



HEALTH PROFESSIONAL STUDENT LOAN REPAYMENT PROGRAMS

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MICHIGAN CENTER FOR RURAL HEALTH (MCRH)

- Non-profit organization; recipient of state office of rural health (SORH) grant
- Serve as the point of contact for rural health issues and initiatives across MI
- Advocate for rural healthcare and communities
- Collaborate with MDHHS and federal agencies regularly
- Work with EMS, rural health clinics, and hospitals in all 57 rural counties



STATE AND FEDERAL LOAN REPAYMENT PROGRAMS

- Federal and state programs exist to assist primary care clinicians (medical, dental, behavioral health) who elect to work in a health professional shortage area (HPSA) in out/patient setting
- Programs are state and federal income tax exempt
- Medical primary care defined as Family, Internal, OB/GYN, Pediatrics, Geriatrics, Med-Peds, Psychiatry
- Clinicians include MD/DO, Dentists, Nurse Practitioners, Certified Nurse Midwives, Physician Assistants, Psychologists, MSWs



HEALTH PROFESSIONAL SHORTAGE AREA (HPSA)

- Designations and scores given by HRSA to counties, populations, or facilities that have a shortage of providers (medical, dental, mental)
- Scores are on a scale of 0-26; a higher score indicates a greater need
- BOTH federal and state loan repayment programs use HPSA to determine qualification for loan repayment
- Find HPSA designations and scores at www.hpsafind.hrsa.gov



HPSA FIND

www.hpsafind.hrsa.gov

HPSA Find

Health Professional Shortage Areas (HPSAs) are designated by HRSA as having shortages of primary care, dental care, or mental health providers and may be geographic (a county or service area), population (e.g., low income or Medicaid eligible) or facilities (e.g., federally qualified health centers, or state or federal prisons). [More about shortage areas >>](#)

HPSA Search

Data as of 1/1/2016

A field with an asterisk (*) before it is a required field.

Search by HPSA ID:

Or search by state/county:

* Choose a state/territory:

* Choose a county or counties:

* Narrow by HPSA discipline(s):
 Primary Care
 Dental Health
 Mental Health

[\[+\] Expand search options](#)


Note: Programs that use HPSAs to determine eligibility may utilize the HPSA data to facilitate program operations. To locate National Health Service Corps (NHSC) approved sites with eligible HPSAs and the corresponding HPSA scores for use in the NHSC programs, please refer to the [NHSC Jobs Center](#).

Additional Tools

- » [Find HPSA and MUA by Address](#)
- » [Medicare Bonus Payment Eligibility Analyzer](#)
- » [MUA Find](#)

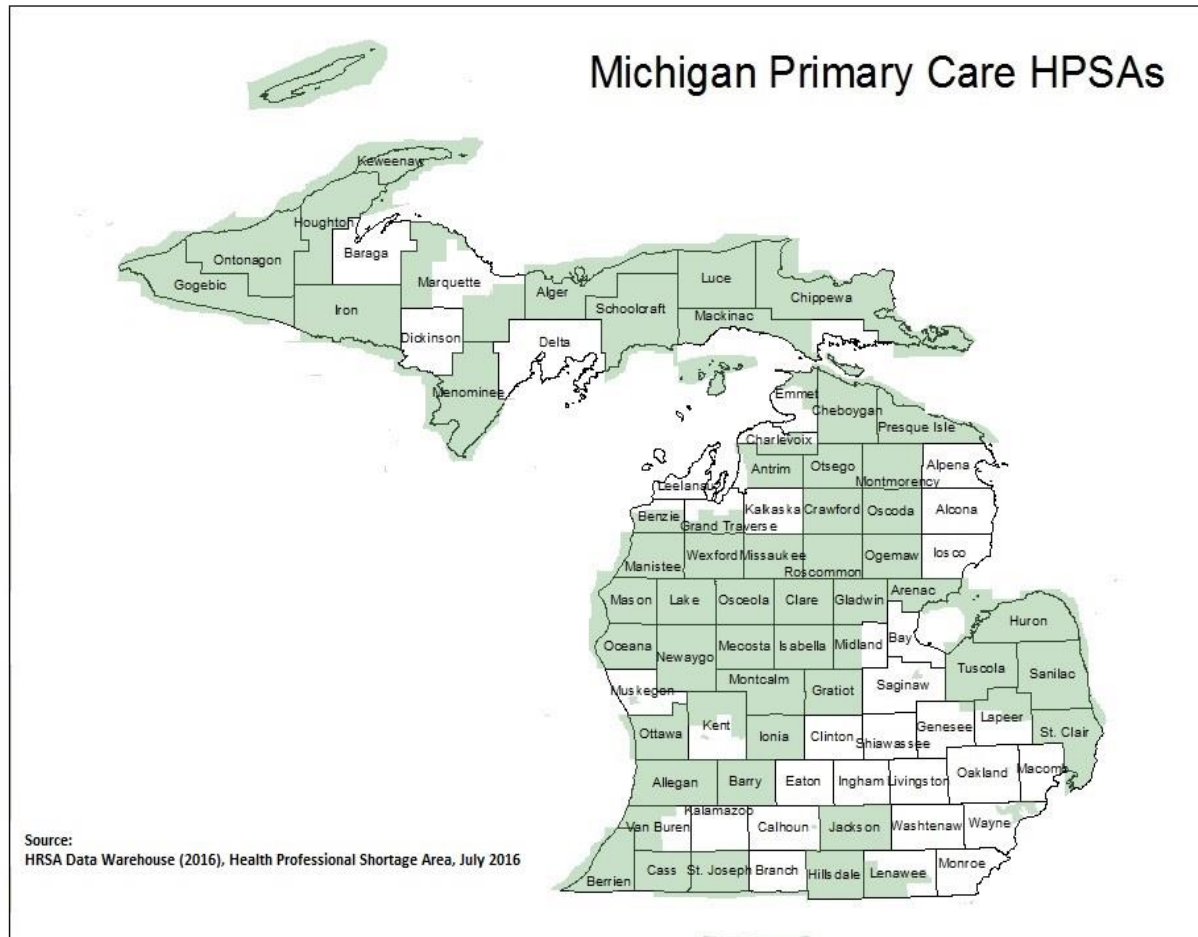
[July 1, 2015 Federal Register Notice](#)

Below are lists of designated HPSAs that reflect the publication of the *Federal Register* notice on July 1, 2015. This *Federal Register* notice reflects the status of HPSAs as of May 29, 2015. The main impact of this *Federal Register* publication will be to officially withdraw those HPSAs that have been in "proposed for withdrawal" status since the last *Federal Register* notice was published on June 25, 2014. HPSAs that have been placed in "proposed for withdrawal" status since May 29, 2015, will remain in that status until the publication of the next *Federal Register* notice. If there are any questions about the status of a particular HPSA or area, we recommend that you [contact the state primary care office in your state](#).

- » [County and county equivalent listing – Primary Care](#)  (approx. 387 KB)
- » [County and county equivalent listing – Dental Care](#)  (approx. 320 KB)



PRIMARY CARE HPSA'S IN MICHIGAN



LOAN REPAYMENT PROGRAMS

- You can apply for the following loan repayment programs – The NHSC and MSLRP after you have:
 - graduated
 - become licensed
 - obtained an out patient primary care position in a Health Professional Shortage Area (HPSA).



EMPLOYMENT CONTRACTS AND LOAN REPAYMENT

- Your employer cannot financially penalize you for participating in a federal or state loan repayment program
- You must be offered a market rate contract with full pay and benefits
- Loan repayment is in addition to your annual salary and benefits



QUALIFYING DEBT

- Government or commercial loans for undergraduate or graduate education obtained for tuition, other reasonable educational expenses, and reasonable living expenses
- Mortgages, car loans, credit card debt, etc. do not count as qualifying debt
- Be careful with debt consolidation



NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM (NHSC LRP)

- Federal appropriated dollars provided to primary care clinicians in full-time (40 hours/week) out/patient primary care practice
- Must work in a HPSA area/facility with a minimum score of 14 or above in order to be a competitive applicant
- Must be a U.S. citizen or national
- \$25,000/year maximum – up to \$200,000 over 8 years
- Typically, not an option for MI's rural providers



MICHIGAN STATE LOAN REPAYMENT PROGRAM (MSLRP)

- State appropriated dollars provided to primary care clinicians in full-time (40 hours/week) out/patient primary care practice
- Emphasis placed on HPSA designation, not score (key difference between MSLRP and NHSC)
- Employer is required to contribute 20% match for each year provider participates in program (MSLRP only)



MSLRP CONT.,

- Must be a U.S. citizen or national
- \$25,000/year maximum – up to \$200,000 over 8 years
- Starting now, a calculation will be used to determine funding per year – e.g., \$50k in student debt will be divided by 8 and multiplied by 2 :
$$50,000/8 \times 2 = \$12,500$$
 (maximum award amount over 2 year contract period)
- Application cycle: January – April, however applications are batched and reviewed at the end of every month; apply in January



3RNET – WWW.3RNET.ORG

- National Rural Recruitment and Retention Network
- Rural recruitment professionals representing every state
- Center for Rural Health is the organizational member for MI
- Focus is solely on recruitment efforts of rural facilities and candidates wanting to work in rural areas
- Free resource – costs nothing to post positions or for candidates to create profiles and job search



3RNET

Finding jobs on 3RNet is as easy as...

1

Search Jobs

Jobs available in every state!
Search dozens of specialties
and professions. [Start now!](#)



2

Register

[Free 3RNet registration](#) gets you:
full job details such as compensation
and contact information; email
notifications on new jobs that
meet your needs.



3

Get Answers

[3RNet members](#) can provide:
additional unbiased information
on jobs, [loan repayment](#)
[programs](#), and [J1 Visa Waivers](#);
insights into local communities.



PLANNING FOR YOUR CAREER

- It's never too early to start
- Network, network and network!
- Stay up-to-date on the business side – more important than ever
- Attend conferences, professional networking events
- Establish your personal and professional priorities – family needs, professional needs, location, lifestyle, etc.



CONTRACT REVIEW AND NEGOTIATIONS

- Never sign an employment contract without having an attorney review it on your behalf
- Fully understand what is expected of you in terms of production and how this may affect your compensation
- Always know what the average pay scale is for your specialty
- Speak with other employees if possible



RESOURCES

- Michigan Center for Rural Health:
www.mcrh.msu.edu
- National Health Service Corps:
www.nhsc.hrsa.gov
- Michigan State Loan Repayment Program: www.michigan.gov/mslrp
- 3RNet: www.3rnet.org
- HPSA Find: www.hpsafind.hrsa.gov



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