

## Education Assistance Programs for Providers at Wisconsin Community Health Centers

### Federal and State Education Assistance Program Background

There are various loan repayment programs through HRSA's National Health Service Corps (NHSC) for people already working in the medical field ([comparison available here](#)):

- [Loan Repayment Program \(LRP\)](#) provides an opportunity for medical professionals to pay off their student loans while providing care to communities in need. Providers participating in the LRP program receive loan repayment in addition to a competitive salary from their employers (employers must be NHSC approved sites).
- [Substance Use Disorder \(SUD\) Workforce Loan Repayment Program](#) for providers at SUD facilities and the [Rural Community Loan Repayment Program](#), which is specifically for providers practicing at rural SUD sites.
- [Nurse Corps Loan Repayment Program](#) includes multiple options specifically for nurses (see a [comparison chart here](#)).

In addition to loan repayment options, HRSA's NHSC has several scholarship programs available to current students:

- [Student to Service Loan Repayment Program](#) – For individuals currently in school to become a medical professional.
- [Scholarship Program](#) – Students pursuing careers in primary care can receive a scholarship now and serve later. The scholarship includes payment of tuition and required fees (tax-free), some other tax-free educational costs (books, etc.), and a monthly living stipend (taxable) for up to 4 years. Scholars commit to serve at a NHSC site upon completion of their training – one year for each year of support (at least 2 years). Full-time students pursuing careers as Physicians, Dentists, NPs, and PAs are eligible.
- [Nurse Corps Scholarship Program](#) – Provides eligible nursing students with financial assistance.

The state of Wisconsin provides multiple Loan Repayment Programs:

- [Health Professions Loan Assistance Program](#) (HPLAP) is administered by the Wisconsin Office of Rural Health. Eligible professions: Physicians, psychiatrists, dentists, dental hygienists, physician assistants, nurse practitioners, and certified nurse midwives practicing in an outpatient setting. Eligible providers must work full time at a HPSA site for a three-year commitment.
- [Rural Provider Loan Assistance Program](#) is administered by the Wisconsin Office of Rural Health; eligible providers committed to practicing in rural areas include primary care physicians and psychiatrists.

- [State Loan Repayment Program for primary care physicians and psychiatrists.](#)  
Through this program, the Higher Educational Aids Board (HEAB) provides financial assistance for up to 12 primary care physicians and 12 psychiatrists each year. Those eligible must have completed or will complete a graduate medical education program in Wisconsin in 2014 or later and intend to practice in an underserved area in Wisconsin.
- [Nursing Student Loan Program – administered by HEAB, this program provides loans up to \\$3,000 per year for students enrolled in eligible nursing programs.](#)

### State-Administered Workforce Development Programs for Health Professions

- [Primary Care Program: Allied Health Professional \(AHP\) Education and Training Grant | Wisconsin Department of Health Services](#) – Applications due in May of even years, which provide up to \$125,000 per year for a health care entity and training institution to partner in developing or expanding training for professions such as therapists. Applicants are required to provide a match, which may be in-kind.
- [Primary Care Program: Advanced Practice Clinician \(APC\) Training Grant | Wisconsin Department of Health Services](#) – Applications due annually in May, which provide up to \$50,000 for a health care entity and training institution to partner in developing or expanding training for Physician Assistants and/or Advanced Practice Registered Nurses. Applicants are required to provide a match, which may be in-kind.
- [Apprenticeship - Wisconsin Department of Workforce Development \(DWD\)](#) – Details regarding Registered Apprenticeship Programs through DWD. Creating a registered apprenticeship program for training of health care professionals may provide benefits for CHCs including connection with potential employees seeking apprenticeships, funding, and support from DWD staff in development of an apprenticeship program. To get started, CHCs should [connect with an apprenticeship navigator.](#)
- [Wisconsin Conrad 30 Waiver Program: General Information | Wisconsin Department of Health Services](#) (J-1 Visa Waivers) – DHS administers 30 slots for this federal program which waives the “home residence” requirement so that qualifying foreign-trained physicians can remain practicing in Wisconsin. Applications due annually in September.
- [Qualified Treatment Trainee \(QTT\) Grant Program](#) – Offers up to \$20,000 for agencies offering mental health services to supervise QTTs. Applications are due in September. Organizations that are DHS 35 Outpatient Mental Health Certified may be prioritized.



## WHICH ONE IS RIGHT FOR YOU?

| 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)<br>Health Service Psychologists (HSP) • Licensed Clinical Social Workers (LCSW) • Psychiatric Nurse Specialists (PNS)<br>Marriage and Family Therapists (MFT) • Licensed Professional Counselors (LPC) |   |   |
| DISCIPLINES ELIGIBLE FOR SPECIFIC PROGRAMS | <br>Dentists (DDS/DMD)<br>Dental Hygienists (RDH)  | <br>Substance Use Disorder (SUD) Counselors<br>Pharmacists (PHARM)<br>Registered Nurses (RN) | <br>Substance Use Disorder (SUD) Counselors<br>Pharmacists (PHARM)<br>Registered Nurses (RN)<br>Certified Registered Nurse Anesthetists (CRNA) |
| AWARD AMOUNT                               | $\frac{\$50K}{\text{full-time}}$ / $\frac{\$25K}{\text{part-time}}$   | $\frac{\$75K}{\text{full-time}}$ / $\frac{\$37.5K}{\text{part-time}}$   | $\frac{\$100K}{\text{full-time}}$ / $\frac{\$50K}{\text{part-time}}$  |
| 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   |

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

NHSC.HRSA.GOV/LOAN-REPAYMENT

Visit [NHSC Loan Repayment Programs: One Application, Three Programs | NHSC \(hrsa.gov\)](https://www.hrsa.gov/loan-repayment) for details.

### Financial Incentive Program Matrix for Eligible CHC Providers

| Eligible Professional                          | Programs*              | Financial Benefit                   |
|--|------------------------|-------------------------------------|
| MD/DO  | HPLAP – LRP            | Up to \$50,000                      |
|  | NHSC – LRP             | Up to \$50,000                      |
|  | HEAB – FA              | \$20,800                            |
| Nurse Practitioner                             | HPLAP – LRP            | Up to \$25,000                      |
|  | NHSC – LRP             | Up to \$50,000                      |
| Physician Assistant                            | HPLAP – LRP            | Up to \$25,000                      |
|  | NHSC – LRP             | Up to \$50,000                      |
| Certified Nurse Midwife                        | HPLAP – LRP            | Up to \$25,000                      |
|  | NHSC Nurse Corps - LRP | Varies by program                   |
| Dentist  | HPLAP – LRP            | Up to \$50,000                      |
|  | NHSC – LRP             | Up to \$50,000                      |
| Dental Hygienist                               | HPLAP – LRP            | Up to \$25,000                      |
|  | NHSC – LRP             | Up to \$50,000                      |
| Registered Nurse                               | HEAB – FA              | Up to \$15,000 loan                 |
|  | NHSC – SUD LRP         | Up to \$75,000                      |
|  | NHSC – Rural LRP       | Up to \$100, 000                    |
| Nurse Practitioners & Certified Nurse Midwives | NHSC – LRP             | Up to \$50,000                      |
|  | NHSC – SUD LRP         | Up to \$75,000                      |
|  | NHSC – Rural LRP       | Up to \$100,000                     |
|  | Nurse Corps LRP        | Up to 60% of total outstanding loan |
| Licensed Professional Counselor                | NHSC                   | Up to \$50,000                      |
| Licensed Clinical Social Worker                | NHSC                   | Up to \$50,000                      |
| Marriage and Family Therapist                  | NHSC                   | Up to \$50,000                      |
| Psychiatrists                                  | HEAB – FA              | \$20,800                            |
| Pharmacists                                    | NHSC – SUD LRP         | Up to \$75,000                      |

*See program websites for complete program eligibility, applications, and deadlines. Most programs require a two- or three-year service commitment. Note that as of November 2022, Dental Assistants and Medical Assistants are not currently eligible for any type of federal or state-administered assistance programs.*

**\*Key:** LRP = loan repayment program | SUD = substance use disorder | FA = financial assistance

## FAQs

### What is HRSA?

- The Health Resources and Services Administration (HRSA) is a federal agency. HRSA created the first workforce shortage financial support programs in the 1970s in response to growing primary health care workforce shortages.

### What is NHSC?

- National Health Service Corps (NHSC) provides financial support to health care professionals in exchange for working at an NHSC-approved site for a set number of years.

### What is an NHSC approved site? How do I find them?

- An NHSC site is registered with HRSA and provides outpatient, primary health care services to people in Health Professional Shortage Areas (HPSAs). NHSC sites can be in both urban and rural areas. Examples of NHSC sites are:
  - Federally Qualified Health Centers (FQHC)
  - Federally Qualified Health Center Look-a-Likes
  - Certified Rural Health Clinics
  - Indian Health Service, Tribal Clinic, and Urban Indian Health Clinics (ITU)
- NHSC Approved Sites can be [found here](#).

**Questions regarding information in this document?** Contact WPHCA staff Kysa Monette [kmonette@wphca.org](mailto:kmonette@wphca.org) or Richelle Andrae [randrae@wphca.org](mailto:randrae@wphca.org).