-based duties making up the remaining 19 hours). Upon completion of the initial 2-year service commitment, with amendments to their contract clinicians could receive:

- Up to **\$100,000** in Loan Repayment for a total of **3 years of service**
- Up to **\$140,000** in Loan Repayment for a total of **4 years of service**
- Up to **\$170,000** in Loan Repayment for a total of **5 years of service**
- Up to **\$200,000** in Loan Repayment for a total of **6 years of service**
- For service for the 7 years of service and beyond, a clinician could receive up to an additional \$20,000 for each year of service

Clinicians choose their practice site before applying to the NHSC LRP, allowing maximum flexibility to match the right clinicians with the right communities. However, employment at a site does not guarantee participation in the NHSC LRP.

To request an application, call 1-800-221-9393. To find out more information about the LRP, please visit the NHSC Web site at <http://nhsc.hrsa.gov>.



New Hampshire State Loan Repayment Program (SLRP)

The State Loan Repayment Program offers licensed health professionals an opportunity to work in medically underserved areas and to receive partial payment toward their educational loans in exchange for their commitment to serving the uninsured, underinsured, Medicaid, and Medicare populations in New Hampshire. The Rural Health & Primary Care Section administers the loan repayment program for New Hampshire.

Eligibility Requirements

Licensed healthcare professionals eligible to apply for loan repayment contracts under the SLRP include primary care physicians (Family Practice, Internal Medicine, Pediatrics, OB/Gyn), physician assistants, advanced practice nurse practitioners, certified nurse midwives, dentists and dental hygienists. (*A complete list of eligible providers can be found on The Rural Health & Primary Care Section website at <http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm>*).

An Applicant must:

- Be a citizen or national of the United States.
- Hold a current and unrestricted New Hampshire license/certification appropriate to their specialty or field of practice.
- Be employed in clinical practice at a public or non-profit private clinic located in either a HPSA, MHPSA, DHPSA or MUA/ MUP designated area in New Hampshire.
- Provide medical services to all patients regardless of their ability to pay. Also, the SLRP provider must offer a sliding discount-to-fee schedule based on current Federal Poverty Guidelines, accept Medicaid and Medicare assignments, and provide free care when medically necessary.
- Be willing to commit to a three-year contract (full-time employee) or a two-year contract (part-time employee) with the State of New Hampshire to work in a federally designated medically underserved area.

(Complete application requirements can be found on The Rural Health & Primary Care Section website at <http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm>).

Potential Award Amounts

The State of New Hampshire will offset undergraduate or graduate educational loans to full-time primary care physicians, dentists, and psychiatrists for \$75,000 for three-year commitment with opportunity to extend for an additional two years at \$40,000 and full-time eligible licensed healthcare professionals for \$45,000 for a three-year commitment with an opportunity to extend two years at \$20,000.

The State of New Hampshire will offset undergraduate or graduate educational loans to part-time primary care physicians, dentists, and psychiatrists for \$27,500 for two-year commitment with opportunity to extend for an additional one year at \$10,000 and part-time eligible licensed healthcare professionals for \$17,500 for a two-year commitment with opportunity to extend for an additional one-year renewal for \$5,000.

Matching funds through the employer or community may be required to receive a loan repayment.

Application Deadline

Applications are accepted on a rolling basis and reviewed quarterly. Awards are based upon eligibility, health needs of N.H., and availability of funds. Early submission of completed applications is encouraged. An application that is not completed fully with all required documentation may have an impact on the decision process.

To download an application, please visit the Rural Health and Primary Care Section at <http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm>.



Vermont Loan Repayment Programs

Vermont Primary Care Education Loan Repayment Program

You may qualify for state funds through the **Vermont Primary Care Educational Loan Repayment Program**.

The **Vermont Primary Care Educational Loan Repayment Program** is funded by the State of Vermont through the Department of Health, and is administered by the University of Vermont College of Medicine Area Health Education Centers Program (AHEC). AHEC is a statewide program working to improve Vermont's public health and is a partnership between the Northeastern Vermont AHEC, Champlain Valley AHEC, Southern Vermont AHEC, and the University of Vermont College of Medicine AHEC Program Office.

Applicant Eligibility: Recipient must be a VT resident and a primary care nurse practitioner, physician assistant, psychiatric nurse practitioner, certified nurse midwife, physician (family practice, OB/GYN, internal medicine or pediatrics), hospitalist trained in primary care, or a psychiatrist practicing at least 20 hrs per week in Vermont. The region must have a need for the practitioner, or be an underserved area, as defined by the Program

Service requirements:

- Provide primary care services.
- US Citizen
- Valid unrestricted VT medical license
- Must work a minimum of 20 hours per week
- One year service requirement for each year of award

Awards are up to \$20,000 per year (6 year maximum). State awards can be enhanced by employer matching funds. Funds are considered taxable income and reported on a 1099 form.

Applications for the 2010 Educational Loan Repayment are no longer being accepted. Applications for 2011 will be posted in August 2010.

To obtain a loan application or for additional assistance contact the UVM AHEC Program Office by visiting www.vtahec.org or by calling (802) 656-2179