



Welcome!
Thank you for joining us.

HEALTH PROFESSION SCHOLARSHIPS & LOAN ASSISTANCE PROGRAMS WEBINAR SERIES

Webinar series collaborators



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

DISCUSSION AND INSIGHTS



SCHOLARSHIP & LOAN ASSISTANCE PROGRAMS

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



RECIPIENT SPOTLIGHT

Hear from a health profession recipient of one of the scholarship or loan repayment programs. Learn about their experience applying and using the funds and tips for preparing your application.



OPEN Q&A

Ask your questions to our panel of Wisconsin Loan Assistance Program leaders and program recipients.



NHSC 101

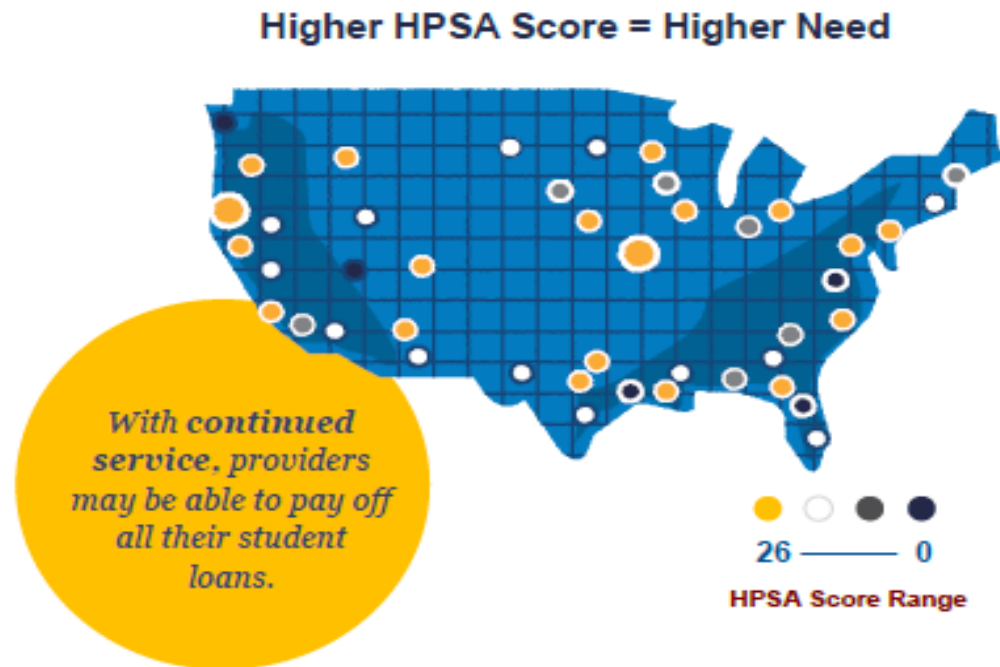
National Health Service Corps

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:

- 206 Certified NHSC sites

Health Professional Shortage Area

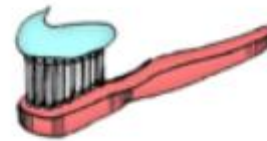
HPSAs are designations that indicate health care provider shortages in:



Primary
Care

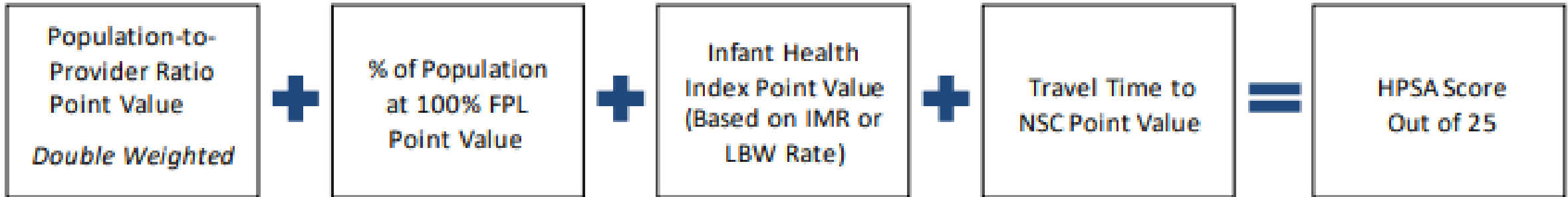


Mental
Health

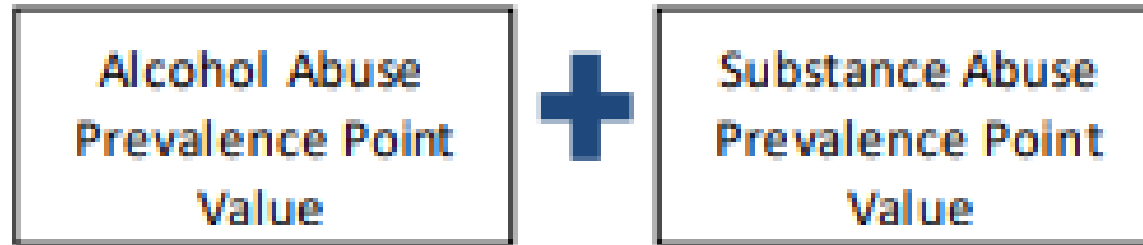


Dental
Health

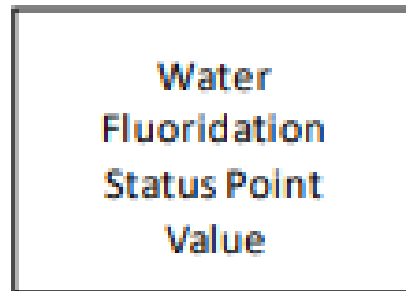
Primary Care



Mental Health



Dental



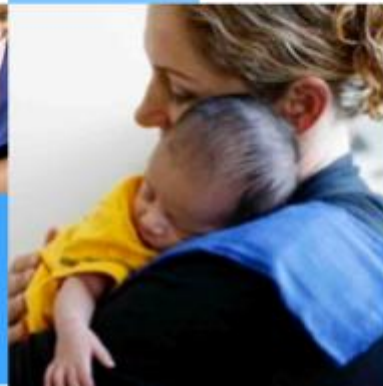
NHSC Eligible Site Types

- 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

1

Providers find a job at an
NHSC-approved site

THEN

2

Apply to the
NHSC for
loan repayment



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>

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 \$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.**

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

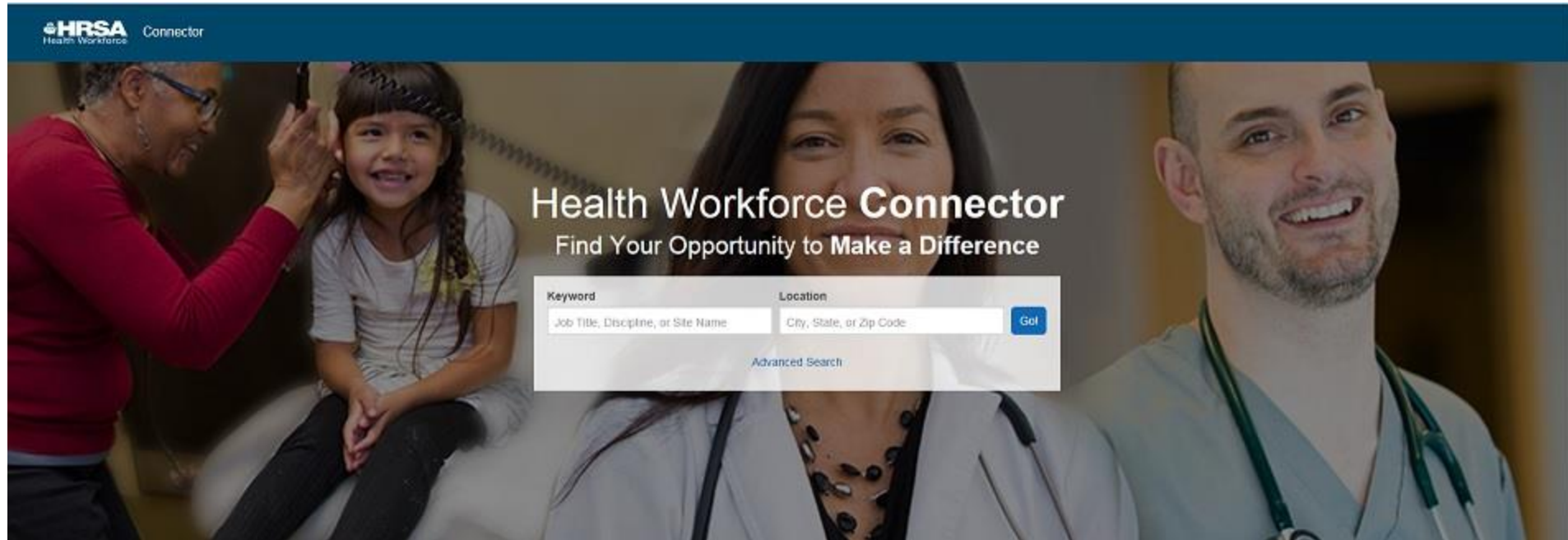
FOR 3 YEARS Full-time

UP TO

\$120,000

FOR 6 YEARS Half-time

RESOURCES FOR PROVIDERS



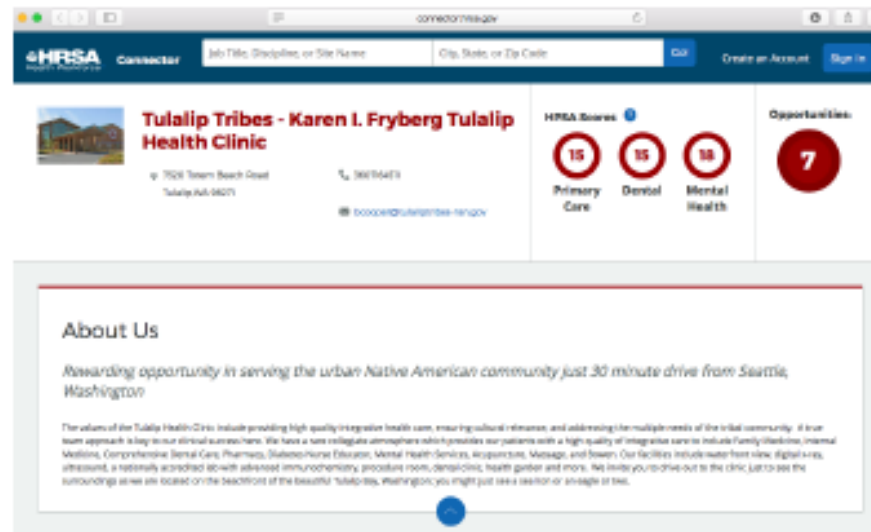
- Google Maps technology allows users to view the surrounding community (e.g., schools, restaurants, parks, places of worship, shops)
- Narrow your job search by:
 - Field of Practice
 - Specialty
 - HPSA Score
 - Site Name
 - Zip Code
 - Sites with Open Positions

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

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Wisconsin Loan Assistance Programs

Kevin Jacobson

Health Profession Scholarships & Loan Assistance Programs Series

Spring 2025



WISCONSIN OFFICE OF
Rural Health

www.worh.org

WI Loan Assistance Programs

- A method for employers to recruit and retain health care providers to underserved **rural and urban** communities
- Awards up to **\$50,000** to providers for education loan repayment in return for practicing **three years** in an underserved area

“The LAP program was a huge help to reduce my student loans I have been paying on for many years while being able to work in a setting I love to come to everyday.”

Eligible Professions and Award Amount

	Maximum Award
Dentists and Physicians	\$50,000
Certified Nurse Midwives, Dental Hygienists, Nurse Practitioners, and Physician Assistants	\$25,000

Am I Eligible?

- Health Professions LAP: Working full time in a rural or urban **Health Professional Shortage Area (HPSA)**
- **Rural Physician** LAP: Working full time in **rural**
 - Rural: population less than 20,000 and at least 15 miles from a city of 20,000+ population
- **Full time**: 32 outpatient clinic hours/week, 45 weeks/year
- Public or private, for- or non-profit
- US citizens and non-citizens

To Identify HPSAs and Eligible Jobs

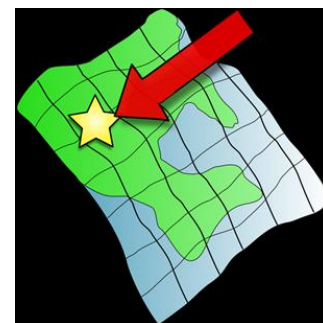
U.S. Department of Health and Human Services
Health Resources and Services Administration

HPSA Find – Search by county or address

<https://data.hrsa.gov/tools/shortage-area>

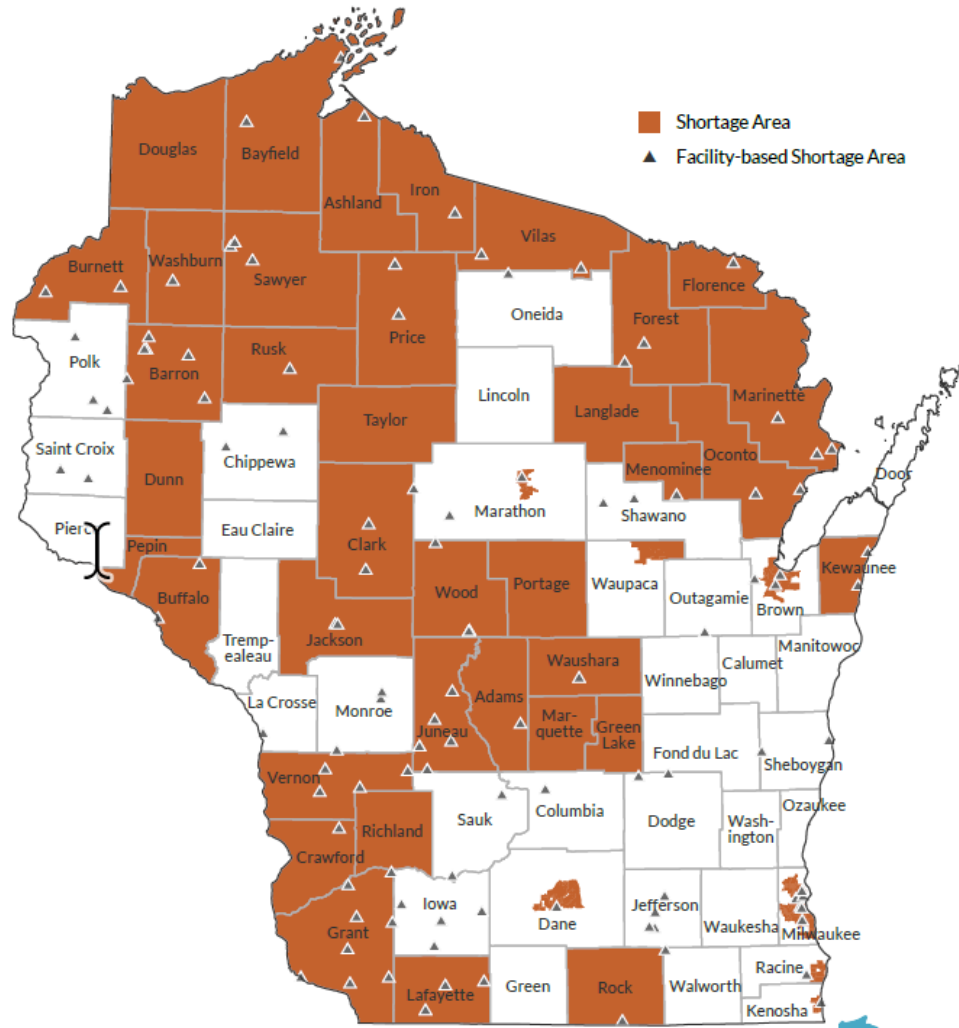
Health Workforce Connector

<https://connector.hrsa.gov/connector/>



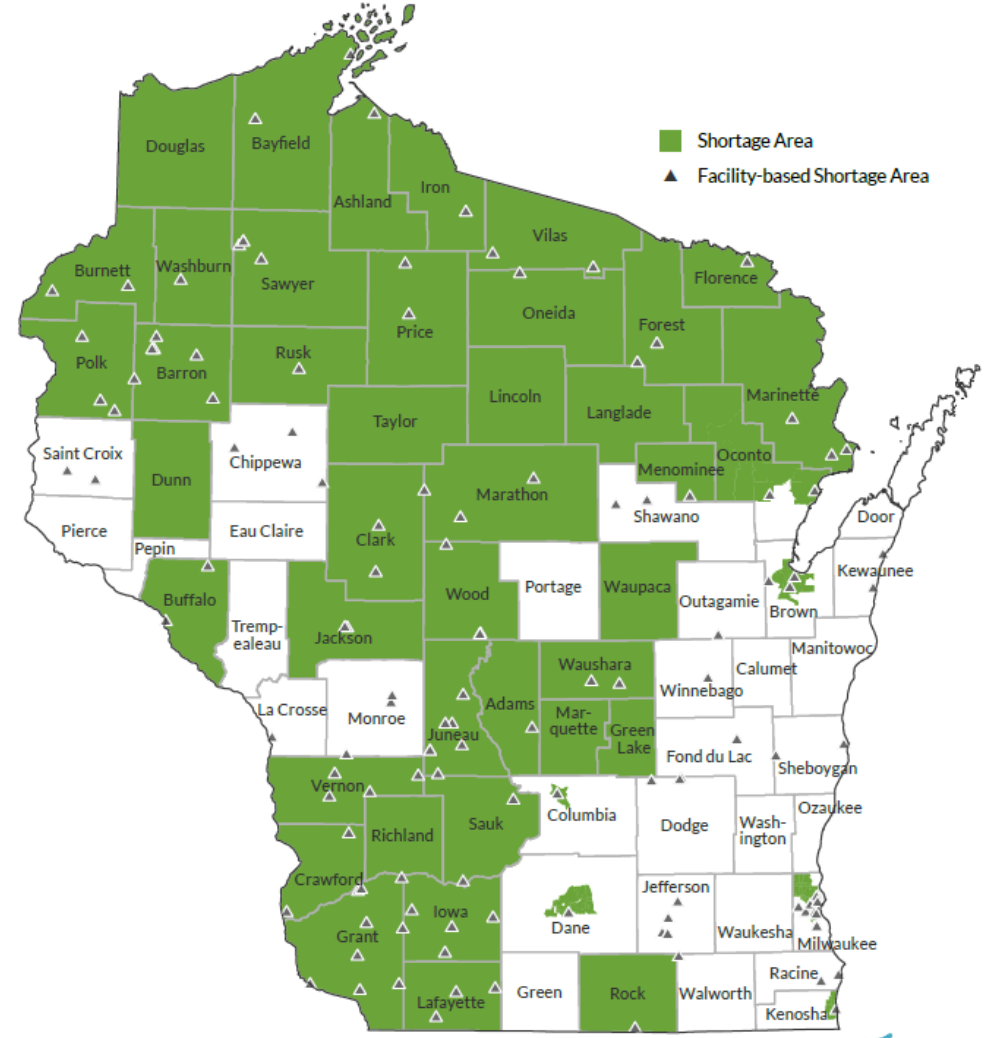
Health Professional Shortage Areas

Primary Health Care



Health Professional Shortage Areas

Mental Health Care



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



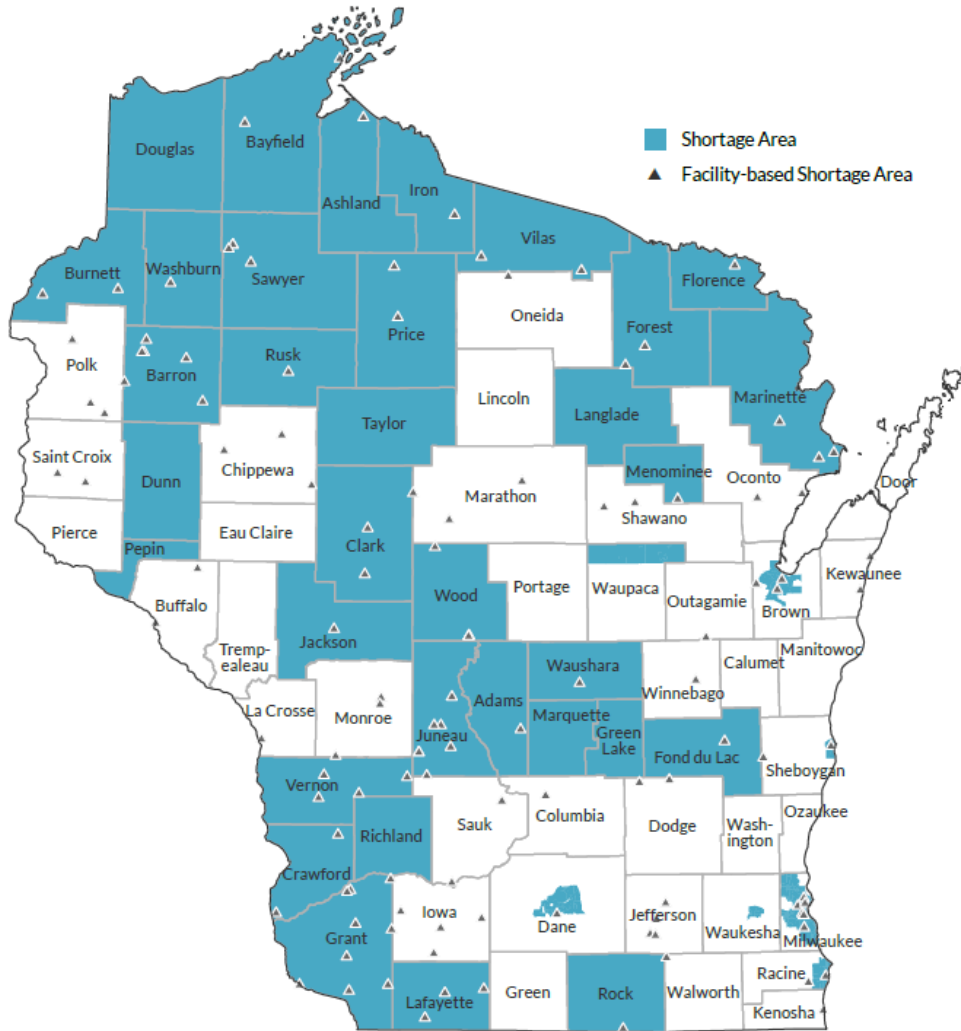
WISCONSIN OFFICE OF
Rural Health

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WISCONSIN OFFICE OF
Rural Health

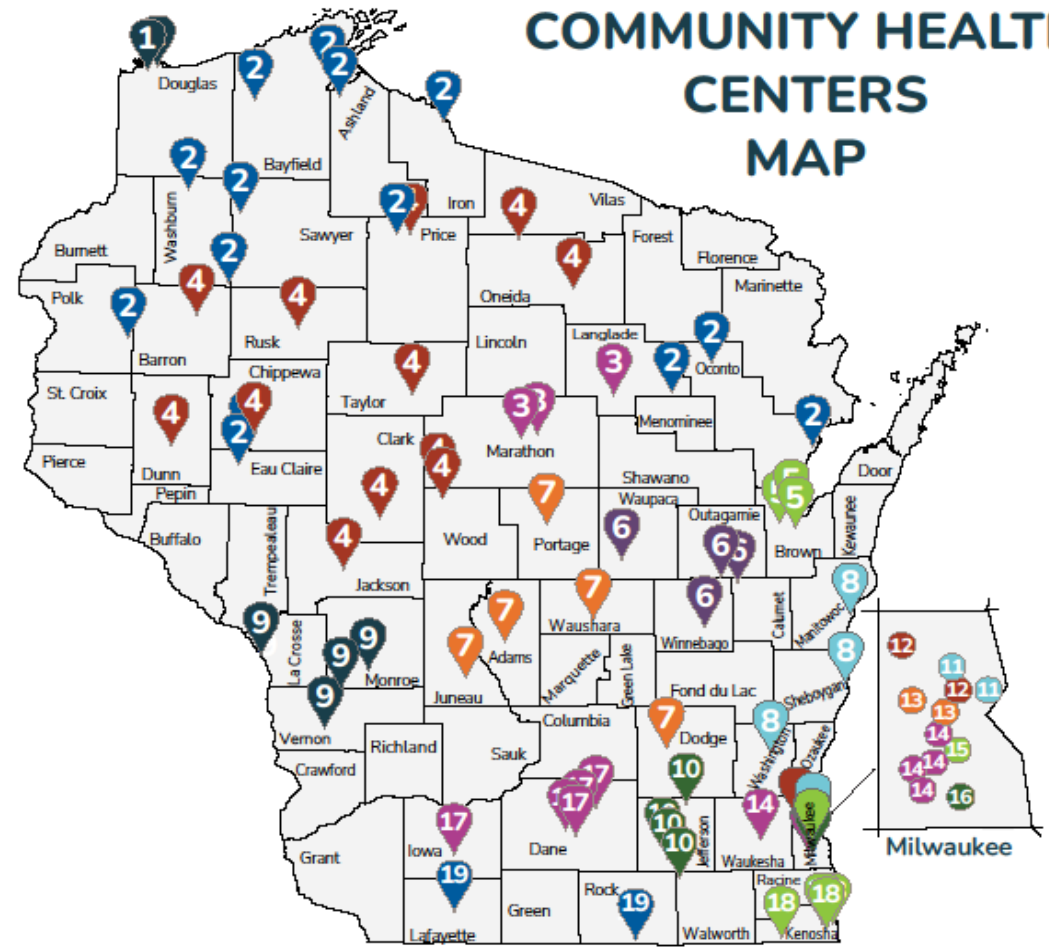
Health Professional Shortage Areas Dental Health Care



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



WISCONSIN COMMUNITY HEALTH CENTERS MAP



- | | | |
|--|---|---|
| 1. Lake Superior Community Health Center | 7. Family Health La Clinica | 13. Progressive Community Health Centers |
| 2. NorthLakes Community Clinic | 8. Lakeshore Community Health Care | 14. Sixteenth Street |
| 3. Bridge Community Clinic | 9. Scenic Bluffs Community Health Centers | 15. Gerald L. Ignace Indian Health Center |
| 4. Family Health Center of Marshfield | 10. Rock River Community Clinic | 16. Muslim Community & Health Center |
| 5. NEW Community Clinic | 11. Outreach Community Health Centers | 17. Access Community Health Centers |
| 6. Partnership Community Health Center | 12. Milwaukee Health Services, Inc. | 18. Kenosha Community Health Center |
| | | 19. Beloit Community Health Systems |



Application Process

- **Find a job** in an eligible Wisconsin location
- Complete online application **May through September**
 - Proof of education, loan balances, personal essay
 - Employer form and letter
- **Eligible loans:** Government (federal, state, or local) and commercial (private) student loans for undergraduate or graduate education
 - **Not eligible:** Personal loans from individuals, education loans consolidated with non-education loans, Primary Care loans



What else should I know?

- Provider's time **can be split** among eligible locations and awards are **portable** in Wisconsin
- Awards are state and federal income **tax-exempt** and paid in **three annual** installments
- May reapply for an additional award
- **Significant penalties** for not fulfilling obligation

"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!!"



Frequently Asked Questions

- How **competitive** is the Program?
 - HPLAP competitive among all professions
- What can I do to make my application **more competitive**?
 - Personal Essay + Employer's Letter = 25% of application score
- When is the best time to apply?
 - May – September, no advantage in applying early

“Thank you so much for this opportunity. I feel as though a huge burden has been lifted off of me. I appreciate all the help I have been given, especially since I am doing what I want to do. I get to work with the underserved and have reaped an additional benefit besides a paycheck. My student loan debt payoff is within reach. Everyone should be so blessed.”



HPLAP Award Recipients

	2021	2022	2023	2024	2025
Physicians	11	9	5	5	5
Dentists	2	0	4	2	6
NPs	5	6	14	13	9
PAs	1	3	0	3	5
CNMs	0	0	0	0	0
Hygienists	0	1	0	2	2
Rural	13	17	22	20	19
Urban	6	2	1	5	8

Thank you!

Kevin Jacobson

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Wisconsin Office of Rural Health

University of Wisconsin School of Medicine and Public Health





HEALTH PROFESSION
**SCHOLARSHIPS & LOAN
ASSISTANCE PROGRAMS**
WEBINAR SERIES

Webinar series collaborators




Thank you!

Locate information shared during today's webinar:
<https://ahec.wisc.edu/loan-assistance/>



CHOOSE 1 OF 3 WEBINAR OPTIONS

- 1 FRIDAY, FEB 28, 2025**
 - 2 FRIDAY, MAR 28, 2025**
 - 3 FRIDAY, APR 25, 2025**
-  **12 - 1PM CST**