



SUPPORTING CLINICAL CAREER PATHWAYS WEBINAR SERIES

Webinar series collaborators



Session objectives

- INCREASE KNOWLEDGE OF HEALTH PROFESSIONAL LOAN ASSISTANCE PROGRAMS
- IDENTIFY STRATEGIES TO SUPPORT EMPLOYEE RECRUITMENT & RETENTION

Welcome!

Thank you for joining us.

DISCUSSION AND INSIGHTS



WISCONSIN LOAN ASSISTANCE PROGRAMS

Learn about programs including the National Health Service Corps, Health Professions Loan Assistance Program, and the Rural Provider Loan Assistance Program



CLINIC SPOTLIGHTS

Hear how Progressive and Scenic Bluffs Community Health Centers leverage loan assistance programs to support their clinic's recruitment and retention efforts



OPEN Q&A

Ask questions of our Wisconsin Loan Assistance Program leaders and our clinic representatives

Today's webinar will be recorded.
A link to the recording will be shared with all registrants.



NHSC 101

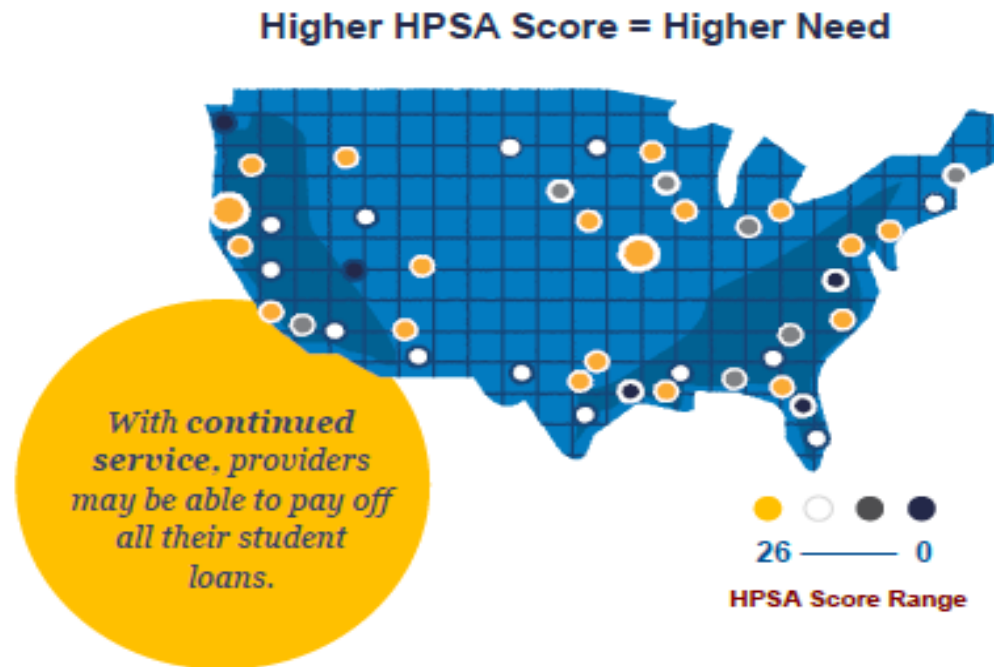
National Health Service Corps

Division (Division Abbreviation)
Bureau of Health Workforce (BHW)
Health Resources and Services Administration (HRSA)



What are Health Professional Shortage Areas (HPSAs)?

- Can be geographic areas, populations, or facilities having a shortage of primary, dental, or mental health care providers.
- Typically, these are populations with little to no health insurance or using federal health programs.
- Under the federal poverty income level for their family size.



Wisconsin currently has:

- 98 Certified NHSC sites
- 189 total providers using the NHSC Student Loan Repayment Programs.

Health Professional Shortage Area

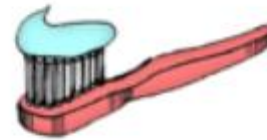
HPSAs are designations that indicate health care provider shortages in:



Primary
Care

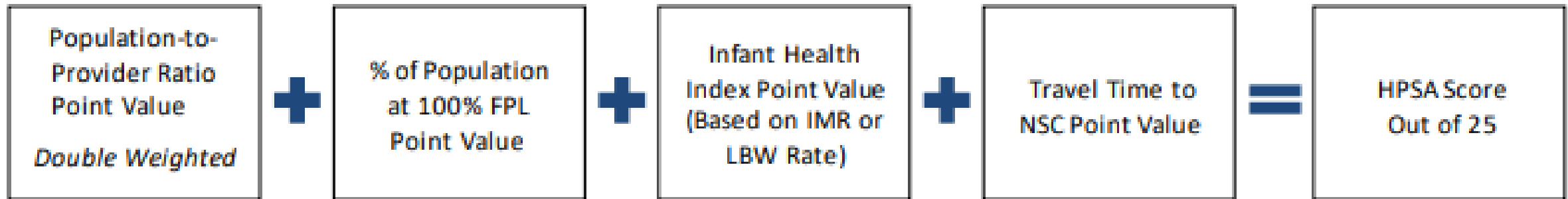


Mental
Health

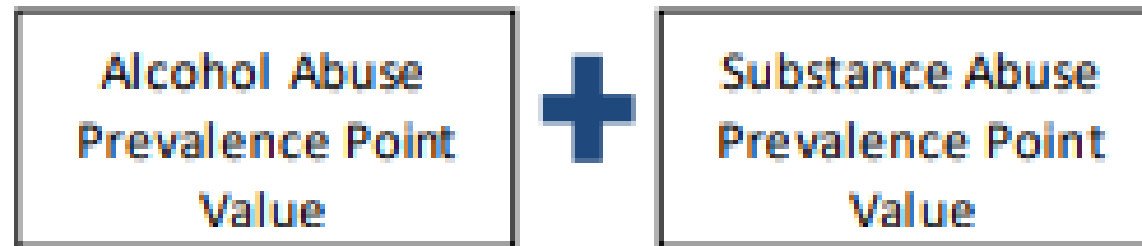


Dental
Health

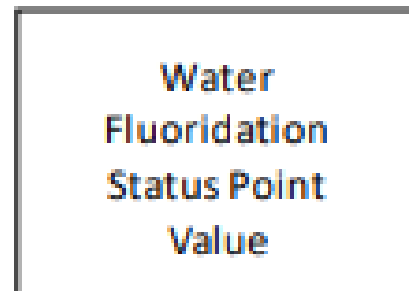
Primary Care



Mental Health



Dental



NHSC Eligible Site Types

- Federally Qualified Health Centers
 - Community Health Center
 - Migrant Health
 - Homeless Program
 - Public Housing Program
 - School-Based Program
 - Mobile Clinic
- FQHC Look-Alikes
- Indian Health Service Facilities
- Certified Rural Health Clinics
- Correctional or Detention Facilities (Federal/State/Immigration and Customs Enforcement)
- Critical Access Hospitals
- Community Mental Health Centers
- State or Local Health Departments
- Community Outpatient Facilities
 - Hospital Affiliated
 - Non-Hospital Affiliated
- Private Practices (Solo & Group Practice)
- School-Based Clinics
- Mobile Clinics
- Free Clinics
- Substance Use Disorder Treatment Facilities



NHSC STUDENT LOAN REPAYMENT PROGRAMS

- 1) TRADITIONAL
- 2) SUBSTANCE USE DISORDER
- 3) RURAL COMMUNITY





Loan Repayment Program

Initial Award Amounts

UP TO

\$75,000

FOR 2 YEARS

Full-time

UP TO

\$50,000

FOR 2 YEARS

Half-time

<https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/nhsc-lrp-fact-sheet.pdf>

Application cycle opens late spring 2025

ELIGIBILITY



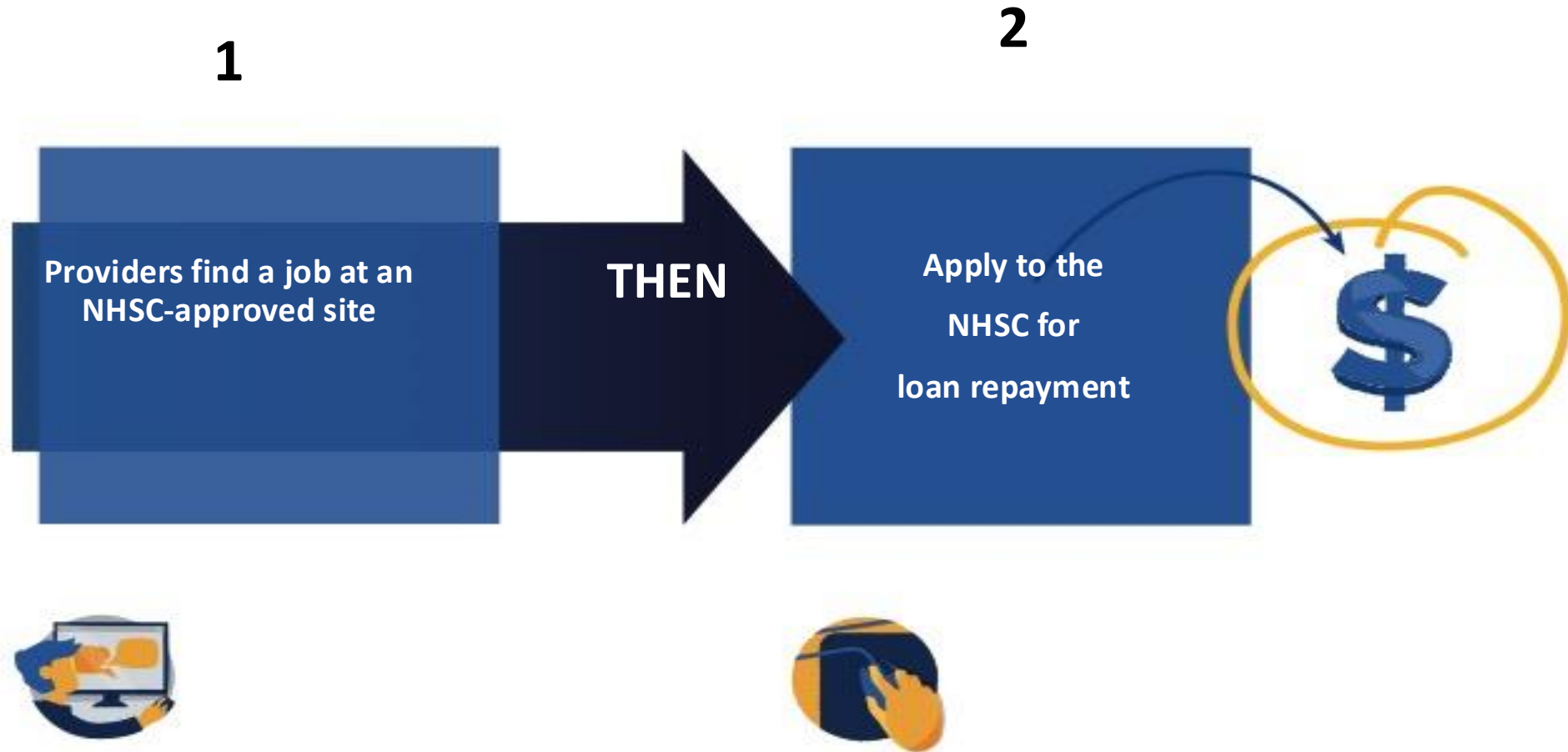
U.S. citizen or
national

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

PROVIDERS RECEIVE LOAN REPAYMENT IN ADDITION TO A COMPETITIVE SALARY FROM THEIR EMPLOYERS



Rural Community Loan Repayment Program (Cont'd)

Expands and improves access to quality opioid and substance use disorder treatment in rural areas



AWARDS UP TO
\$100,000
FOR 3-YEAR SERVICE
COMMITMENT

- Must be trained and licensed to provide SUD treatment at NHSC-approved rural SUD treatment facilities

<https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/rural-lrp-fact-sheet.pdf>

Substance Use Disorder Workforce Loan Repayment Program (Cont'd)

Expands and improves access to quality opioid and substance use disorder treatment in underserved areas nationwide



AWARDS UP TO
\$75,000
FOR A 3-YEAR SERVICE
COMMITMENT

- Must be trained and licensed to provide SUD treatment at NHSC-approved SUD treatment facilities

PROGRAM TYPE	NHSC Loan Repayment Program	NHSC SUD Workforce Loan Repayment Program	NHSC Rural Community Loan Repayment Program
DISCIPLINES ELIGIBLE FOR ALL PROGRAMS	Physicians (DO/MD)* • Nurse Practitioners (NP)* • Physician Assistants (PA)* • Certified Nurse Midwives (CNM)* Health Service Psychologists (HSP) • Licensed Clinical Social Workers (LCSW) • Psychiatric Nurse Specialists (PNS) Marriage and Family Therapists (MFT) • Licensed Professional Counselors (LPC)		
DISCIPLINES ELIGIBLE FOR SPECIFIC PROGRAMS	 Dentists (DDS/DMD) Dental Hygienists (RDH)	 Substance Use Disorder (SUD) Counselors Pharmacists (PHARM) Registered Nurses (RN)	 Substance Use Disorder (SUD) Counselors Pharmacists (PHARM) Registered Nurses (RN) Certified Registered Nurse Anesthetists (CRNA)
AWARD AMOUNT	UP TO \$75K full-time / UP TO \$37.5K* part-time UP TO \$50K full-time / UP TO \$25K part-time	UP TO \$75K full-time / UP TO \$37.5K part-time	UP TO \$100K full-time / UP TO \$50K part-time
SPANISH-LANGUAGE AWARD ENHANCEMENT	Up to \$5,000 for clinicians who demonstrate Spanish-language oral proficiency. This is in addition to the maximum award amounts for each program for full- or half-time service.		
SERVICE COMMITMENT	2 YEARS	3 YEARS	
NHSC HEALTH CARE SITE	✓ Any NHSC-approved site	✓ Any NHSC-approved SUD site	✓ Any rural, NHSC-approved SUD site

*In 2024, primary care providers, including physicians, nurse practitioners, certified nurse midwives, and physician assistants can apply for an increased award amount. [Other eligible disciplines providing dental and behavioral health services can apply for the standard award.](#)

All programs use one application, **but you can only apply to one program.**

Students to Service Loan Repayment Program (Cont'd)

Award

The NHSC offers up to \$120,000 in tax-free loan repayment for 3 years of full-time service or 6 years of half-time service. Loan repayment begins during residency. With continued service, eligible providers may be able to pay off all their student loans.

Initial Award Amounts

UP TO

\$120,000

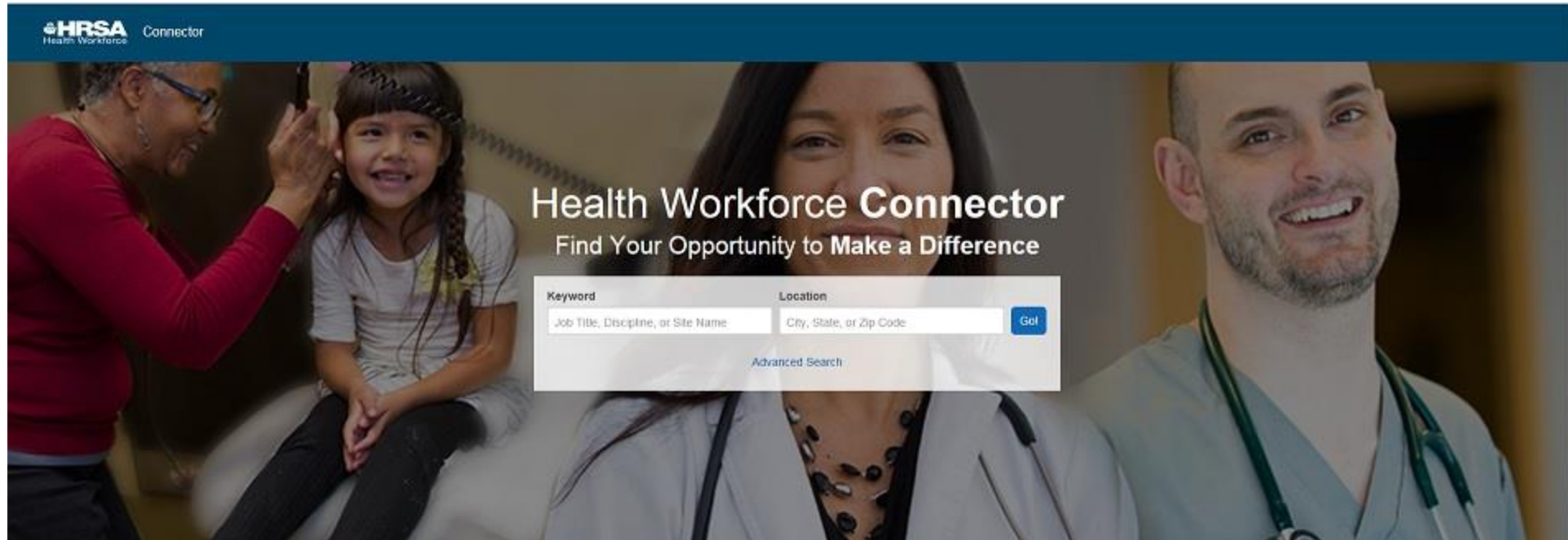
FOR 3 YEARS Full-time

UP TO

\$120,000

FOR 6 YEARS Half-time

RESOURCES FOR PROVIDERS



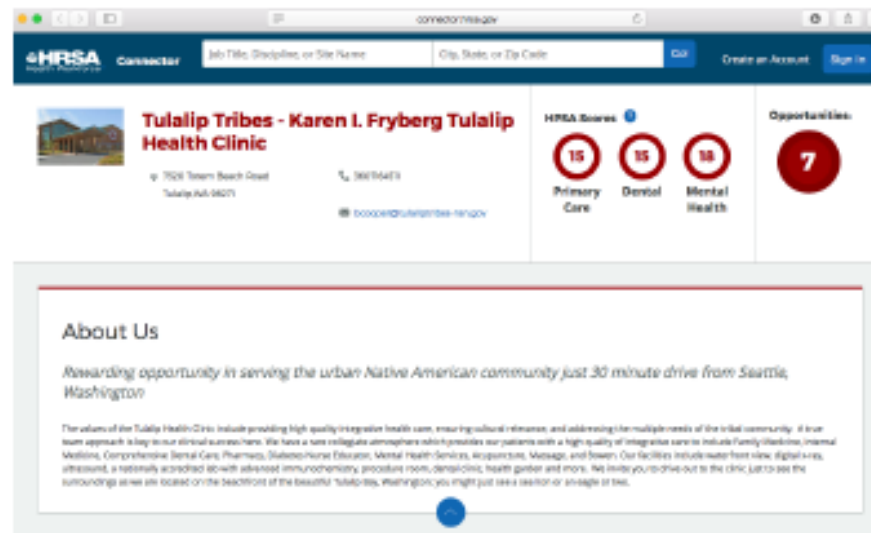
- Google Maps technology allows users to view the surrounding community (e.g., schools, restaurants, parks, places of worship, shops)
- Narrow your job search by:
 - Field of Practice
 - Specialty
 - HPSA Score
 - Site Name
 - Zip Code
 - Sites with Open Positions

Health Workforce Connector Site Profiles

NHSC- and Nurse Corps-approved sites can create a profile and post job vacancies, visible to thousands of health care professionals who are actively seeking employment in underserved communities.

*Create
a site profile
highlighting:*

- Job Opportunities
- Services Provided
- Employee Benefits.
- Site Characteristics
- Local Community (schools, attractions, etc.)
- Photos
- Relevant Links & Websites





Questions

Jaime.Olson@dhs.wisconsin.gov

DHSPrimaryCareOffice@dhs.wisconsin.gov



Wisconsin Loan Assistance Programs

Supporting Clinical Career Pathways

November 15, 2024

Kevin Jacobson

WI Loan Assistance Programs

- A recruitment and retention tool available to employers
- Created in 1989 to address workforce shortages in underserved **rural and urban** communities
- Awards up to **\$50,000** to providers to pay down education loans in return for a **three year** commitment

"I plan to remain at this clinic long term (the rest of my career?) and really appreciate the support from this program in allowing me to choose the right clinic for my career interests and without regard to whether or not I would be able to repay my student loans."

Eligible Professions

- Physicians (MD or DO): FM, IM, Peds, OB, and Psychiatrists (\$50,000)
- Nurse Practitioners and Physician Assistants: Primary or Mental Health Care (\$25,000)
- Certified Nurse Midwives (\$25,000)
- Dentists (\$50,000) and Dental Hygienists (\$25,000): General or Pediatric



Eligibility Criteria

- Health Professions LAP: Working **full time** in a rural or urban **Health Professional Shortage Area (HPSA)** (F&CC exception)
- Rural Physician LAP: Working **full time** in **rural**
 - Full time: 32 clinic hours/week, 45 weeks/year
- See patients in an outpatient setting
- Accept **medical assistance**
- Public or private, for- or non-profit
- Not required to be a recent graduate or WI resident

Medical Assistance Requirements

Dentists and **Dental Hygienists** must see patients on **Medicaid**:

- **50** unique patients and \$8,000 in claims paid during the first year of the award
- **70** unique patients and \$11,000 in claims paid the second year
- **90** unique patients and \$15,000 in claims paid the third year

“I believe my commitment is now complete but I have no plans on changing my current position. I appreciate what the state of WI has done for me. It has meant a lot to me that I had loan repayment and was not burdened with having to pay it off.”



Physician LAPs

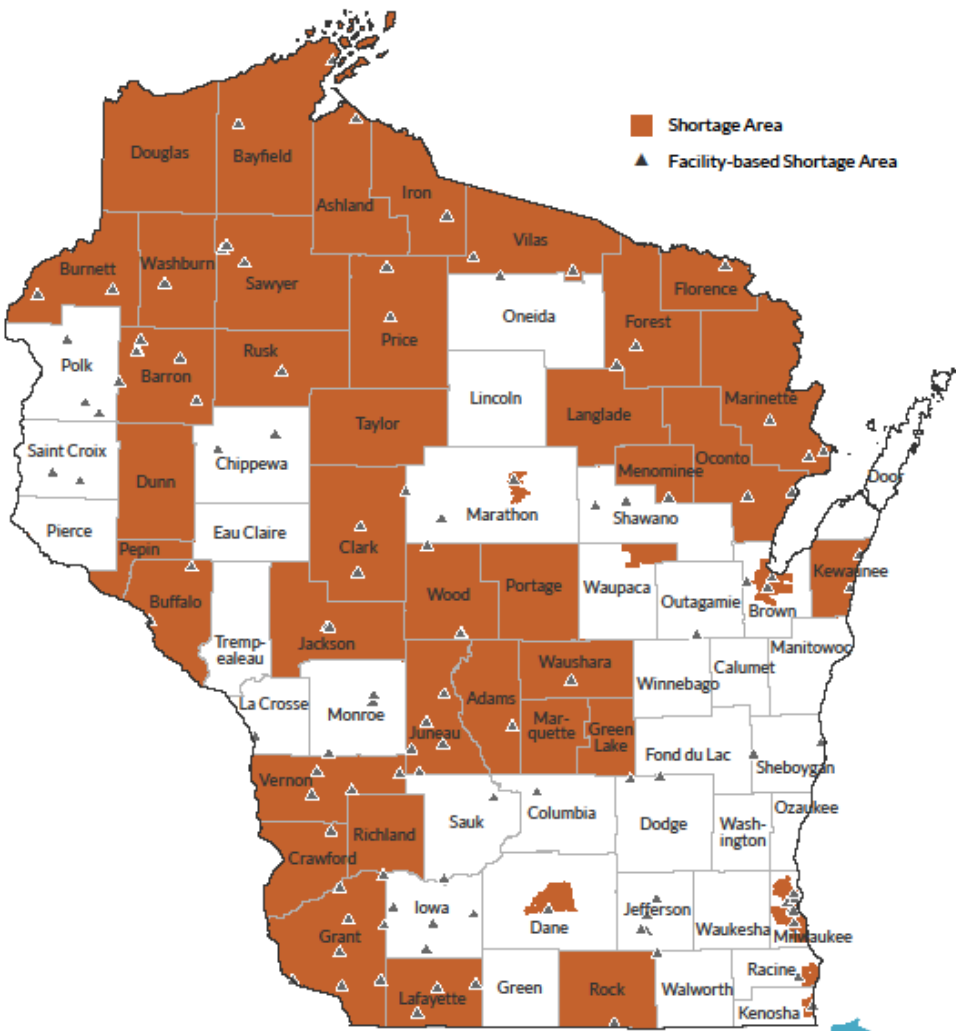
Physicians are eligible for either:

- **HPLAP**: Up to \$50,000 if practicing in a HPSA, or
- **RPLAP**: Up to \$50,000 if practicing in a rural area regardless of HPSA status
 - **Rural**: population less than 20,000 and at least 15 miles from a city of 20,000+ population and is not a Census Bureau defined urbanized area
- Can apply to both, but **cannot receive** both awards



Health Professional Shortage Areas

Primary Health Care

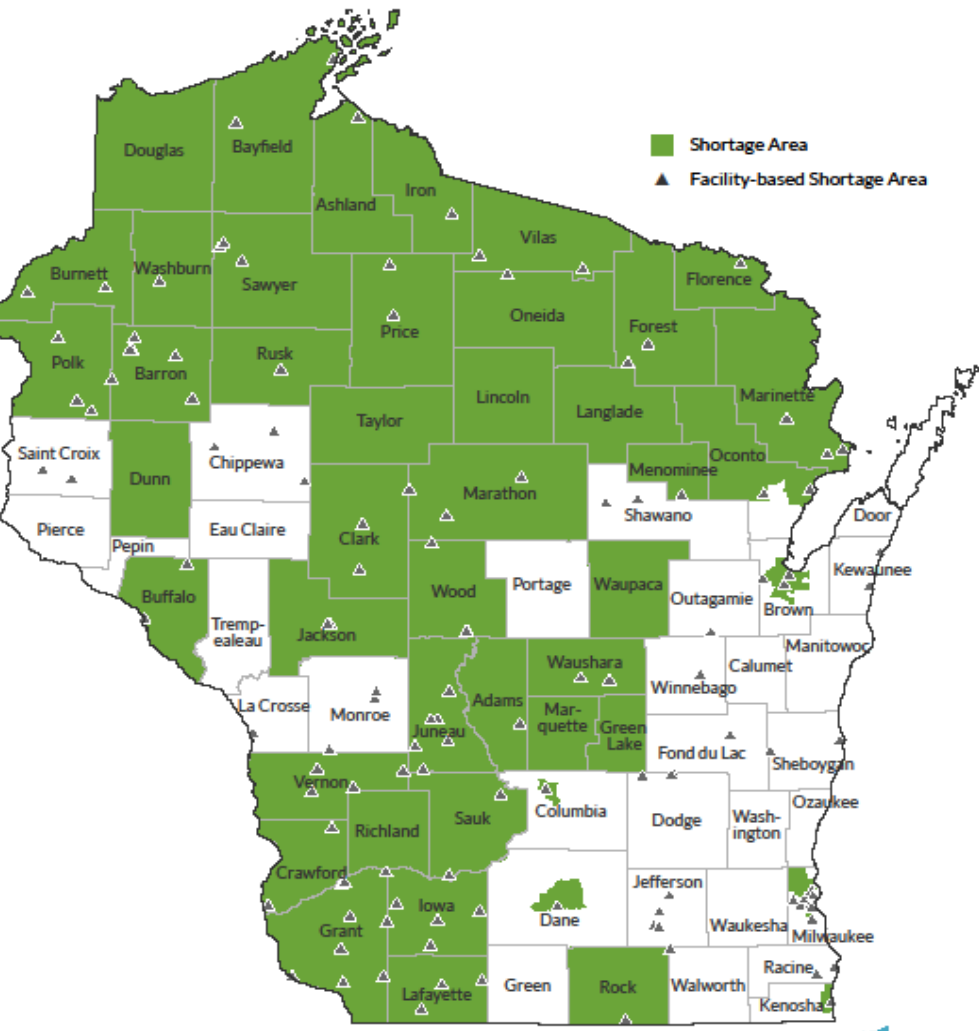


To determine if a specific location has a HPSA designation, visit <https://data.hrsa.gov/tools/shortage-area/hpsa-find>



Health Professional Shortage Areas

Mental Health Care

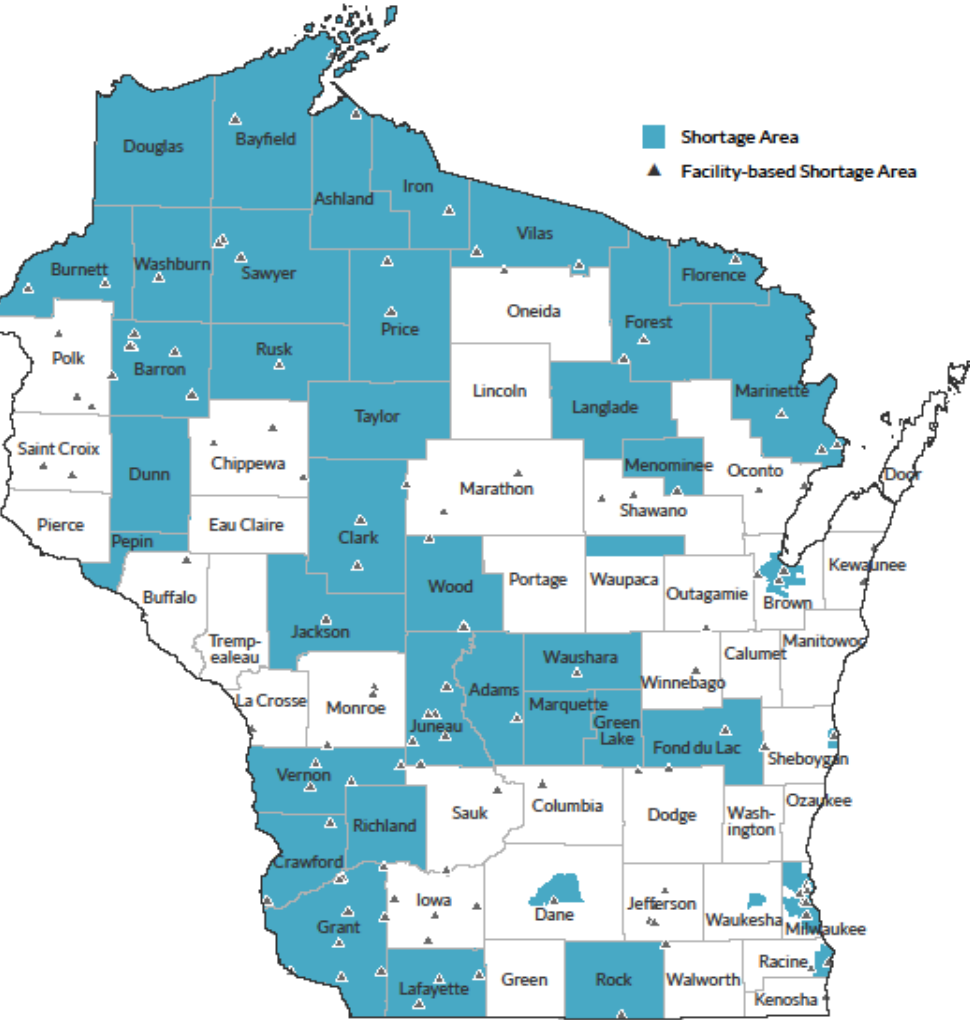


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Health Professional Shortage Areas

Dental Health Care

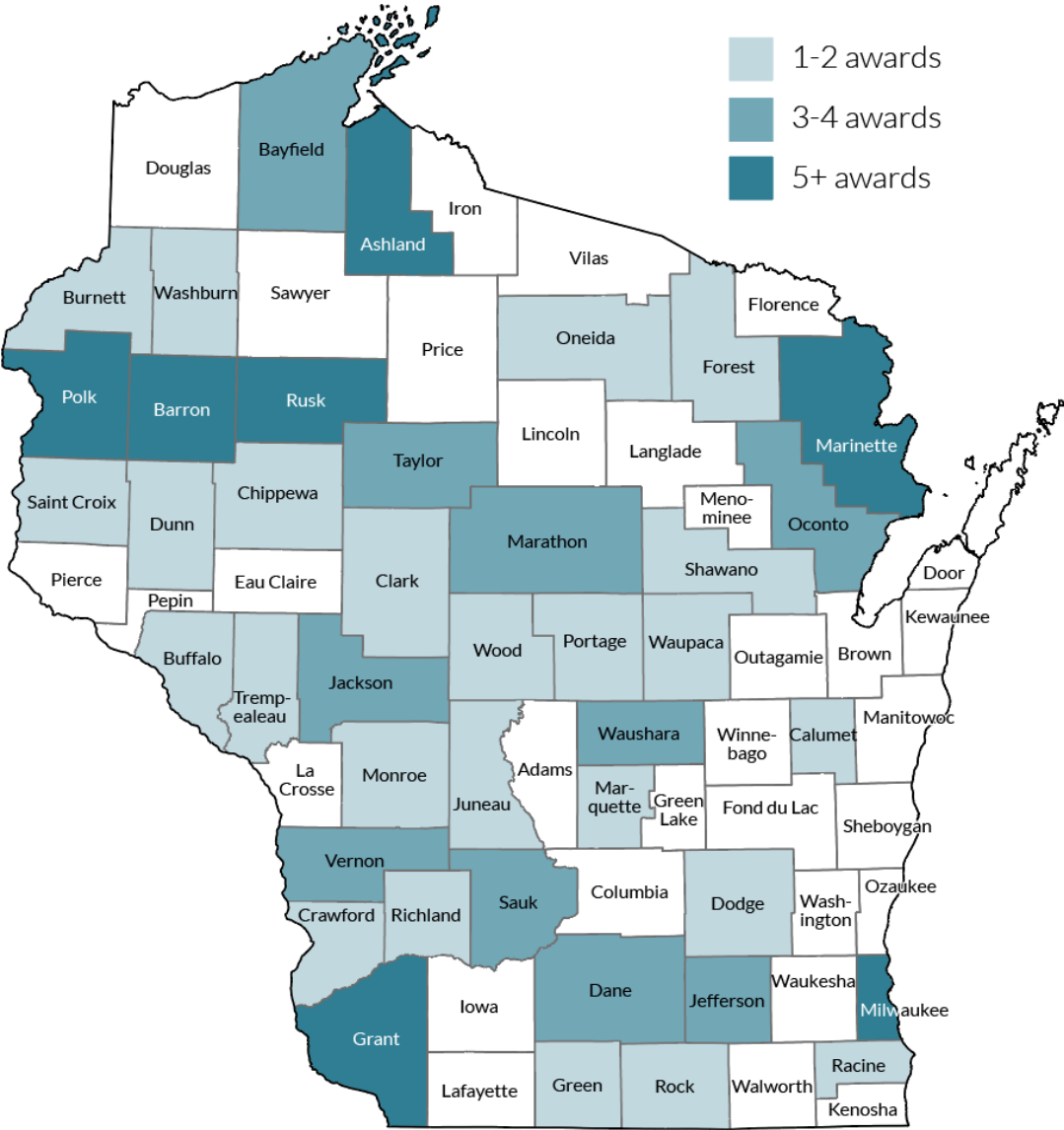


To determine if a specific location has a HPSA designation, visit <https://data.hrsa.gov/tools/shortage-area/hpsa-find>



OFFICE OF RURAL HEALTH
Rural Health

2023-24 Awards



Provider Application Process

- **The provider finds a job** in an eligible Wisconsin location
- Completes online application May - September
 - <http://www.worh.org/loan-repayment>
 - Proof of education, loan balances, personal essay

“The program definitely influenced my choice of practice location and I encourage other practitioners who are in school to inquire about the program. It has been very helpful. Thank you!!”



Employer Application Process

- Employers complete a **separate form** as part of the provider's application
- Copy of your **sliding scale fee policy (HPLAP)**
- A **letter** detailing your commitment to the provider's retention
 - Confirmation the provider's salary will not be offset by an award
 - High need? Recruitment challenges?
- **Semi-annual certification** form approved by provider's manager

Additional Points

- Provider's time **can be split** among eligible WI locations
- Awards are **transferable** among eligible WI locations
- **May reapply** for an additional award
 - Maximum of **two awards**

"The LAP is what attracted me to the clinic, but I plan to stay due to the structure, wages, benefits, and customer-focused approach."



FAQs

- How do I know if my clinic is in a HPSA?
 - [HRSA's Find Shortage Areas page](#) or search “find shortage areas”
- Are CAHS eligible?
 - Outpatient clinics, FQHCs, County Health Department Clinics, F&CCs, Tribal Clinics, Prisons
- Do I have to **apply for my clinic to be eligible**?
 - Not for HPLAP or RPLAP
- What is the application acceptance rate?
 - **Varies** from <50% to 100%
- Is there a cost or fee for the practice sites?
 - **No fee** for clinic or provider
- Is there one place that has information on all programs?
 - [WI Office of Rural Health Loan Assistance Program site](#)



HPLAP Recipients

	2020	2021	2022	2023	2024
Physicians	6	11	9	5	5
Dentists	4	2	0	4	2
NPs	6	5	6	14	13
PAs	2	1	3	0	3
CNMs	1	0	0	0	0
Hygienists	1	0	1	0	2
Rural	16	13	17	22	20
Urban	4	6	2	1	5

Thank you!

Kevin Jacobson

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Wisconsin Office of Rural Health

University of Wisconsin School of Medicine and Public Health

[Wisconsin Loan Assistance Programs](#)





Progressive Community Health Centers



Who Are We?



A Community Health Center



What is a Community Health Center?

A Community Health Center (CHC) is a nonprofit provider of primary health care that serves low-income and/or medically underserved areas. Also known as Federally Qualified Health Centers (FQHCs), CHCs provide affordable primary and preventative health care to the nation's most vulnerable citizens.

Our Clinics



Lisbon Avenue Health Center



3522 W. Lisbon Avenue
Hours:
Monday-Thursday 8am-6pm
Friday 8am-5pm

Hillside Family Health Center



1452 N. 7th Street, 2nd Floor
Hours:
Monday-Thursday 8am-5pm

Our Clinics @ Sinai Medical Center



12th Street Urgent Care



945 N. 12th Street
(next to Aurora Sinai Emergency Dept.)
Hours:
Monday-Friday 9am-7pm

Our Services



- **General Primary Care**
 - Family/internal medicine
 - Pediatrics
 - Chronic disease management
 - Preventive screenings
 - Walk-In Clinic
- **Women's Health (OB/GYN)**
 - Family planning
 - Prenatal/postpartum care
- **Podiatry**
- **Integrated Behavioral Health**
- **Radiology**
 - X-Ray
 - 2-D Mammography
- **Dental**
 - Preventive
 - Restorative
 - Seal-a-Smile (school-based program)
- **Enabling Services**
 - Eligibility assistance
 - Case management
 - Health education
 - Prescription assistance programs



Who Is Eligible?

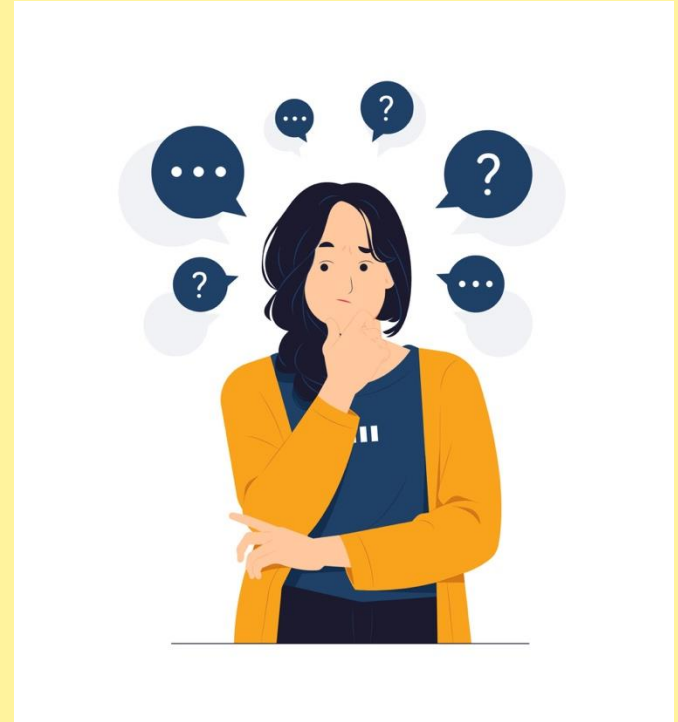


We are a recognized entity that participates in the HRSA National Health Service Corps loan repayment program.

*Medical & Dental Providers

*RNs

*Dental Hygienists



How Do People Know About the Program?



- We utilize this as a boost to our benefits package.
- We highlight where to apply on our career page and in conversation regarding our offers and interviews.

What's the Process on Our End?

Incoming Staff

- Receive the inquiry upon candidate's initial application submission to HRSA through our HRSA portal account.
- HR completes the inquiry on behalf of PCHC.

Current Staff

We support them by completing verification requests.



Recruitment & Retention Efforts



- HRSA Health Workforce Portal (for posting jobs)



- Program is straight forward.
- HRSA is extremely helpful!



Let's talk about Community Health Centers!

My name is Stacie Mashak and I'm the Human Resource Specialist with Scenic Bluffs Community Health Centers. At Scenic Bluffs we provide Medical, Dental, Behavioral Health, Chiropractic, Acupuncture and Pharmacy services. Scenic Bluffs celebrated 30 years of providing community-based services in 2024.

What is a Community Health Center?

- Community Health centers are community-based and patient directed organizations that deliver comprehensive, culturally competent, high-quality primary care services to individuals and families regardless of their insurance status. Scenic Bluffs serves a 6 county radius and served over 7,000 patients in 2023.

TODAY'S OUTLINE

Topic Highlights

- What loan assistance programs are Scenic Bluffs eligible for?
- How do we communicate this opportunity to current or incoming providers?
- How do we support applications on behalf of our current or incoming providers?
- In what ways have we leveraged loan assistance programs to support our clinic's recruitment and/or our retention rates?

WI Loan Repayment Overview

Offered through the Wisconsin office of Rural Health

Who is eligible?

- Dentists
- Dental Hygienists
- Physicians (FM,IM,OB/GYN, Peds, Psych)
- Physician Assistants
- Nurse Practitioners
- Certified Nurse Midwives

What positions do we currently employ?

- Dentists
- Dental Hygienists
- Physicians (MD/DO)
- Nurse Practitioners

What are our current numbers

- Dentists – 1 currently receiving

For more information on this program, you can visit this website [Education Loan Repayment - Wisconsin Office of Rural Health](#)

National Health Service Corps Loan Program

HPSA Scores

Dental -26

Medical – 16

Behavioral Health – 18

Who is eligible?

- Dentists
- Dental Hygienists
- Physicians (FM,IM,OB/GYN, Peds, Psych)
- Physician Assistants
- Nurse Practitioners
- Certified Nurse Midwives
- Mental Health Professionals (SUD Loan Program)
- Pharmacists (SUD Loan Program)

What positions does SBCHC currently employ?

- Dentists
- Dental Hygienists
- Physicians (MD/DO)
- Nurse Practitioners
- Mental Health Professionals
- Pharmacists

For more information [How to Meet NHSC Site Eligibility Requirements | NHSC](#)

What are our current numbers?

Since 2020 we have had 10 providers eligible to apply for the program and of those 8 have received the award

Communication is KEY!

New Potential Candidates

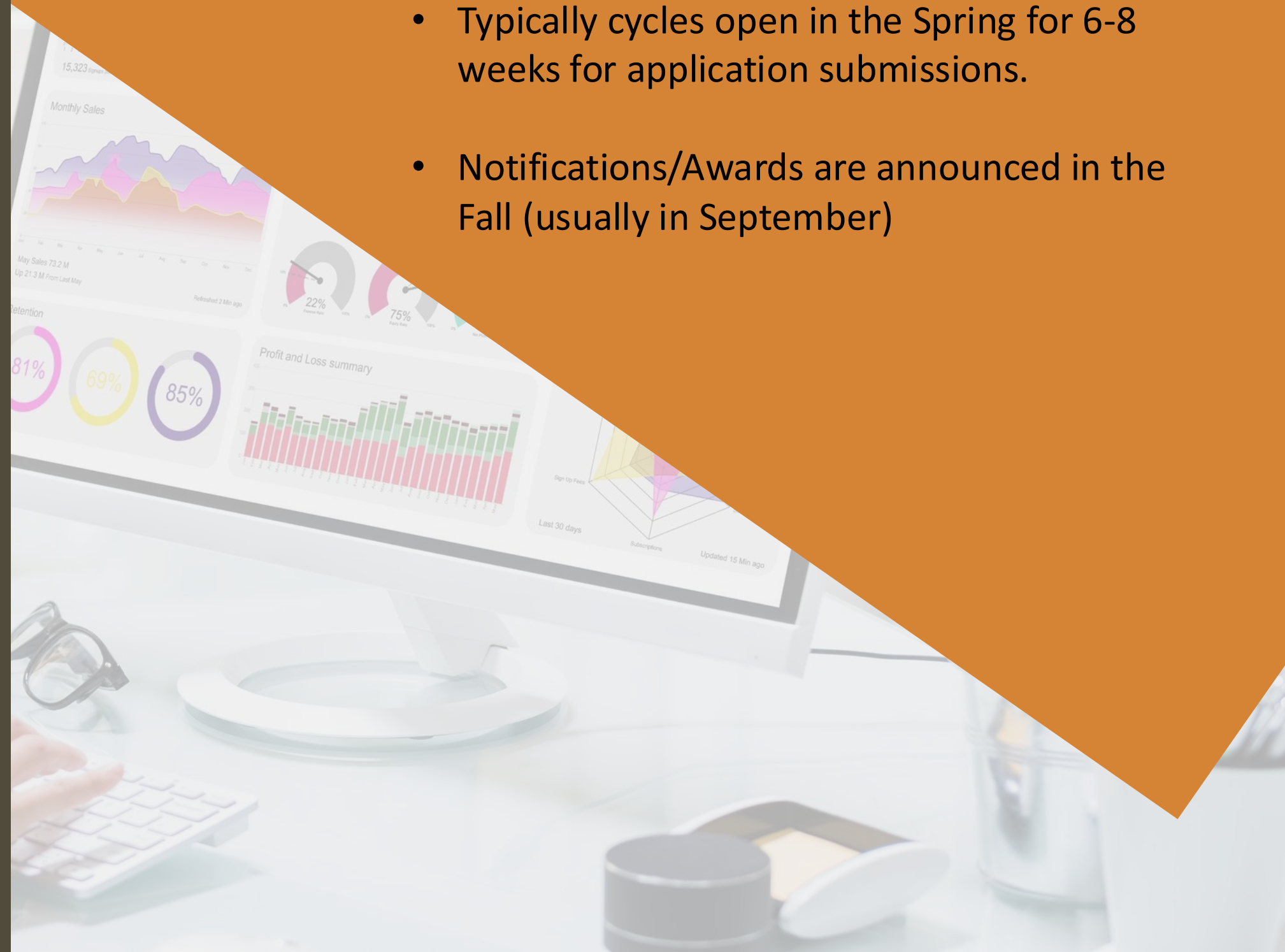
- If using a recruitment firm to fill our open provider positions this is communicated with them when looking for applicants
- We talk with providers almost immediately about the loan options they may be eligible for if they would work with us, be that over the initial meet and greet phone calls and then again when we bring providers on site to visit.
- It's also talked about when doing contract negotiations, since the requirement is at least a 2-year commitment for these loan programs.
- Lunch and Learns at area colleges

Current Provider Staff employed with Scenic Bluffs

- Email/ Face to Face reminders of when the program applications open and when the deadlines are

What is the timeframe?

- Typically cycles open in the Spring for 6-8 weeks for application submissions.
- Notifications/Awards are announced in the Fall (usually in September)



Offering Support



Promotion of the Loan Repayment Options





QUESTIONS?



SUPPORTING CLINICAL CAREER PATHWAYS WEBINAR SERIES

Webinar series collaborators



Session 2 objectives

- INCREASE KNOWLEDGE OF WISCONSIN AHEC'S PRE-HEALTH PROGRAMS
- IDENTIFY STRATEGIES TO SUPPORT EMPLOYEE RECRUITMENT & RETENTION

Thank you! Join us for
Session 2 of this series on
Friday, Dec 13, 12-1pm

DISCUSSION AND INSIGHTS



WISCONSIN AHEC'S PRE-HEALTH PROGRAMS

Learn about Wisconsin AHEC's community-based programs that engage pre-health learners and how your organization can get involved



CLINIC SPOTLIGHT

Hear how HealthNet of Rock County leverages Wisconsin AHEC programs to engage with pre-health learners and support their clinic's recruitment and retention efforts



OPEN Q&A

Ask questions of our Wisconsin AHEC Program leaders and our clinic representatives

Registration link in the chat and on
our website:
<https://ahec.wisc.edu/loan-assistance/>