

Private Practice Physical Therapists

Small business professionals restoring function to America - one patient at a time.

NATIONAL HEALTH SERVICE CORPS Loan Repayment Program FAQ

Q: What is the National Health Service Corps Loan Repayment Program?

A: The National Health Service Corps (NHSC) works with communities to recruit health care professionals committed to serving the needs of underserved populations. The Loan Repayment Program is a competitive program in the NHSC that makes contract awards to clinicians that agree to serve full time at approved sites in designated health professional shortage areas (HPSAs) of greatest need. In return for this service, NHSC LRP participants receive money to repay qualifying educational loans that are still owed.

Q: What is a Health Professional Shortage Areas (HPSAs)?

A: An area is designated as a shortage area when there are greater than 3,500 residents to 1 for primary care provider. More than 3,000 HPSAs exist nationwide in rural, frontier and urban settings. The Federal criteria for a HPSA include:

- The geographic area is rational for the delivery of health services.
- A specified population-to-clinician ratio representing shortage is exceeded within the area.
- Resources in contiguous areas are over utilized, excessively distant, or otherwise inaccessible.
- A population group designation may be appropriate if a geographic area does not meet these criteria but a population group within the area has access barriers. Those individual facilities may be designated as HPSAs.

Q: What is the duration of the NHSC Loan Repayment Program (LRP) contract?

A: Every NHSC LRP participant must sign a contract agreeing to provide 2 years of full-time clinical service in a community site/vacancy on the NHSC Opportunities List. Should participants continue to have unpaid qualifying educational loans, a request can be made to extend the service past the two years.

Q: What is the maximum loan repayment amount?

A: NHSC LRP will pay up to \$50,000 for two years of service. In some cases, providers can extend their NHSC contract and receive up to \$100,000 in loan repayment in exchange for 5 years of service.

Q: What's the return on investment for the NHSC?

A: The NHSC serves as a pipeline for providers to underserved areas, but also retains providers in the areas of the country that needed it most. For example, in 2012, 82% of NHSC providers continued to practice in the communities after their service obligation had expired.

Q: Why add physical therapists to the NHSC?

A: As essential member of the healthcare team, physical therapists (PTs) play an important role in the management of chronic disease and conditions such as diabetes, stroke, and obesity, and their impact on an individual's quality of life and ability to work in his or her community. In addition to the care they provide, PTs also can alleviate the demands on other primary care providers by serving as the entry point to the healthcare system for many individuals, maximizing the care received by the entire population of the underserved communities. Currently, there is no rehabilitative care component in the NHSC and until they are added by ***Physical Therapist Workforce and Patient Access Act (H.R.1639/S.619)***, physical therapists are not eligible to participate in the program.

Please contact Brian Looser (brian.looser@mail.house.gov) in Representative John Shimkus's office to cosponsor **H.R.1639**. To cosponsor **S.619**, please contact Hannah VanHoose (hannah_vanhoose@tester.senate.gov) in Senator Tester's office.