Loan Repayment Programs for Recruitment and Retention

STATEWIDE AZ AMERICAN INDIAN BEHAVIORAL HEALTH FOLLOW-UP SYMPOSIUM

April 6, 2017

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Workforce Section Manager
Public Health Prevention Services
Division of Public Health Services | Arizona Department of Health Services
Workforce Programs Objectives

- National Health Service Corps Loan Repayment Program
- Arizona State Loan Repayment Program
- Nurse Corps Loan Repayment Program
National Health Service Corps Loan Repayment Program (NHSC LRP)

An opportunity to pay off student loans while providing care to communities in need.
Assists clinicians in repayment of qualifying educational loans that are still owed in exchange for service to underserved populations located in designated Health Professional Shortage Areas (HPSAs)
**WHO CAN APPLY?**

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician (MD or DO)</td>
</tr>
<tr>
<td>- Family Medicine, Internal Medicine, Pediatrics, OB/GYN</td>
</tr>
<tr>
<td>Nurse practitioner (primary care)</td>
</tr>
<tr>
<td>Certified nurse-midwife</td>
</tr>
<tr>
<td>Physician assistant</td>
</tr>
<tr>
<td>Dentist (general or pediatric)</td>
</tr>
<tr>
<td>Dental hygienist</td>
</tr>
<tr>
<td>Psychiatrist</td>
</tr>
<tr>
<td>Psychologist</td>
</tr>
<tr>
<td>Licensed clinical social worker</td>
</tr>
<tr>
<td>Psychiatric nurse specialist</td>
</tr>
<tr>
<td>Marriage and family therapist</td>
</tr>
<tr>
<td>Licensed professional counselor</td>
</tr>
</tbody>
</table>

**Must meet the following requirements:**

- US Citizen or National
- Licensed in the state
- Have unpaid government or commercial student loans
- Working or will work at an NHSC-approved site located in a Health Professional Shortage Area
How do providers benefit from NHSC LRP?

Service
By joining the thousands of NHSC participants across the country, you have an opportunity to provide primary health care services to communities in need.

Eligible Service: Part Time or Full-Time, Primary Care Outpatient Services, Inpatient Services at Critical Access Hospitals, Telemedicine, Teaching, Minimal Administrative

Ineligible Service: Inpatient Services except CAH, Home Health

Loan Repayment
- Funds to repay outstanding qualifying educational loans
- Funds are exempt from federal income and employment taxes
- Funds are not included as wages when determining Social Security benefits
How do providers benefit from NHSC LRP?

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

<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>Loan Repayment Award (HPSA 14 and above)</td>
<td>$50,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Loan Repayment Award (HPSA 13 and below)</td>
<td>$30,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

Additional Loan Repayment Awards:

Continue loan repayment beyond the initial contract, one year at a time, and pay off all qualifying educational loans
Must meet the following eligibility requirements:

- Located in a designated HPSA
- Has capacity to maintain a competitive salary, benefits, and malpractice coverage package for clinicians

Eligible Sites

**NHSC-Certified**
Government/Public, Private Non-Profit, IHS/Tribal, Public Health Department, Private Practice, Hospital-Affiliated Clinics, Critical Access Hospitals

- 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 Departments
Retention for Business/Economic Development

National data (NHSC)

<table>
<thead>
<tr>
<th>PROVIDER TYPE</th>
<th>% Retention 10 years post obligation completion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physicians</td>
<td>60%</td>
</tr>
<tr>
<td>Nurse Practitioners/Nurse Midwives</td>
<td>59%</td>
</tr>
<tr>
<td>Physician Assistants</td>
<td>42%</td>
</tr>
<tr>
<td>Dentists/Dental Hygienists</td>
<td>48%</td>
</tr>
<tr>
<td>Mental Health Providers (LCSW, LFMT, LPC, Psych D, PNS)</td>
<td>61% *</td>
</tr>
</tbody>
</table>

Short-Term Retention defined as retention in the HPSA one year after service completion.
Long-Term Retention defined as retention in the HPSA ten years after service completion.

* % Retention 4 years post obligation completion
National Health Service Corps Loan Repayment Program

NHSC Job Center

Please excuse the inconvenience, but the site will be down for scheduled maintenance from 10:00 AM EDT March 25, 2016 to approximately 5:00 PM EDT March 26, 2016. For more information or questions please contact the HRSA Call Center at 1-800-221-9993.

Customize Your Search

My field of practice is
Select

Only show sites with open positions

Position discipline
Select

Position specialty
Select

Only show sites with a HPSA score of
0 - 26

Sort by: HPSA Score, Descending, with 25 per page

Site Name and Address
Open Positions
HPSA Score

Please run a search to see results.
Arizona State Loan Repayment Programs (SLRP)
State Loan Repayment Program (SLRP) provides loan repayment assistance for eligible health care professionals who commit to serve in rural and underserved areas of Arizona for a minimum of 2 years.

SLRP is administered by the Arizona Department of Health Services (ADHS) within the Arizona Primary Care Office (PCO).

SLRP is available to providers employed by public or private non-profit or rural private practice sites located in a HPSA or an AzMUA.
Arizona State Loan Repayment Programs (SLRP)

Who Can Apply?

Eligible Disciplines

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

- US Citizen or US National
- Has qualifying educational loans
- Has no service obligation with any entity
- Has a license to practice in Arizona
- Agree to serve full-time or half-time service at an eligible service site for a minimum of two years
Arizona State Loan Repayment Programs (SLRP)

Additional Eligibility Requirements for Providers AND Service Sites

Employment with a Public, Private Non-Profit or Rural Private Practice

- HPSA
- AzMUA
- Medicaid
- Medicare
- Sliding Fee Scale
- No Discrimination

ARIZONA DEPARTMENT OF HEALTH SERVICES

Health and Wellness for all Arizonans
### How Much Loan Repayment Assistance?

**Payment Structure for Physicians and Dentists**

<table>
<thead>
<tr>
<th>Contract Year of Service</th>
<th>Maximum Annual Amount for Full-Time Physician and Dentists</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HPSA Score of 18-26</td>
</tr>
<tr>
<td>Initial two years</td>
<td>$65,000</td>
</tr>
<tr>
<td>Third year</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fourth year</td>
<td>$25,000</td>
</tr>
<tr>
<td>Fifth year and continuing</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

**Payment Structure for Other Provider Types**

<table>
<thead>
<tr>
<th>Contract Year of Service</th>
<th>Maximum Annual Amount for Full-Time Advance Practice Providers, Behavioral Health Providers and Pharmacists</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HPSA Score of 18-26</td>
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<tr>
<td>Initial two years</td>
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<tr>
<td>Fifth year and continuing</td>
<td>$10,000</td>
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</tbody>
</table>

Award amounts are tax-exempt.
### Arizona State Loan Repayment Programs (SLRP)

#### Projected Provider Retention with SLRP

<table>
<thead>
<tr>
<th>Program Retention Years Until Debt Fully Paid Off*</th>
<th>Physicians: 7 years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dentists: 11 years</td>
</tr>
<tr>
<td></td>
<td>Advance Practice Providers: 4 to 7 years</td>
</tr>
</tbody>
</table>

*assumes no extra repayment towards loans from providers
*calculation based on average student loan debt data

Based on average student loan debt data:

- Medical student (American Medical Association): $170K
- Dental student (American Student Dental Association): $240K
- Other Provider Types (Multiple Sources): $80K to $140K
Nurse Corps Loan Repayment Program
Nurse Corps Loan Repayment Program

Administered by the Bureau of Healthcare Workforce (BHW) in the Health Resources Services Administration (HRSA) of the US Department of Health and Human Services (DHHS).

Aims to alleviate the shortage of nurses across the country by offering loan repayment assistance 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.

- **Critical Shortage Facility** - a health care facility located in, designated as, or serving a primary medical care or mental Health Professional Shortage Area (HPSA).

Repayment Assistance:
- Up to 60 percent repayment of the total outstanding qualifying educational loan balance incurred while pursuing an education in nursing in exchange for a 2-year service commitment.
- An additional 25 percent of their original loan balance for a third year of service.
Eligibility Requirements:

• RNs or Advanced Practice Registered Nurses i.e. Nurse Practitioners
• U.S. citizen, U.S. national, or lawful permanent resident
• Current license to practice as an RN and received a diploma, associate’s, bachelor’s, master’s, or doctoral degree in nursing
• Full time employment (at least 32 hours per week) at a public or private nonprofit Critical Shortage Facility OR employed full time at an accredited, public or private nonprofit school of nursing;
• Completed the education program for which the loan applies.
Service Site Eligibility Requirements:

- **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
- State or Local Public Health or Human Services Department
- Ambulatory Surgical Center
- Home Health Agency
- Hospice Program
- Non-Disproportionate Share Hospital
- Nursing Home
## Funding Tier Refactoring

<table>
<thead>
<tr>
<th>RNs &amp; APRNs</th>
<th>Funding Preference Tier</th>
<th>Debt to Salary Ratio</th>
<th>CSF Primary Care or Mental Health HPSA Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
<td>≥100%</td>
<td>≥ 14</td>
</tr>
<tr>
<td></td>
<td>Tier 2</td>
<td>&lt;100%</td>
<td>≥ 14</td>
</tr>
<tr>
<td></td>
<td>Tier 3</td>
<td>≥100%</td>
<td>≤ 13</td>
</tr>
<tr>
<td></td>
<td>Tier 4</td>
<td>&lt;100%</td>
<td>≤ 13</td>
</tr>
</tbody>
</table>
For more information
National Health Service Corps Loan Repayment Program

Arizona State Loan Repayment Programs
http://www.azdhs.gov/stateloanrepayment

Nurse Corps Loan Repayment Program
ARIZONA PRIMARY OFFICE CONTACT INFORMATION

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